2 **Side Hustle**
California Ranks 2nd in Nation.

3 **LA Fire Survivors**
Call For Commissioner's Resignation.

4 **Opinion**
Lions Roar.

4 **Letter To The Editor**
Destroying The Peace.

smdp
Santa Monica Daily Press

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Local restaurant scene continues to churn with openings and closings

MATTHEW HALL
SMDP Staff Writer

Like the ocean waves on the city's shore, Santa Monica's restaurant scene continues its perpetual churn with restaurants opening and closing throughout different neighborhoods.

Blue Plate Oysterette, a fixture in downtown Santa Monica for over a decade, has officially closed its doors, owner Jennifer Rush announced. The closure reflects broader challenges facing the restaurant industry both locally and statewide, according to the restaurateur who has owned businesses in Santa Monica for 35 years.

"After 16 years of proudly serving the Santa Monica community, it breaks my heart to tell you we've made the difficult decision to close Blue Plate Oysterette," Rush said.

The owner cited multiple factors contributing to the closure, including downtown Santa Monica's decline, reduced local patronage and decreased tourism. She noted that while safety concerns about crime and homelessness downtown play a role, California's employment laws present equally significant challenges for small business owners.

"I am sorry to say we are not the only one experiencing these challenges. In addition, there have been plans for many years to develop the property at Ocean and SM Boulevard, so our lease is limited, making it difficult to sell the concept to a third party."

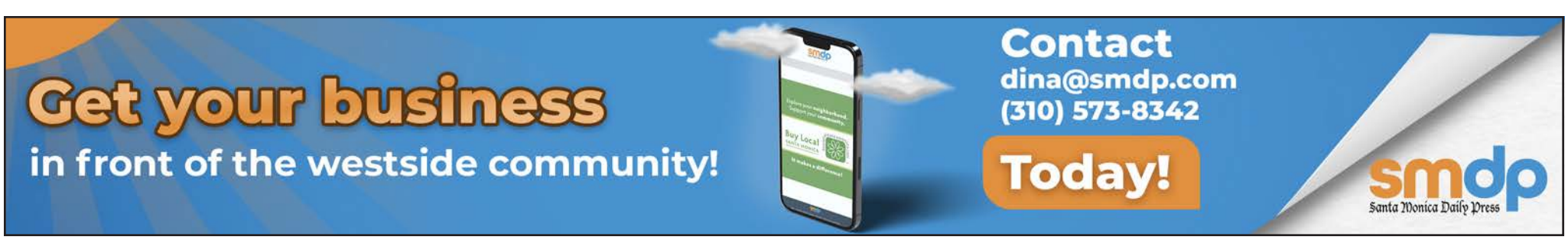
She said she'll miss the location but will continue to operate her other locations at Divine Vintage

SEE **RESTAURANT** PAGE 7



Courtesy of HomeState

HOMESTATE: The Texas inspired breakfast taco spot is one of several new restaurants opening soon.



Side hustles shift from optional to essential as California ranks 2nd in national search data

MAAZ ALIN
SMDP Staff Writer

California ranks second nationally in side hustle interest as economic pressures transform supplemental income from optional to essential for millions of Americans, according to new research analyzing Google search patterns and consumer behavior.

The Golden State recorded 11,500 monthly searches for side hustle opportunities with 3.76 searches per 1,000 internet users, earning a side hustle score of 96.29, according to DocuCopies.com analysis of Google Keyword Planner data from October 2024 through September 2025. Only Florida ranked higher with a perfect score of 100.

"We're watching side hustles evolve from something optional to something people genuinely need," said Jeff Corbo, president of DocuCopies.com. "For many families, side gigs keep them afloat when the economy throws curveballs."

The research examined 214 keywords related to side hustles across all 50 states, revealing delivery driving as California's most sought-after gig at 18 searches per 10,000 internet users, followed closely by virtual assistant work at 16.92 searches.

The findings align with broader national trends showing side hustles have become a financial mainstay rather than supplemental income. More than two in five consumers now earn income outside traditional employment, with side work accounting for 43% of total income on average, according to PYMNTS Intelligence data.

For vulnerable populations, the dependency is even more pronounced. Side income represents 76% of total earnings for those making under $50,000 annually and 57% for Generation Z consumers.

ECONOMIC PRESSURES DRIVE GROWTH

Nearly six in 10 side hustlers report starting or increasing their efforts due to economic conditions, with inflation fears explicitly cited as a factor. The share of U.S. workers performing multiple traditional jobs spiked to nearly 5.3% of the workforce in late 2024, the highest level in five years.

"The thing that stands out to me is how universal this shift is," Corbo said. "It doesn't matter if you're in a rural community or a major metro because the data shows that people everywhere are reimagining what work looks like."

Nearly one-quarter of all U.S. consumers report having started or increased side work in response to economic uncertainty. This reaction is particularly pronounced among those living paycheck to paycheck, with nearly three-quarters of struggling consumers taking on more work.

SEE **SIDE HUSTLES** PAGE 7

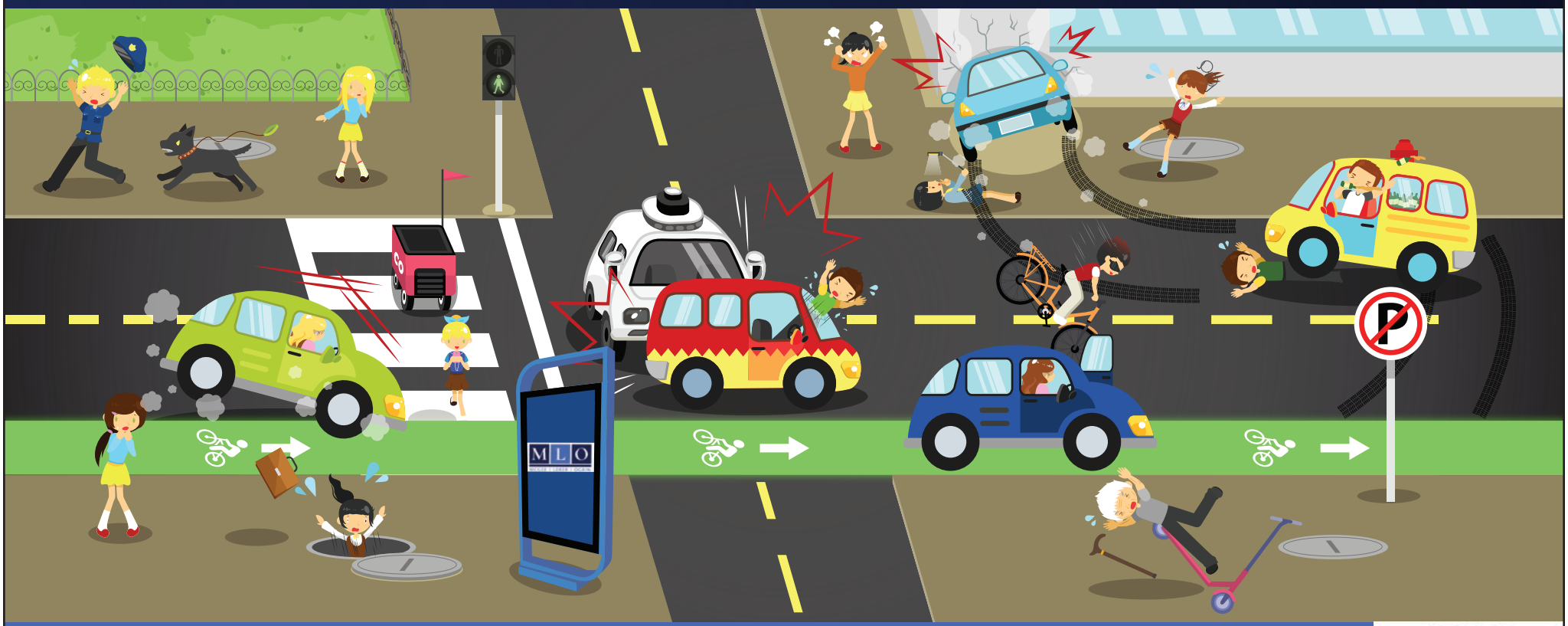
Most Sought-After Side Hustles in California

Rank	Side Hustle	Search Volume per 10k internet users
1	Delivery driving	18
2	Virtual assistant	16.92
3	Tutoring	3.68
4	eCommerce	2.21
5	Dog walking	2.06
6	Car washing	1.99
7	Social media manager	1.98
8	Pet sitting	1.9
9	Content creator	1.88
10	Personal trainer	1.86

DocuCopies.com

TABLE: The research examined 214 keywords related to side hustles across all 50 states.

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‘We feel alone’: L.A. fire survivors call for California’s insurance commissioner to resign



Photo by Fred Greaves for CalMatters

INSURANCE: Commissioner Ricardo Lara speaks during an event at CalMatters’ studio in Sacramento on Sept. 19, 2024.

Survivors of the deadly Los Angeles County fires, some of whom have been unable to rebuild because their insurance claims have been delayed or denied, are calling for California Insurance Commissioner Ricardo Lara to resign.

Lara, a former state lawmaker, has one year left in his second term.

A recent New York Times article detailing loopholes the insurance industry could exploit in Lara’s plan to try to improve California insurance availability was the last straw, fire survivors said. They said it proved Lara has helped the insurance industry more than he has helped policyholders.

Lara and others said his plan, which officially rolled out just days before the L.A.-area fires in January, is in its early stages and will take time to work.

Jill Spivack, a State Farm policyholder whose home burned in the Palisades Fire, said during a press conference Thursday that she has been unable to rebuild.

“We feel alone, we feel forgotten,” she said. She implored Gov. Gavin Newsom to replace Lara. “Californians deserve an insurance commissioner that protects families, not the insurers doing harm,” Spivack said.

Lara — who also faces accusations of improper spending of taxpayer dollars on travel — told CalMatters in an interview that he has no plans to resign.

“I understand the anger (of fire victims),” Lara said. “I’m frustrated with the pace of recovery that involves multiple agencies, multiple levels of government.”

He mentioned the actions he has taken in response, which include the Insurance Department’s June launch of a formal investigation into State Farm over its handling of claims from the L.A.-area fires; a legal action against the FAIR Plan, the state’s fire insurer of last resort; and a bulletin requiring insurance companies to fully investigate and pay smoke damage claims.

Lara’s efforts aren’t helping survivors quickly enough, some of them say. On a website the group recently launched calling for Lara’s resignation, the Eaton Fire Survivors Network links to surveys that say 70% of policyholders face delays and denials, and that 61% expect to lose housing coverage within months. They want the investigations sped up. They want Lara to pause approvals of rate increases in the meantime.

WHY ONE SURVIVOR WANTS LARA OUT

Andrew Wessels is still waiting to move back into his Altadena home, which did not burn down but was damaged. He first spoke with CalMatters in May, as he was battling State Farm over getting his home tested for toxins because he did not want to move his two children back into a potentially unhealthy environment.

He told CalMatters on Friday that he is still waiting for more tests the insurer ordered as it decides what it wants to pay for. He expects to have to wait until next year before he and his family can actually rebuild. But he feels lucky that he, his wife and kids found semi-permanent housing after shuffling among

SEE **INSURANCE** PAGE 11



Weather

Tuesday: Increasing clouds, with a high near 72. Calm wind becoming southwest around 5 mph in the afternoon.
Tuesday Night: Patchy fog. Otherwise, cloudy, with a low around 60. Calm wind becoming east southeast around 5 mph.
Wednesday: Patchy fog before 10am. Otherwise, partly sunny, with a high near 66.
Wednesday Night: Showers likely, mainly after 4am. Mostly cloudy, with a low around 58. Chance of precipitation is 60%.

Date	Day	Time (LST/LDT)	Predicted (ft)	High/Low
2025/11/11	Tue	03:41 AM	3.87	H
2025/11/11	Tue	07:45 AM	3.22	L
2025/11/11	Tue	1:35 PM	4.90	H
2025/11/11	Tue	9:21 PM	0.07	L
2025/11/12	Wed	04:36 AM	4.24	H
2025/11/12	Wed	09:49 AM	2.86	L
2025/11/12	Wed	3:08 PM	4.49	H
2025/11/12	Wed	10:20 PM	0.31	L
2025/11/13	Thu	05:16 AM	4.62	H
2025/11/13	Thu	11:06 AM	2.24	L
2025/11/13	Thu	4:30 PM	4.27	H
2025/11/13	Thu	11:07 PM	0.57	L
2025/11/14	Fri	05:49 AM	4.97	H
2025/11/14	Fri	12:02 PM	1.59	L
2025/11/14	Fri	5:38 PM	4.14	H
2025/11/14	Fri	11:44 PM	0.89	L
2025/11/15	Sat	06:17 AM	5.28	H
2025/11/15	Sat	12:46 PM	1.01	L
2025/11/15	Sat	6:35 PM	4.04	H
2025/11/16	Sun	12:15 AM	1.23	L
2025/11/16	Sun	06:42 AM	5.53	H
2025/11/16	Sun	1:24 PM	0.52	L
2025/11/16	Sun	7:23 PM	3.95	H
2025/11/17	Mon	12:42 AM	1.56	L
2025/11/17	Mon	07:04 AM	5.73	H
2025/11/17	Mon	1:57 PM	0.13	L
2025/11/17	Mon	8:06 PM	3.85	H
2025/11/18	Tue	01:05 AM	1.86	L
2025/11/18	Tue	07:26 AM	5.87	H
2025/11/18	Tue	2:29 PM	-0.15	L
2025/11/18	Tue	8:45 PM	3.75	H
2025/11/19	Wed	01:28 AM	2.11	L
2025/11/19	Wed	07:49 AM	5.95	H
2025/11/19	Wed	3:01 PM	-0.32	L

Daily Lottery

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

POWERball
Draw Date: 11/8
3 53 60 62 68
Power#: 11
Jackpot: 490 M

MEGA MILLIONS
Draw Date: 11/7
16 21 23 48 70
Mega#: 5
Jackpot: 900 M

SuperLotto PLUS
Draw Date: 11/8
12 26 30 38 42
Mega#: 4
Jackpot: 7 M

Fantasy 5
Draw Date: 11/9
14 16 23 27 33

Daily 3
Draw Date: 11/9
EVENING: 4 3 7
Draw Date: 11/9
MIDDAY: 1 0 2

Daily Derby
Draw Date: 11/9
1st: 03 - Hot Shot
2nd: 10 - Solid Gold
3rd: 09 - Winning Spirit
Race Time: 1:40.66

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WINNER

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Santa Monica Daily Press

LIONS ROAR

Send comments to editor@smdp.com

This autumn has been busy for the Santa Monica Pacific Palisades Lions Club members.

Our recent meetings were filled with celebration and community spirit. Members gathered to wish Kathy Boole and Brian Ransom a happy birthday and enjoyed an engaging presentation from Micah Akerson, Community Relations Manager for the Santa Monica Department of Recreation & Arts.

Micah's slide presentation highlighted the many ways the department enriches life in Santa Monica. Through social, cultural, and recreational programs, Recreation & Arts helps connect neighbors of all ages. From sports and aquatics at the Santa Monica Swim Center to youth activities at the Cove Skatepark, adult sports leagues, camps, and classes, there's something for everyone. To learn more, go to their website: santamonica.gov/departments/recreation-and-arts

He also shared a look at Santa Monica's 150th anniversary celebration, taking place July through December 2025. The anniversary programs reflect on the city's history of innovation in art, culture, sports, technology, architecture, and environmentalism—while also looking ahead to the future.

In October we focused on club business, but the highlight of the evening was Brian's craft talk — a tradition where members share their personal journeys with the club. It is always a pleasure to learn more about our fellow Lions. Even our longtime members continue to surprise us with new stories and experiences we've never heard before.

In addition to our speaker, Service Chair Brian reviewed the many projects our Lions will take part in over the coming months:

Westside Food Bank 5K Hunger Walk – November 2 at Ocean View Park

Santa Monica YMCA Healthy Aging Fair – November 17 at the Santa Monica YMCA

Salvation Army Bell Ringing – December, at Bristol Farms in Santa Monica (date to be announced)

These projects reflect the Lions' mission to serve our community and make a difference where it's most needed. If you want to join us, please reach out to Brian at smpplionsclub@gmail.com to get more details.

If you'd like to be part of this active, welcoming group, we'd love to meet you! Join us at our next dinner meeting on Wednesday, November 5th at the Elks Lodge, 1040 Pico Blvd. (near 11th Street, with free parking in the adjacent lot). Please RSVP by contacting Kingsley Fife at 310-367-2679 or smpplionsclub@gmail.com.

Come see what Lions are all about—you might find yourself inspired to join us in service and fellowship!

Susan DeRemer

City of Santa Monica

The City of Santa Monica is launching a selection process for a third permitted Shared Mobility operator, to join existing operators Spin and Veo. The deadline for application submission is 5:00pm PST, December 19, 2025. Please consult the City's selection process webpage for a full Request for Applications (RFA) document, along with relevant deadlines and process explainers: https://www.santamonica.gov/shared-mobility-selection-process

INSIDE
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GUEST COMMENTARY

Send comments to editor@smdp.com

Misinformation and facts

Councilmember Dan Hall's recent community update about the Civic Auditorium says, "There is a lot of misinformation out there." We agree. Unfortunately, it's coming from those who supported ending exclusive negotiations with RPG to restore and operate this incredible venue.

Every prior council which has considered an Exclusive Negotiating Agreement with RPG has voted unanimously to do so, until the four members of this council refused to give them a few more months to refine and present their plans for a complicated and important project.

Mr. Hall claims that ending the ENA will allow for greater competition for the Civic's rehabilitation and operation. But the fact is, RPG was selected from among several ENA competitors. What is the advantage to Santa Monica of starting all over again?

More misinformation: RPG is NOT asking the City for a subsidy if it cannot operate the Civic profitably or at break-even. RPG has consistently and publicly said it is not, and will not, ask for a subsidy and will fund this undertaking on its own. As experts in their business, they believe they can make this project work.

Unlike RPG, our city staff, however hardworking and talented they may be, are not experts in sensitive renovation of not only a major city historic landmark but one that is on the National Register of Historic places; in seismic reconstruction; in development of modern venue acoustics, lighting, and immersive imaging; in identifying and signing performing talent; in ticket sales; in venue management and operation. Yet Council relied on staff's financial doubts to end negotiations with the only viable and available partner with this range of expertise.

Hall also compares the renovation of a single-family home to the renovation and operation of the historic Civic as a performing arts center. But bringing this historic building up to seismic standards—and then operating it as a venue for thousands of patrons—is far more complex than renovating a single-family residence.

Most importantly, what alternatives are being proposed by those voting to end exclusive negotiations to activate the Civic as the cultural hub of our community, and do it as rapidly as RPG can, or at all? Wouldn't it have been wiser to give RPG a few more months to refine its plans than to start all over again, especially if the City is in such a dire need of money?

Santa Monica citizens and residents of the West Side want the Civic to re-open, and soon. Council's action on October 14 was a disappointing betrayal of its obligations to its constituents. As uncomfortable as that is, those are the facts.

Bea Nemlaha on behalf of Save the Civic

LETTER TO THE EDITOR

Send comments to editor@smdp.com

Destroying the peace

It's that time of year again- leaf blowers and chainsaws dominating the wee hours -no, the entirety of society. Forget children napping or actors auditioning from home needing a moment of silence to record their hundred and fiftieth commercial audition. Just watch (with earplugs and noise canceling headsets that don't work) as one person dominates an entire block for twenty minutes by aimlessly swinging one limp illegal gas powered leaf blower at the first leaf that dared to fall this season. The ones that dangle and waggle their raging phallic machines while simultaneously checking cell phones and crop dusting freshly washed cars and newly swept walkways are the best. Forget clean windows or outdoor tables recently wiped off. Forget birds in their nests or delicate bugs on the ground. Brooms and rakes no longer exist apparently and gardeners now have free rein to blow your meditation and cultivated peace into another person's yard for their leaf blower to start over with for tomorrow morning"s hell. Long gone Is the delicacy of the moment... the pride in my nursery ancestors of nurturing a plant with subtlety- now we must all survive this bullshit endless onslaught. Where Is the Queen of Hearts??? The gardeners are running the asylum.

Frustrated Residents get no peace and quiet from daily leaf blowers.

They should not be allowed to start until after 10 am and not go

Beyond 4 pm.

No more Saturdays for leaf blowers or chainsaws.

Residents pay the highest city taxes and we REQUEST some protections.

Please assist with how we can pass new law on this matter of peace & quiet at home.

Thank you.

Frank & Mary Zulio, Santa Monica

COMMUNITY NEWS

Los Angeles

LA Health Services Earns National Recognition Despite Budget Challenges

LA Health Services received 28 Los Angeles County Productivity and Quality Awards this fall while facing its most challenging budget crisis, as federal changes impact healthcare funding sources.

The health system earned multiple national recognitions, including top hospital rankings from U.S. News & World Report. Rancho Los Amigos National Rehabilitation Center was named the top rehabilitation hospital nationally and second in California, while Los Angeles General Medical Center achieved high-performing status for heart failure care and Olive View-UCLA Medical Center for maternity care.

Newsweek recognized LA Health Services as one of America's Greatest Workplaces for Diversity & Inclusion and by state. Olive View-UCLA Medical Center was named one of America's Best Maternity Hospitals for 2025.

Both Los Angeles General Medical Center and Rancho Los Amigos achieved Magnet recognition from the American Nurses Credentialing Center, a distinction held by fewer than 10% of hospitals nationwide. Los Angeles General Medical Center also received its third consecutive Leapfrog "A" Hospital Safety Grade.

Local awards included the Bronze Eagle Award for Safety Matters and 27 additional recognitions: one Commission Top Ten Award, five Commission Special Awards, 11 Special Merit Awards, four Traditional Awards and six Certificates of Recognition.

"These recognitions aren't just awards," said Dr. Christina Ghaly, Director of LA Health Services. "They are proof that mission-driven work can thrive under pressure — that compassion, skill, and dedication can overcome even the toughest challenges."

The achievements reflect the commitment of LA Health Services' 23,000-member workforce serving patients regardless of background or ability to pay.

EDITED BY SMDP STAFF

Grant

Grant Elementary Celebrates Groundbreaking and Ribbon Cutting

The Santa Monica-Malibu Unified School District joined students, staff, families and community partners Oct. 22 to celebrate two facility milestones at Grant Elementary School: the groundbreaking of a new two-story classroom building and the ribbon-cutting ceremony for a completed Transitional Kindergarten building and play yard.

The new classroom building will feature modern learning spaces, an open-air rooftop learning garden and a second-floor Science, Technology, Engineering, Arts and Mathematics deck designed to support collaborative and project-based learning. The building is part of Grant's long-term modernization plan.

"This new space will provide modern, flexible learning environments designed to spark creativity, collaboration and hands-on exploration," said Superintendent Dr. Antonio Shelton. "This project represents an investment in our students, our educators and the promise of world-class education that defines SMMUSD."

Board of Education President Jennifer Smith highlighted community support for the project.

"This project is possible thanks to the ongoing support of our Santa Monica community through bond measure QS, approved by voters in 2024," Smith said.

The newly completed TK building provides specialized learning spaces for the school's youngest students. Board of Education member Alicia Mignano, whose son attended Grant, called the new spaces deeply meaningful.

"They honor our past, reflect our present and invest in the future of every child who will learn and thrive here," Mignano said.

The celebration featured musical performances by the Gecko Academy singers, conducted by choir teacher Emily Sanders of Angel City Choirs.

More information on facility improvement projects is available at https://ca50000164.schoolwires.net/FIP. Information about Grant's campus plan is available at https://ca50000164.schoolwires.net/Page/5592.

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Courtesy photo

BUILDING: The new classroom building will feature modern learning spaces, an open-air rooftop learning garden and a second-floor Science, Technology, Engineering, Arts and Mathematics deck designed to support collaborative and project-based learning.

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COMMUNITY NEWS

Los Angeles

Supervisor Horvath Hosts Climate Insurance Summit to Address Wildfire Risk

Los Angeles County Supervisor Lindsey P. Horvath convened a statewide climate-risk insurance summit with the British Consulate-General Los Angeles to develop wildfire resilience solutions for California communities.

The gathering brought together experts from government, academia, finance and insurance sectors to examine the United Kingdom's Flood Re model and explore similar frameworks for fire-impacted California regions.

"With climate disasters intensifying and wildfire recovery becoming a year-round reality in California, today's conversation underscores what's possible when we bring together global expertise and local commitment," Horvath said.

The summit directly supports recommendations from Horvath's Blue Ribbon Commission on Climate Action and Fire-Safe Recovery, which outlined new governance structures, resilient building standards and financing strategies for equitable recovery across Los Angeles County.

"Our changing environment impacts us all, which is why it is so important for us to share knowledge amongst friends and partners," said Paul J. Rennie, His Majesty's Consul General in Los Angeles.

Hunter Maats, CEO of Resilience Investments, emphasized the broader economic implications of California's insurance challenges.

"California's insurance challenges aren't just an insurance issue; they're an economic one," Maats said. "Insurability is the foundation of investability. When coverage becomes unstable, it puts at risk homeowners' primary source of wealth and the property-tax base that funds schools and local services."

> With climate disasters intensifying and wildfire recovery becoming a year-round reality in California, today's conversation underscores what's possible when we bring together global expertise and local commitment
>
> - Lindsey P. Horvath, Los Angeles County Supervisor

The convening represents part of Horvath's broader effort to reform the region's wildfire response, ensuring viable insurance markets and dignified community recovery after disasters.

The initiative aims to establish Los Angeles County as a leader in climate-resilient governance while developing actionable solutions for communities facing increasing wildfire threats.

The summit builds on the Blue Ribbon Commission's recommendations for hardening critical infrastructure and creating financing strategies that support insurability across the county's diverse communities.

EDITED BY SMDP STAFF

Los Angeles

Supervisors Advance Motion to Strengthen LA County's Office of Food Systems

Los Angeles County supervisors advanced a motion to strengthen the Office of Food Systems, a county hub working to ensure equitable food access and public health resilience.

The motion by Supervisors Lindsey P. Horvath and Janice Hahn comes as the county confronts rising food insecurity from an ongoing federal shutdown, cuts to nutrition programs and impacts of natural disasters. More than 1.5 million county residents are currently without CalFresh benefits.

"In a time of growing need and uncertainty, we must deliver stability, partnership and real progress for the people we serve through our food systems," Horvath said.

The Office of Food Systems, originally established as the Office of Food Equity, grew from the county's Food Equity Roundtable created in 2021. It operates as a public-private partnership between Los Angeles County and Community Partners, supported by the Annenberg Foundation, Weingart Foundation and California Community Foundation.

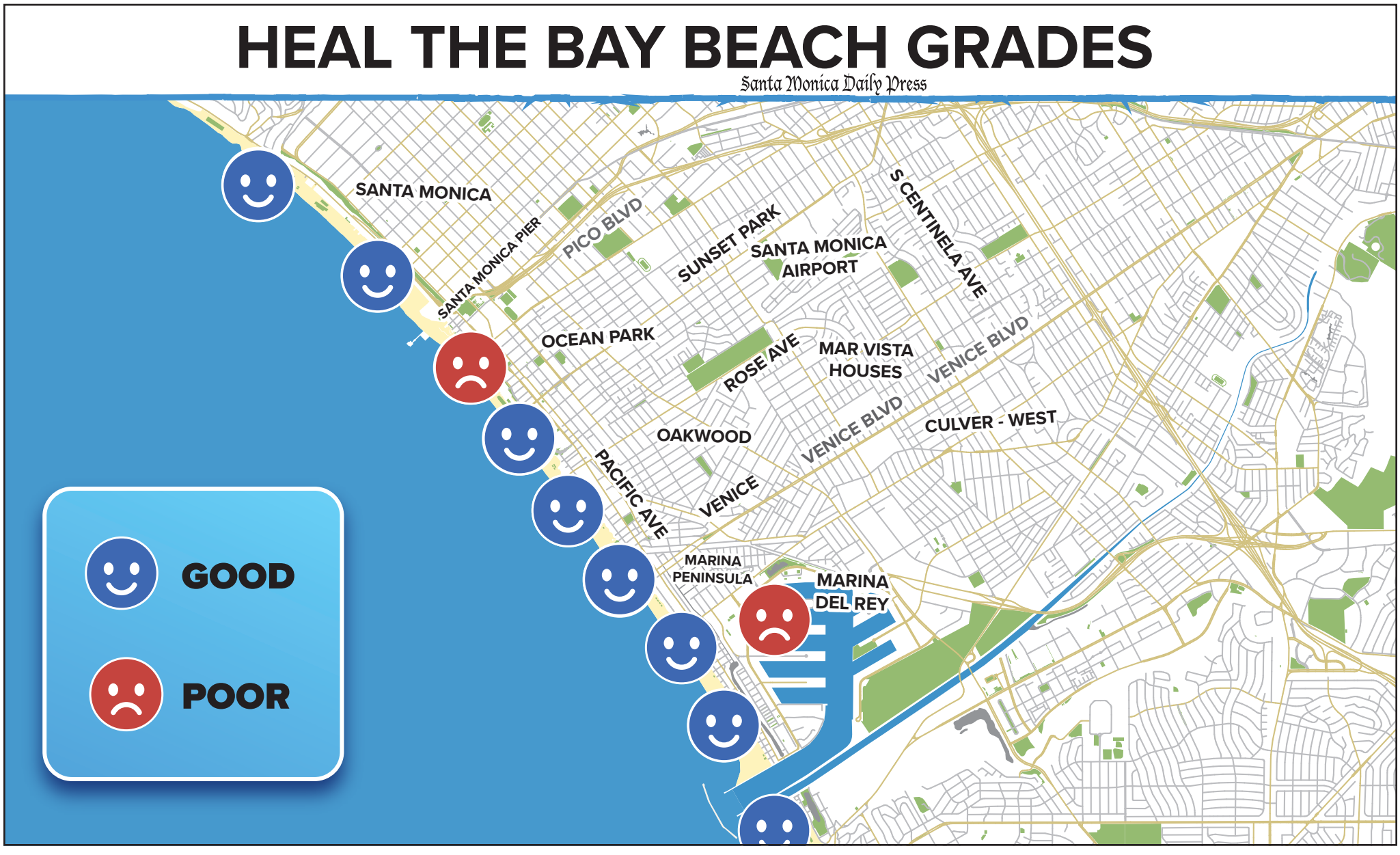
Since beginning operations in January 2025, the office has led coordinated food responses across county agencies and strengthened partnerships advancing equitable and resilient food systems.

The motion would establish formal collaboration between the office and all county departments, each designating a Food Systems Liaison. It requires an interim progress report by June 16, 2026, and a final strategic plan by Oct. 20, 2026.

Los Angeles County has funded a $10 million contract with the Los Angeles Regional Food Bank to expand food purchasing capacity for November and set up additional pop-up sites and drive-through pantry locations.

Anyone experiencing food insecurity can visit https://www.lafoodbank.org/find-food/pantry-locator/.

EDITED BY SMDP STAFF



RESTAURANT

FROM PAGE 1

and Blue Plate Taco.

Esters Wine Shop & Bar is also closing, with its final day of service set for Sunday, Nov. 23. The establishment opened over a decade ago as a wine shop focused on small-production bottles before evolving into an oyster and wine bar.

"We're endlessly proud of what Esters became and deeply grateful to everyone who's walked through our doors," owners Kathryn Coker, Josh Loeb, Zoe Nathan and Colby Goff wrote in a farewell message. The shop will open for special wine discounts leading up to Thanksgiving.

Wexler's Deli, known for smoked fish specialties, has closed its location at 616 Santa Monica Blvd. after 10 years in downtown Santa Monica. A note on the door indicates the business is pivoting to wholesale operations, with its proprietary lox soon available at hotels and restaurants.

The Wexler's space will be taken over by Suá, described as a "Sichuan Superette." The establishment, which has a location on Larchmont, offers hand-stirred matcha and coffee drinks, organic Sichuan grab-and-go items, Asian snacks and curated pantry and home goods.

A few blocks over Pono Burger has also closed with its last day of service on Nov. 9.

New openings provide some counterbalance to the closures. HomeState, a Southern California chain specializing in Texas-style breakfast tacos, will open its ninth location at 720 Wilshire Blvd., Suite 101, this December.

"HomeState started as my way of sharing the comfort, food and warmth I grew up with in Texas," said founder and CEO Briana Valdez. "Twelve years later, that same dream continues — to bring people together over breakfast tacos, fresh tortillas, queso and genuine hospitality."

The Santa Monica location will operate from 8 a.m. to 9 p.m. daily. On opening day, the first 50 guests will receive wristbands allowing them and a guest to return for free tacos daily for one week. The restaurant currently features a limited-time Turkey Barbacoa taco made with hormone-free turkey from Diestel Family Ranch.

La Monique has opened at Hotel Oceana, 849 Ocean Ave., occupying the former Tower 8 restaurant space. The French brasserie with Italian influence has completely redesigned the layout with a new entrance and relocated bar.

The restaurant describes itself as offering a "cozy, chic, elegantly designed space, with a clubby feel and attention to details." The menu features classics including Le Plateau Royale, steak frites, Dover sole, grilled branzino, escargot poppers and pastas, as well as Petrossian caviar service and specialty cocktails.

In Downtown Santa Monica, a pair of new eateries are opening at Broadway and 2nd. SoCal Vibes Co. has "soft opening hours" for it's tasting room. The company produces Honest Abe Cider, "Southern CA's Original Cider House since 2014" and the menu offers tacos, burgers and bowls.

Next door The Courtside Lounge is still under construction and awaiting an opening date.

maaz@smdp.com

SIDE HUSTLES

FROM PAGE 2

SANTA MONICA: A MICROCOSM OF TRENDS

Santa Monica exemplifies these national patterns, with an estimated one-quarter to one-third of adults engaged in side hustles. The city's extremely high cost of living, with housing costs 112% above the U.S. average, with typical rents around $2,300-2,500 per month, incentivizes residents to supplement their primary income.

About 19.3% of working Santa Monica residents are self-employed, nearly double California's statewide self-employment rate of 11.5%. The city's position in "Silicon Beach" and its proximity to entertainment industries create abundant freelance opportunities in creative and professional services.

Local side hustles range from app-based driving and delivery to high-skilled freelancing in tech, media, and creative industries. The city has also become a testing ground for innovations like autonomous delivery robots, which began operating on Santa Monica streets in 2025.

DEMOGRAPHIC PATTERNS EMERGE

Age plays a significant role in side hustle participation, with 34% of Gen Z and 31% of millennials having side gigs compared to roughly 22-23% of Gen X and baby boomers. Parents with children under 18 are more likely to have side hustles (34%) than non-parents (28%).

Contrary to assumptions about income levels, nearly 45% of side hustlers have household incomes above $100,000, while 40% earn under $50,000, showing the practice spans economic classes.

Despite recent slight declines in side hustle participation, attributed to a strong job market and cooling inflation, 45% of current side hustlers anticipate dedicating even more time to their efforts in the coming months.

The motivation varies, but necessity emerges as a dominant theme. Covering basic living expenses is the most frequently cited reason among 22% of all side hustlers, rising to 34% among consumers struggling with monthly bills.

Seven in 10 side workers keep their extra income separate from regular earnings, with many earmarking money for specific needs like debt payments, emergency funds or investments.

The research methodology analyzed search volume for 214 general side hustle terms across all 50 states using Google Keyword Planner, with data normalized by internet users in each state to ensure fair comparisons.

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Summons

FIRST AMENDED SUMMONS (CITACION JUDICIAL) Case No. 23SMCV02104 NOTICE TO DEFENDANT (AVISO AL DEMANDADO): Pablo Roskell, AML Associates LLC, a Wyoming Limited Liability Company, Macias Abraham, Venice Home Construction LLC, a California Limited Liability Company. YOU ARE BEING SUED BY PLAINTIFF (LO ESTÁ DEMANDANDO EL DEMANDANTE): Isaac Aba, 2052 Bundy Dr, #1073, Los Angeles, CA 90025. NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below. You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court. There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of $10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. ¡AVISO! Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación. Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia. Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniéndose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de $10,000 ó más de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso. The name and address of the court is (El nombre y dirección de la corte es): Beverly Hills Courthouse, 9355 Burton Way, Beverly Hills, CA 90210. DATE (Fecha): 03/17/2025. Clerk, by (Secretario) David W. Slayton, Executive Officer/Clerk of Court, By J. Sam, Deputy (Adjunto) Clerk. Electronically FILED by Superior Court of California, County of Los Angeles 9/17/2025 3:25 PM. SANTA MONICA DAILY PRESS Publish: November 11, 2025, November 18, 2025, November 25, 2025, December 02, 2025

SUMMONS ON SECOND AMENDED COMPLAINT (CITACION JUDICIAL) Case No. 25LBCV01515 NOTICE TO DEFENDANT (AVISO AL DEMANDADO): LONG BEACH HEALTHCARE CENTER, LLC dba LONG BEACH HEALTHCARE CENTER; BEECAN HEALTH CT, LLC; IHCM MANAGER LLC; JERRY SHAPIRO; CHAIM RASKIN; COREY SLOCUM, an individual; SOPHIA VALLE, a nominal Defendant; and DOES 1 through 100. YOU ARE BEING SUED BY PLAINTIFF (LO ESTÁ DEMANDANDO EL DEMANDANTE): ORLANDO MASCARENAZ, by and through his successor in interest, Josie Diaz; JOSIE DIAZ, individually. NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below. You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court. There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of $10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. ¡AVISO! Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación. Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia. Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniéndose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de $10,000 ó más de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso. The name and address of the court is (El nombre y dirección de la corte es): Governor George Deukmejian Courthouse, 275 Magnolia, Long Beach, CA 90802. The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is (El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado, es): Lanzone Morgan, LLP, 356 Redondo Avenue, Long Beach, California 90814; (562) 596-1700. DATE (Fecha): 10/29/2025. Clerk, by (Secretario) David W. Slayton, Executive Officer/Clerk of Court, By A. Miranda, Deputy (Adjunto) Clerk. Electronically FILED by Superior Court of California, County of Los Angeles, 10/29/2025 8:00 AM, David W. Slayton, Executive Officer/Clerk of Court, By A. Miranda, Deputy Clerk. SANTA MONICA DAILY PRESS Publish: 11/11/2025, 11/18/2025, 11/25/2025, 12/02/2025

Trustee Sale

T.S. No.: 250313210Notice of Trustee's SaleLoan No.: 1918 Main Order No. 95531133 APN: 4289-020-005 Property Address: 1918 Main Street SantaMonica, CA 90405 You Are In Default Under A Deed Of Trust Dated 6/10/2017. Unless You Take ActionTo Protect Your Property, It May Be Sold At A Public Sale. If You Need An Explanation Of The Nature OfThe Proceeding Against You, You Should Contact A Lawyer. A public auction sale to the highest bidderfor cashier's check drawn on a state or national bank, cashier's check drawn by a state or federal creditunion, or a cashier's check drawn by a state or federal savings and loan association, or savingsassociation, or savings bank specified in Section 5102 of the Financial Code and authorized to dobusiness in this state will be held by the duly appointed trustee as shown below, of all right, title, andinterest conveyed to and now held by the trustee in the hereinafter described property under andpursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty,expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sumof the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in thenote(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses ofthe Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonablyestimated to be set forth below. The amount may be greater on the day of sale. No cashier's checksolder than 60 days from the day of sale will be accepted. Trustor: 1918 Main Street Associates, LLC, aCalifornia limited liability company Duly Appointed Trustee: Total Lender Solutions, Inc Recorded6/30/2017 as Instrument No. 20170729732 in book , page of Official Records in the office of theRecorder of Los Angeles County, California, Date of Sale: 11/18/2025 at 11:00 AM Place of Sale: Behindthe fountain located in Civic Center Plaza, 400 Civic Center Plaza, Pomona, CA Amount of unpaid balanceand other charges: $9,424,713.49 Street Address or other common designation of real property: 1918Main Street Santa Monica, CA 90405 Legal Description: Please See Attached Exhibit "A" The undersignedTrustee disclaims any liability for any incorrectness of the street address or other common designation,if any, shown above. If no street address or other common designation is shown, directions to thelocation of the property may be obtained by sending a written request to the beneficiary within 10 daysof the date of first publication of this Notice of Sale. Notice To Potential Bidders: If you are consideringbidding on this property lien, you should understand that there are risks involved in bidding at a trusteeauction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trusteeauction does not automatically entitle you to free and clear ownership of the property. You should alsobe aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at theauction, you are or may be responsible for paying off all liens senior to the lien being auctioned off,before you can receive clear title to the property. You are encouraged to investigate the existence,priority, and size of outstanding liens that may exist on this property by contacting the county recorder'soffice or a title insurance company, either of which may charge you a fee for this information. If youconsult either of these resources, you should be aware that the same lender may hold more than onemortgage or deed of trust on the property. Notice To Property Owner: The sale date shown on thisnotice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court,pursuant to Section 2924g of the California Civil Code. The law requires that information about trusteesale postponements be made available to you and to the public, as a courtesy to those not present atthe sale. If you wish to learn whether your sale date has been postponed, and, if applicable, therescheduled time and date for the sale of this property, you may call (877) 440-4460 or visit this Internetwebsite www.mkconsultantsinc.com, using the file number assigned to this case 250313210. Information about postponements that are very short in duration or that occur close in time to thescheduled sale may not immediately be reflected in the telephone information or on the Internet Website. The best way to verify postponement information is to attend the scheduled sale. Notice To Tenant:You may have a right to purchase this property after the trustee auction pursuant to Section 2924m ofthe California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if youmatch the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may beable to purchase the property if you exceed the last and highest bid placed at the trustee auction. Thereare three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, youcan call (877) 440-4460, or visit this internet website www.mkconsultantsinc.com, using the file numberassigned to this case 250313210 to find the date on which the trustee's sale was held, the amount ofthe last and highest bid, and the address of the trustee. Second, you must send a written notice of intentto place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, youmust submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. Whensubmitting funds for a bid subject to Section 2924m, please make the funds payable to "Total LenderSolutions, Inc. Holding Account". If you think you may qualify as an "eligible tenant buyer" or "eligiblebidder," you should consider contacting an attorney or appropriate real estate professional immediatelyfor advice regarding this potential right to purchase. Date: 9/26/2025 Total Lender Solutions, Inc 10505Sorrento Valley Road, Suite 125 San Diego, CA 92121 Phone: 866-535-3736 Sale Line: (877) 440-4460 By:Rachel Seropian, Trustee Sales Officer Exhibit "A" Legal Description Lot 16 In Block 1 South SantaMonica, In The City Of Santa Monica, County Of Los Angeles, State Of California, As Per Map Recorded InBook 3 Page 86 Of Miscellaneous Records, In The Office Of The County Recorder Of Said County.

DBA

FICTITIOUS BUSINESS NAME STATEMENT FILE NUMBER: ORIGINAL FILING This statement was filed with the County Clerk of LOS ANGELES on 09/18/2025 2025192863The following person(s) is (are) doing business as The Seasons 578 Washington Blvd #5015 Marina Del Rey, CA 90292. Los Angeles Articles of Incorporation or Organization RAD Strategies LLC, 578 Washington Blvd #5015 Marina Del Rey, CA 90292. If corporation or LLC- Print State of CAThis is Business is Conducted: A Limited Liability Company . The date registrant commenced to transact business under the fictitious business name or names listed above on 09/2025 Registrant /Corp/LLC RAD Strategies LLC Title: Managing Member Thomas Tejada r . This statement was filed with the County Clerk of LOS ANGELES County on 09/18/2025NOTICE: 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 14411 et seq. ,Business and Professions Code).

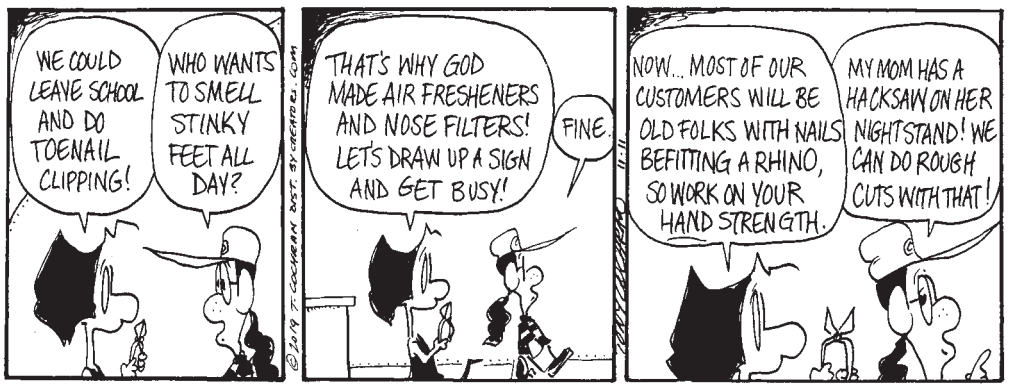
Name Change

ORDER TO SHOW CAUSE FOR CHANGE OF NAME Case No. 25SMCP00576. Superior Court of California, County of Los Angeles, 1725 Main Street, Santa Monica, CA 90401. Petition of Erika Georgiou & Andrew Forero for Change of Name. TO ALL INTERESTED PERSONS: Petitioner Erika Georgiou filed a petition with this court for a decree changing names as follows: James Troy Georgiou Forero to Jamie Troy Georgiou Forero. THE COURT ORDERS that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing. NOTICE OF HEARING: December 19, 2025, 8:30 AM, Dept. K, Superior Court of California, County of Los Angeles, 1725 Main Street, Santa Monica, CA 90401. Dated: 11/07/2025. s/ Lawrence Cho, Judge of the Superior Court. SANTA MONICA DAILY PRESS to publish: 11/11/2025, 11/18/2025, 11/25/2025, 12/02/2025.

PLACE YOUR CLASSIFIED HERE

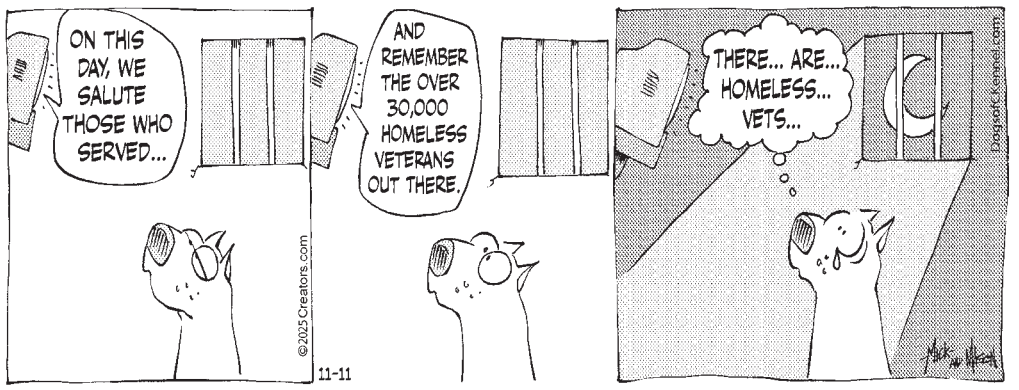
Agnes

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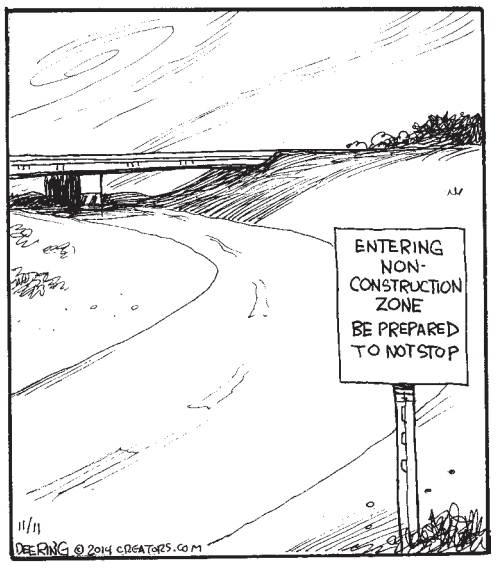
By PETER GALLAGHER



"NO NUDES."

Strange Brew

By JOHN DEERING



FIND THE WORDS

This is a theme puzzle with the subject stated below. Find the listed words in the grid. (They may run in any direction but always in a straight line. Some letters are used more than once.) Ring each word as you find it and when you have completed the puzzle, there will be 21 letters left over. They spell out the alternative theme of the puzzle.

© australianwordgames.com.au 6756

Home away from home

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

Avocado	Juice	Privacy	Strawberry
Away	Leftovers	Quilt	jam
Brunch	Maps	Relax	Tomatoes
Cocoa	Marmalade	Room	Tourism
Cosy	McDonald s	Rush	Treat
Drinks	Milk	Share	Walks
Eggs	Morning tea	Sheets	Water
Ensuite	Muesli	Shower	Yoghurt
Fire	Muffin	Sleep	
Funny	Orange	Spill	
Honey	Port	Stay	

SOLUTIONS TO YESTERDAY'S WORDS PUZZLE.

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TODAY'S BIRTHDAY (Nov. 11)

Welcome to your Year of Divine Timing. It becomes the norm for you to arrive at crossroads just as the lights turn green. This will be true both figuratively and literally. What once felt like waiting will reveal itself as exquisite preparation. More highlights: A friendship becomes your biggest fortune. Your work earns applause and bonuses. Romance revives with laughter. Gemini and Virgo adore you. Your lucky numbers are: 3, 22, 7, 26 and 40.

HOROSCOPES

ARIES (March 21-April 19). The best perspective isn't one fixed distance (big-picture, close-up or medium). It's the capacity to move between them. To zoom in for detail, zoom out for context, and adjust as the situation requires.

TAURUS (April 20-May 20). Today brings a degree of closure. It's not going to come in the form of an emotional breakthrough. Closure can be simply noticing that you no longer have a certain craving. Closure can be losing the urge to reach for your wallet, click an option, or open a tab.

GEMINI (May 21-June 21). Keep returning to the same thought and you might get stuck in it. Same for checking an old text thread, rereading messages, replaying a memory, or reanalyzing a situation. What would need to happen for you to put this to rest?

CANCER (June 22-July 22). Your attention magnifies whatever it lands on, so it's important to place it on solutions instead of problems. One awkward comment, confusing email or imperfection need not be the source of anxiety or conflict. Focus only on what you want.

LEO (July 23-Aug. 22). It may seem strange, but the easiest way to change the story is to change the audience. When you speak to someone who actually listens, you'll understand what's working and what needs work. Your message becomes sharper and more helpful.

VIRGO (Aug. 23-Sept. 22). Living in harmony with your true values makes life seem to click. It's not because of luck, but because you're finally moving with, not against, the current. Maybe "good fortune" is really just alignment.

LIBRA (Sept. 23-Oct. 23). You'd do quite a lot to make a certain relationship work, even change yourself. You're going to change anyway - everyone does. So, if it's a change in a direction you desire, what difference does it make who thought of it first?

SCORPIO (Oct. 24-Nov. 21). Happiness is an unpredictable emergent property. Don't go at it directly; it will run, and it's faster than any of us. You'll build an environment of comfort, care and love and let it come to you.

SAGITTARIUS (Nov. 22-Dec. 21). For most of human history, people didn't get to choose whom to follow. Hierarchies and social systems decided for them. Today, many actually have political, spiritual, creative, even digital agency over that, and you will use yours very well now.

CAPRICORN (Dec. 22-Jan. 19). Any arrangement can look like a mess from a certain angle. Any arrangement can look like a dream from a certain angle. Come back to the "problem" from a different angle. What if it's actually beneficial?

AQUARIUS (Jan. 20-Feb. 18). The biggest barrier to knowledge is believing you already have it. The magic words are, "I don't know." Pride prevents some people from saying these words. But why should anyone know more than the knowledge that brought them to this moment?

PISCES (Feb. 19-March 20). Boredom can be the very thing that makes your life great. If you were never bored, you wouldn't be so deeply creative or so wildly adventurous. So don't rush to fill the void of inactivity today. See what comes up for you.

SOLUTIONS TO YESTERDAY'S CROSSWORD

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

Sudoku

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

SOLUTIONS TO YESTERDAY'S SUDOKU

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

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

Newsday Crossword

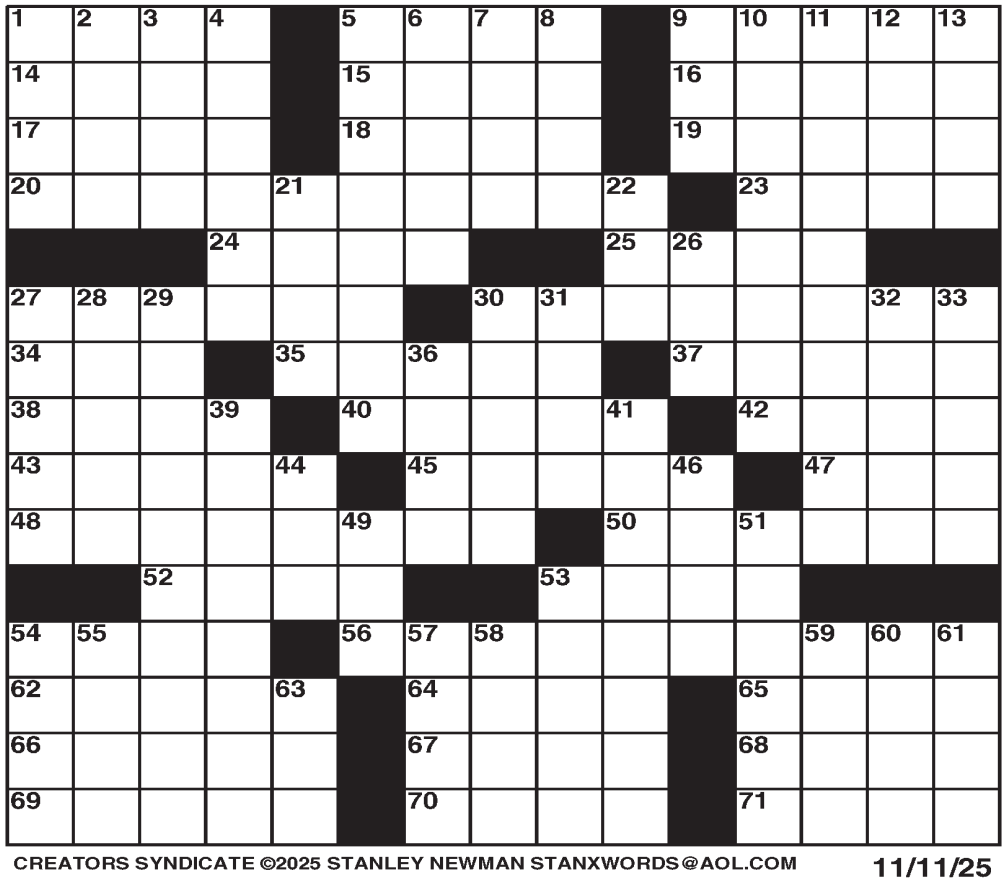
FOUR BY FOUR by Billie Truitt
Edited by Stanley Newman
www.stanxwords.com

ACROSS

1 Without a warranty
5 Promptly, in a memo
9 Prefix meaning "large"
14 Raindrop sound
15 San Juan, Puerto __
16 Donation to the Red Cross
17 Bread with a pocket
18 Emblem "of approval"
19 Mistreatment
20 Four-__ (highly rated films)
23 Historical periods
24 Fork prong
25 Ventilates
27 Spicy sandwich sausage
30 Frame for a mattress
34 Poetic "before"
35 Opinion piece
37 Cuban dance
38 Genuine
40 Stun gun
42 Gas in store signs
43 Not up to the job
45 Stingy person
47 "Without further __..."
48 "Holy" fish
50 Gin/lime cocktail
52 Former late-night host Jay
53 Sand hill
54 Stage play, for example
56 Four-__ (auto traction aid)
62 Extremely angry
64 Fitzgerald of jazz
65 Brainstorm
66 "Am not!" rebuttal
67 Radiate, as light
68 Little kids
69 Flat French cap
70 Amount of medicine to take
71 Piggy bank opening

DOWN

1 Phone downloads
2 Narrow cut in an envelope
3 Very small amount
4 Foe of ancient Athens
5 Illegal fire starter
6 Kitchen strainer
7 Grapelike smoothie berry
8 Fishing rod
9 Marketing deg.
10 Calgary resident
11 Four-__ (lavish feast)
12 Civil rights icon Parks
13 Poems of tribute
21 Silent street performer
22 Glum
26 "School of thought" suffix
27 Vaccine fluid
28 Rock concert venue
29 Four-__ (Irish lucky symbol)
30 Herb in pesto sauce
31 Hurricane centers
32 House you live in
33 __ DISTURB (hotel door sign)
36 "Me too"
39 "Me too"
41 Adjust, as a thermostat
44 Smallest two-digit number
46 Watermelon covering
49 Line of stadium seats
51 Is worthy of
53 Sandwich shops
54 Hefty chunk
55 Add new employees
57 Take, as advice
58 Giggly red Muppet
59 Revered role model
60 Governor's legislative turndown
61 Toward the rising sun
63 Decimal point, for instance



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11/11/25

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

INSURANCE

FROM PAGE 3

Airbnbs since the fire. They are now three months into an 18-month lease that State Farm is paying for, and he's breathing a little easier because he's "not boxing up things every few weeks."

He is joining the call for Lara's resignation. He said the state's insurance department recently closed his complaint about State Farm's handling of his claims based on the company's word alone — without asking him first.

"Recent information provided by the insurer states that the matter you originally brought to our attention is currently in stable condition," the department's Oct. 8 letter states.

"It was particularly concerning that it was closed without talking to me," Wessels said. "They're supposed to represent me. I think it speaks to who the Department of Insurance actually serves."

He appealed and asked a couple of his state lawmakers' staff to contact the department on his behalf, and it reopened his complaint.

"It was also concerning that 'if State Farm says it, it must be true,' since the department is investigating (the insurer) for illegal practices," Wessels added. That proves a change is needed, he said.

Newsom spokesperson Tara Gallegos and the governor's office did not return repeated requests for comment about the calls for the governor to replace Lara.

Nicole Ganley, a spokesperson for the American Property Casualty Insurance Association, said the industry group would have no comment on the effort to oust Lara. She pointed to a letter to the editor the group sent to the New York Times, which took issue with the story about insurers reportedly exploiting loopholes in the commissioner's new regulations by avoiding writing policies in certain areas, then turning around to request to raise their premiums anyway.

"The reforms are recent, and their impact is still unfolding," the letter says in part. "Suggesting failure at this stage misrepresents the facts and risks undermining public confidence in a strategy designed to stabilize coverage in high-risk areas."

'NO MAGIC WAND' FOR INSURANCE CRISIS

Carmen Balber, executive director of Consumer Watchdog, the Los Angeles-based nonprofit organization that is often at odds with Lara, was also at the press conference. Throughout his tenure, her organization has questioned his insurance ties, beginning in 2019 when Lara received and returned campaign contributions from the industry. He ran for office pledging not to take money from companies he'd regulate.

The organization is also the main intervenor in insurance rate reviews, meaning it often submits challenges to insurers' proposed rate increases and changes. On Nov. 20, a public hearing is scheduled to discuss Lara's proposed changes to the intervenor process, which Consumer Watchdog has characterized as the commissioner's revenge.

"What we've seen happen over the past couple of years is things getting worse for consumers, not better," Balber told CalMatters ahead of the press conference. "We need someone new in charge who will hold the industry accountable to its promises."

But Amy Bach, executive director of San Francisco-based consumer advocacy group United Policyholders, said she is "sorry to see energy being expended in this direction."

She said there are legal, regulatory and other efforts underway to try to improve the state's home insurance market, and that bringing in a different commissioner isn't likely to speed things up. "There is no magic wand that will solve the insurance challenges that are plaguing L.A. wildfire survivors and causing premiums to rise untenably across the state," Bach said.

Robert Herrell, a former deputy insurance commissioner under Lara's predecessor, also used the magic-wand analogy. As climate disasters and risks proliferate, there is no easy fix to what ails property insurance in this state, nation and the rest of the world, he said.

Yet he said survivors need a strong commissioner who stands up to the insurance industry. "This is not that commissioner," said Herrell, who is now executive director of the nonprofit advocacy group Consumer Federation of California. "Just because he says that every time he takes action it's for the consumers doesn't make it true."

Bach said Lara has had to find a way to balance competing interests: "No prior commissioner faced the marketplace conditions he's faced, so it's hard to say whether a heavier-handed approach would have worked any better than what he's trying to achieve."

Levi Sumagaysay, Economy Reporter

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TUESDAY | NOVEMBER 11

MEMORIES & MOVEMENT SENIOR CLUB
10:30 a.m. - 1:00 p.m. Virginia Avenue Park 2200 Virginia Ave. Santa Monica. Come, learn, and have fun every 2nd and 4th Tuesday from 10:30 AM to 1:00 PM in The Patio room at Virginia Avenue Park.Each week there will be something new: Exercise, Talking with Friends, Learning, Guest Presenters, Health & Wellness! For more information call (310) 458-8688. Visit: https://smdp.com/events/#/details/memories-movement-senior-club/14853634/2025-11-11T10

TECH & TASKS
4:00 p.m. - 6:00 p.m. Pico Branch Library 2201 Pico Blvd. Santa Monica. Volunteer tutors provide help with reading documents or written tasks, using mobile devices, navigating government websites, filling out forms, using email, writing resumes and more. Visit: https://smdp.com/events/#/details/tech-tasks/16225799/2025-11-11T16

TUESDAY OPEN MIC
Westside Comedy Theater 1323-A 3rd St Santa Monica. The best open mic in Los Angeles! The Tuesday Open Mic is a weekly open mic. Hop onstage and perform your best 3 minutes! Visit: https://smdp.com/events/#/details/tuesday-open-mic/16004734/2025-11-11T22

WEDNESDAY | NOVEMBER 12

FRIENDS OF VENICE LIBRARY: YOGA FOR EVERYONE!
12:30 p.m. - 1:30 p.m. Venice Branch Library 501 S Venice Blvd. Venice. Through body awareness, movement, and breath, you will be guided on how to bring your body, mind, and spirit back into balance for overall well-being. All levels are welcome. Generously funded by the Friends of Venice Library. For ADA accommodations, call (213) 228-7430 at least 72 hours prior to the event. Para ajustes razonables según la ley de ADA, llama al (213) 228-7430 al menos 72 horas antes del evento.

COMMUNITY COLLECTIVE: WILDFIRE RECOVERY & ECONOMIC REVITALIZATION
6:00 p.m. - 8:00 p.m. Viceroy Hotel 1819 Ocean Avenue Santa Monica. This community Collective event will feature resources for businesses and workers - including resources for access to capital, relief programs, and recovery tools - supporting those impacted by recent wildfires across the Palisades and surrounding communities. Visit: https://smdp.com/events/#/details/community-collective-wildfire-recovery-economic-revitalization/17328929/2025-11-12T18

ORIGINAL UNDERSTUDIES
8:00 p.m. - 9:00 p.m. Mi's Westside Comedy Theater 1323-A Third Street Promenade Santa Monica. Original Understudies. The Bear Supply Hour is now Original Understudies. The same high energy comedy that was once named one of "The 100 Best Things in Comedy" by The Comedy Bureau, is now joined by a cast of both fresh and veteran comedians in fast-paced sketch and long form improv. Every show features special guests creating a high-octane, freakishly entertaining, one-of-a-kind improvised spectacle. FEATURING: Shaun Boylan. Caroline Cotter. Joey Greer. James Heaney. THIS SHOW IS 21 AND OVER. PLEASE BRING A VALID I.D. LINE-UP SUBJECT TO CHANGE. IF YOU ARE NOT PHYSICALLY HERE TO CLAIM YOUR TICKETS THEY WILL BECOME VOID 15 MINUTES AFTER SHOW START TIME. $11.49. Visit: https://smdp.com/events/#/details/original-understudies/15018109/2025-11-12T20

THURSDAY | NOVEMBER 13

WALKING MEDITATION
8:00 a.m. - 9:00 a.m. Beach lot 5 South 2600 Bernard Way Los Angeles. Walking meditation is and has always been a significant alternative to sitting meditation, especially for those starting a new practice. The goal of meditation is to be able to practice in all positions, conditions and activities whether sitting, standing, walking, lying down, or whenever awake. We'll meet Tuesday's and Thursdays at 8 am at lifeguard tower 28 in line with Ashland Street (paid parking available in the Santa Monica Beach lot 5 South) We'll walk silently together for approximately 45 minutes on the shoreline (from tower 28 to the rainbow tower at Brooks Street). Everyone is welcome to join whether new to meditation or with many years of experience. Please remember to bring sand shoes if you prefer not to walk barefoot, sunscreen, a hat, a jacket if it's cold and water. Looking forward to meeting and meditating with you all. please feel free to reach out with any concerns or questions and please arrive 5 minutes early and check schedule for any changes or cancellations. Visit: https://smdp.com/events/#/details/walking-meditation/16206460/2025-11-13T08

SANTA MONICA PUBLIC LIBRARY BOARD MEETING
6:00 p.m. - 8:00 p.m. Santa Monica Public Library 601 Santa Monica Blvd. Santa Monica. This is a special meeting of the Library Board held on the second Thursday of the month at 6 p.m. at the Ocean Park Branch, Community Room, 2601 Main Street. The public is welcome to attend. Visit: https://smdp.com/events/#/details/santa-monica-public-library-board-meeting/14604496/2025-11-13T18

RENT CONTROL BOARD MEETING
7:00 p.m. Santa Monica City Hall 1685 Main Street Santa Monica. The Rent Control Board meets to conduct business associated with the Rent Control Charter Amendment and Regulations. Visit: https://smdp.com/events/#/details/rent-control-board-meeting/13406661/2025-11-13T19

FRIDAY | NOVEMBER 14

LIVE MUSIC FRIDAYS AT THE SURFING FOX
6:00 p.m. - 9:00 p.m. 120 Colorado Ave Santa Monica. Erinn Alissa performs acoustic folk pop with her guitar Friday nights at The Surfing Fox. Enjoy a night of live music, tasty bites, and Foxtails! Visit: https://smdp.com/events/#/details/live-music-fridays-at-the-surfing-fox/14385252/2025-11-14T18

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