2 **Going Green**
Educating local businesses

3 **New staff**
At local schools

4 **Curious City**
Mayor Phil Brock

6 **Gas Prices**
Continue to drop

smdp
Santa Monica Daily Press

Volume 23 Issue 21 WEDNESDAY 12/13/23 smdp.com

Local's Night at the Pier will include Mayoral handover ceremony



Santa Monica Pier Corporation

PIER: The Pier is welcoming Gleam Davis and Phil Brock this month to bring the mayor's transition ceremony out of City Hall and to the beach.

SCOTT SNOWDEN
SMDP Staff Writer

The Holiday Season edition of the popular Local Night's event, held every month on the Santa Monica Pier, is set to include a Mayoral handover ceremony, marking the transition from the end of Mayor Gleam Davis' term and the beginning of Phil Brock's one year term in the center seat.

It will take place inside the Pier's famous Merry Go-Round Building that established itself as a legendary Hollywood location when the historic aesthetic of the carousel was used to recreate 1930s Chicago in the epic Paul Newman and Robert Redford movie The Sting.

"We expect the Mayoral Transition ceremony at Locals' Night to become a great and much anticipated tradition, starting with this year's event," Santa Monica Pier Corp. Executive Director Jim Harris said.

"The transition is a natural fit for Locals' Night, for what better way is there for Santa Monicans to enjoy this wonderful ceremony than in a festive atmosphere tailored to celebrate all Santa Monicans? Friends, neighbors and colleagues can witness the exchange of the gavel, then celebrate with the new incoming mayor at a party on the Pier afterward," Harris said.

Local's Night is normally held on the third Thursday of each month and since this is a special occasion, there is indeed a post-

SEE **LOCAL'S NIGHT** PAGE 11



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Businesses learn to go green for holidays and beyond



Photo by Thomas Leffler

GOING GREEN: Santa Monica business owners listened to presentations on sustainability at the HGA Architects and Engineers building Dec. 5.

THOMAS LEFFLER
SMDP Staff Writer

Locals recently broadened their horizons on the intersection between business and environmental sustainability, taking part in the "All Shades of Green" mixer event at the HGA Architects and Engineers building Dec. 5.

Throughout the two-hour get-together, multiple city officials and HGA representatives provided pointers on how businesses can get involved in eco-friendly activities. One of the guest speakers was Santa Monica Assistant City Manager Susan Cline, who walked local business owners through the processes of safe recycling and water habits, including several rebates and free offerings on water-wise endeavors.

Rebates for landscaping are available for application on the City's website, encompassing a variety of water-safe practices. The "Cash for Grass" rebate applies for businesses that remove lawn space and replace it with a low-water landscape, and is worth $3.50 per square foot up to $20,000. Converting sprinklers to drip in existing non-lawn areas like hedges and planters come with a $2 per square foot rebate up to $10,000. Rainwater harvesting, using rain barrels and cisterns to capture rainwater for landscape irrigation, can earn a rebate anywhere from $200 to $2,000.

Device rebates also apply for water conservation devices, such as commercial premium high-efficiency toilets, ultra-low water or zero water urinals, ice-making machines and dry vacuum pumps. The City is also able to be contacted for free conservation offerings like onsite water use consultation, shower heads and faucet aerators for bathroom and kitchen sinks.

Santa Monica Economic Development Manager Jennifer Taylor also spoke at the mixer, emphasizing the importance of "thinking local first during the holidays" through the Buy Local Santa Monica initiative. The campaign that began in 2010 encourages local buying to raise awareness about the "economic, environmental and community benefits" of purchasing from Santa Monica businesses.

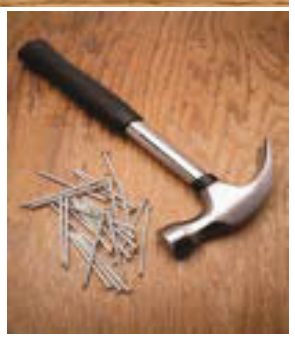
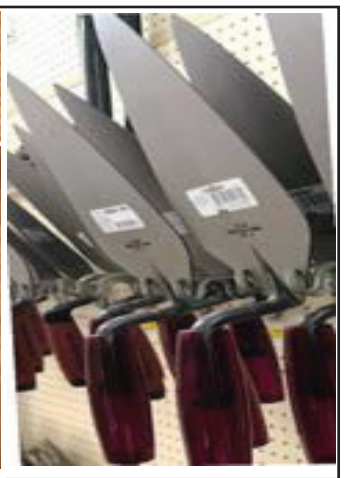
Another collaboration between local government and business is the Santa Monica Green Business Certification Program. Under the guidelines of the California Green Business Network, the certification recognizes excellence in steps that businesses take to incorporate sustainable practices into operations. Signing up for the program as smgbc.org provides cost savings such as free consultations with sustainability experts, up to $1,000 in rebates for costs incurred to achieve a certification, accelerated priority enrollment in utility efficiency programs, and free tools in water conservation along with eco-preferred product samples.

Officials kept with the city's "pillars of sustainability," those being environment, economy and equity; and asked businesses who met that criteria to be nominated for the 2024 Sustainable Quality Awards. Nominations can be submitted at smsqa.com, and the annual SQA Grand Prize is given for combined efforts in the fields of Sustainable Economic Development, Social Responsibility and Stewardship of the Natural Environment. Awards are also given to businesses with "outstanding achievements" in each of those separate areas. Nominations, either for one's own business or another's, will be available through Jan. 11, 2024.

Sustainability projects in the city aren't just reserved for the economic end, as HGA Senior Sustainability Specialist Sierra Dennis walked the mixer through the architectural firm's John Adams Middle School (JAMS) performing arts center project. The 35,000 square foot venue, shared by JAMS and Santa Monica College for performing arts and educational programming, was designed with the environment in mind. Specifically, the outdoor courtyard space was created due to the city's temperate climate, creating a spot for both informal gathering and improvisational performance. The project earned several honors for HGA, including an AIAILA Design Merit Award in the educational realm.

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District staff additions, appointments highlight final 2023 board meeting

THOMAS LEFFLER
SMDP Staff Writer

Staffing change approvals and several financial reports are in store for the Santa Monica-Malibu Unified School District Board of Education during their final meeting of 2023.

On Thursday, the board will meet for the first time since Nov. 16, and will once again adjourn for the holidays before picking back up with a regular bi-weekly meeting schedule on Jan. 18, 2024. In a heavier-than-usual agenda due to the breaks, the board is tasked with the appointment of several roles within the district, including a new principal at McKinley Elementary School.

The current McKinley principal, Dr. Ashley Benjamin, was recently promoted to the position of Director of Curriculum and Instruction in the district, and has been working in both roles during a transitional period. Benjamin has been principal at McKinley since 2017 and was previously assistant principal at Franklin Elementary School. The new principal will be chosen during the board's closed session, and will be announced during the open meeting, with the appointment taking effect on Friday.

Appointments are not just reserved for current positions, as the board is recommended to approve an increase in para educators, meeting individualized education program requirements and student needs for the remainder of the 2023-24 school year and beyond. Two new para educator positions, to work six hours each week, will be assigned to Grant Elementary School. Similar positions will also be assigned to Franklin and Grant Elementary School.

Two existing para educator roles, one at Franklin and one at Santa Monica High School, will have an increased workload. The Franklin position will rise from six hours per week to eight hours, and the Samohi position will increase from six and a half hours to eight per week.

The Board itself is not immune to changes, as the meeting will have its annual election of Board Officers, with a new President and Vice President of the board to be chosen. The existing President and Vice President, Maria Leon-Vazquez and Dr. Richard Tahvildaran-Jesswein, will remain on the board through the current respective terms of December 2024 and December 2026. It is also recommended that SMMUSD Superintendent Dr. Antonio Shelton be named as Board Secretary.

Two subsequent elections on the agenda will elect annual representatives of the Board to the Los Angeles County School Trustees Association (LACSTA) and as a voting representative of the Los Angeles County Committee on School District Organization. The LACSTA is a branch of the Los Angeles County Office of Education, and is an organization of school board members that provides training, information and networking opportunities. The role was held by Board member Jon Kean in 2017, 2020 and 2021; and for the last two years Board member Jennifer Smith was tasked with voting on LACSTA matters. Board member Stacy Rouse served as voting representative of the County Committee in 2023.

It is also recommended that the Board nominate, if it so chooses, a member to run for the California School Boards Association Delegate Assembly in Region 24. The assembly works with local districts and county offices to "ensure that the association reflects the interests of school districts and county offices of education throughout the state." Six seats on the assembly are up for re-election in Region 24, which SMMUSD is a part of.

The Board will also hear reports on the 2023-24 First Interim Report as it pertains to the SMMUSD budget, as well as 2022-23 school year audit reports on Measures R, BB, ES, SMS and M.

One revenue change of note in the interim budget is a total of $7,230,758 ending fund balance from the 2022-23 school year added to the 2023-24 beginning balance. Expenditure increases include a $2,088,276 bump in statutory benefits and employee health benefits, as well as a $715,000 increase in district consultants. Consultant positions filled include a middle school sports athletics coordinator and children and youth family collaborative tutoring for homeless and foster youth.

thomas@smdp.com



Courtesy Photo

NEW ROLE: Dr. Ashley Benjamin, who has been serving as McKinley Elementary School principal since 2017, will transition out of the role this week to focus on her tasks as SMMUSD Director of Curriculum and Instruction.



Surf report

WATER TEMP: **61.3**

WEDNESDAY — ***POOR TO FAIR***
SURF: 1-2ft Knee to thigh
Currently looking like the smallest day of the week. Likely pretty flat for the points (especially on the deep AM high tide) with spots west of Pt. Dume faring slightly better.

THURSDAY — ***POOR TO FAIR***
SURF: 1-2ft Knee to thigh
Slow early then watching for a lift in fresh NW/WNW swell mix through the back half of the day.

Weather

Wednesday: Sunny, with a high near 68. Northeast wind 5 to 15 mph becoming west southwest in the afternoon.
Wednesday Night: Mostly clear, with a low around 49. Northeast wind 5 to 10 mph.
Thursday: Sunny, with a high near 71. North northeast wind 10 to 15 mph becoming west in the afternoon.
Thursday Night: Partly cloudy, with a low around 52.

Date	Day	Time (LST/LDT)	Predicted (ft)	High/Low
2023/12/13	Wed	02:02 AM	2.29	L
2023/12/13	Wed	08:29 AM	6.64	H
2023/12/13	Wed	4:00 PM	-1.26	L
2023/12/13	Wed	10:35 PM	3.57	H
2023/12/14	Thu	02:42 AM	2.39	L
2023/12/14	Thu	09:09 AM	6.63	H
2023/12/14	Thu	4:45 PM	-1.26	L
2023/12/14	Thu	11:28 PM	3.55	H
2023/12/15	Fri	03:28 AM	2.50	L
2023/12/15	Fri	09:54 AM	6.43	H
2023/12/15	Fri	5:33 PM	-1.12	L
2023/12/16	Sat	12:23 AM	3.60	H
2023/12/16	Sat	04:25 AM	2.63	L
2023/12/16	Sat	10:44 AM	6.03	H
2023/12/16	Sat	6:23 PM	-0.84	L
2023/12/17	Sun	01:21 AM	3.75	H
2023/12/17	Sun	05:35 AM	2.73	L
2023/12/17	Sun	11:42 AM	5.45	H

Daily Lottery

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POWERBALL
Draw Date: 12/11
1 24 27 31 62
Power#: 20
Jackpot: 500 M

MEGA MILLIONS
Draw Date: 12/8
21 26 53 66 70
Mega#: 13
Jackpot: 20 M

SuperLotto Plus
Draw Date: 12/9
14 19 21 32 47
Mega#: 23
Jackpot: 22 M

Fantasy5
Draw Date: 12/11
3 4 27 32 38

Daily 3
Draw Date: 12/11
EVENING: 2 9 2
Draw Date: 12/11
MIDDAY: 2 0 9

Daily Derby
Draw Date: 12/11
1st: 01 - Gold Rush
2nd: 04 - Big Ben
3rd: 12 - Lucky Charms
Race Time: 1:43.47

PUBLISHER
Ross Furukawa
ross@smdp.com

PARTNER
Todd James
todd@smdp.com

EDITOR IN CHIEF
Matthew Hall
matt@smdp.com

CONTRIBUTING WRITERS
Charles Andrews,
Jack Neworth,
David Pisarra.

CIRCULATION
Guadalupe Navarro
ross@smdp.com

Keith Wyatt
ross@smdp.com

STAFF WRITERS
Scott Snowden
scott.snowden@smdp.com

Thomas Leffler
thomas@smdp.com

DIRECTOR OF ADVERTISING
Cindy Moreno
cindy@smdp.com

MARKETING MANAGER
Dina Araniva
dina@smdp.com

PRODUCTION
Esteban Inchaustegui
production@smdp.com

Julio Davalos
julio@smdp.com

1640 5th Street, Suite 218
Santa Monica, CA 90401
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Santa Monica Daily Press

Judge sides with County courts in cashless bail lawsuit

MATTHEW HALL
Daily Press Editor

A judge has gutted a lawsuit filed by several cities, including Santa Monica, targeting recently established bail rules that eliminated cash bail for most suspects but the ruling allows plaintiffs to amend and resubmit the lawsuit.

A group of cities had argued that the new rules amounted to a violation of the court's responsibility to uphold public safety under the California Constitution but Orange County Superior Court Judge William D. Claster rejected that argument saying there was no constitutional requirement to use cash bail. Claster also rejected a request to suspend the new bail rules saying the Los Angeles courts were required to implement an alternative to cash bail in an earlier case.

However, he did allow the cities to file an amended lawsuit taking his recent ruling into account.

David W. Slayton, Executive Officer/Clerk of the Los Angeles Superior Court said the new system was a more fair way to handle justice.

He said the Los Angeles Superior Court's Pre-Arraignment Release Protocols, also referred to as PARPs, provide for a pretrial release system in which the decision to release arrestees charged with non-violent, non-serious criminal offenses from jail prior to conviction is no longer determined by a person's access to money. Instead, their release status is determined by risk to public or victim safety and their likelihood of returning to court.

Police officers now choose between cite and release, book and release, or magistrate review for suspects, with pre-arraignment release not applicable to serious crimes like murder.

Slayton said this is consistent with the constitutional purpose of bail, which is to ensure an arrestee appears for all court appearances and to reduce the risk to public and victim safety.

He said there is evidence the new system works and that the courts continue to work with stakeholders to improve the process.

"Under the previous money bail system, a high-risk arrestee could purchase their freedom, while a low-risk arrestee without similar financial resources would remain in jail," he said in a statement. "As a reminder, the traditional money bail system, which does not consider an individual's risk to public and victim safety and likelihood of returning to court, still applies to serious and violent felonies such as murder, rape and robbery."

A group of cities including Arcadia, Industry, Rosemead, Artesia, Irwindale, San Dimas, Azusa, La Mirada, Santa Clarita, Baldwin Park, Lakewood, Santa Fe Springs, Beverly Hills, Lancaster, Santa Monica, Cerritos, La Verne, Torrance, City Covina, Manhattan Beach, Vernon, Downey, Norwalk, West Covina, Duarte, Palmdale, Whittier, Glendora and Paramount filed the lawsuit. The group issued a statement under their banner of the Coalition of Cities to End No-Cash Bail following the ruling saying they would submit new documents by a January deadline.

"We appreciate the court's decision to allow us to present additional evidence of the harmful impacts of No-Cash Bail. This sweeping program was implemented too quickly without adequate research, or enough input from the communities it affects," said the statement. "We believe we can do better. As our coalition prepares additional data for the court, City leaders will continue to prioritize public safety in advocating for smart reforms to the justice system. We look forward to continuing our work with the courts and our local communities to find safe and positive outcomes for all residents of L.A. County."

Santa Monica Councilmembers voted 4-3 to join the suit shortly after it was filed.

The vote split along narrow lines, with Mayor Pro Tempore Lana Negrete, Christine Parra, and Oscar de la Torre in favor, along with Phil Brock. Mayor Gleam Davis, Caroline Torosis, and Jesse Zwick opposed joining the lawsuit. Davis and Torosis emphasized concerns that the lawsuit might revert to the previous system without enhancing public safety. Brock argued for a more comprehensive plan, expressing frustration over the lack of opportunities for arrested individuals to reconsider life choices.

The plaintiffs have until January 31, 2024 to refile their case.

editor@smdp.com

Classifieds

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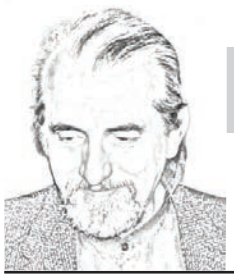
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OPINION **CURIOUS CITY**

Charles Andrews | Send comments to editor@smdp.com

Mayor Phil Brock

In Santa Monica we don't elect our mayor directly, like LA or Long Beach or many other cities.

In a distortion of the European model, where you vote locally for a party candidate and the party that wins a majority picks the supreme leader from among their ranks. The founding fathers decided Americans would want to vote directly for a president, a very important office, for which they wrote all sorts of new rules. Which can all be broken, we have sadly discovered, a couple of centuries later, if a small group decides democracy is no longer their value.

So here in Santa Monica we elect our seven City Council members at large, still, not by district like almost every other election in America. (Rejecting a switch to district voting for Council members, by our previous City Council, may cost the city tens of millions in legal fees, so far. They offered their specious arguments defending the action, but quite a few of us believe it was solely to maintain the power of those in power. If you only have to campaign in a smaller district instead of the whole city, you can actually go door to door and don't need piles of campaign cash to convince the entire city. Sue Himmelrich spent/invested $140,000 of her own money to get elected to Council. And then demanded that she become mayor for two years and would not accept a one year term, as many mayors have, including Brock.)

Although the vote for mayor by City Council members is not done in closed session, we can be pretty sure there is a lot of horse trading and quid pro quo going on. It may seem like the mayor has no special power except to chair the Council meetings (which can make a difference), there is more, especially if you are ambitious to push forward your agenda. As I have observed more closely over the years how mayors act on the dais, I have seen some break rules and traditions unfairly. Also, some mayors have been known for rude treatment of their constituents who come to speak before their City Council. I'm hoping, and believing, that Phil Brock will not have a single such instance during his tenure.



Courtesy photo

BIG DEAL: yes, and no.

PHIL BROCK WAS BORN HERE

Grew up here. His mother was born here, and still lives here. His grandparents moved here and never left. When Brock was 16 he started working at the Boys Club, and except for one short time spent out of town, has been serving the city he loves every day in some capacity ever since. Parks & Recreation, Arts Commission, Kiwanis, Samohi Alumni Association, Elks, Salvation Army. Since becoming a Council member he stepped up his activities so much he had to turn his casting agency business over completely to his partner, Kathryn Boole. He has met non-stop with elected officials from surrounding cities, and throughout the state. He'll likely be there at the grand opening of every local business. Light the Christmas tree, light the Menorah? Look for Phil.

Actually, you won't have to look. You'll hear him, or see him in a crowd, likely answering questions. His schedule is exhausting and he seems to have no intention of slowing down. In fact, as mayor I expect him to up the ante.

Phil Brock is a big guy. With a big ego. So what? Anyone who accomplishes big things has a big ego, it's just that Phil is not as skilled, or interested, in pretending otherwise. He rubs some people the wrong way. But I would caution them to take a look at all that he does, and why he does it. Because I have been a friend of Phil's for a long time, I know about a lot of the things he does that most people never find out about. We are blessed to have this man as a volunteer, public servant, commissioner and now mayor. He has endured a lot to attain, and keep, his elected office: smear campaigns, deceptive policy attacks, even a wrestling match with a mentally ill guy on the mall.

Sometimes I will speak with him after a particularly rough Council meeting and half expect him to say, again, that he won't run again (I don't believe he would ever quit mid-term, certainly not without letting us know why, like Kevin McKeown did). In fact I am usually a little surprised to find him in such good spirits. For years I urged him to run for council, and he always expressed great misgivings. But he knew for someone who wanted to give back to his city, there was no better place for that than City Council.

I'm sure a few of you are muttering to yourself, how can Charles Andrews cover City government when the mayor is his friend? Two ways. One, I'm not a reporter, I write an opinion column. As someone degreed in Journalism and steeped in the ethics of it, I understand that you have to keep watching for those pitfalls. It's tough to criticize a friend but sometimes you have to. Two, I've been doing it for three years, since Brock was elected. The title of mayor makes no difference, except maybe raising the expectations. I have criticized his political performance in the past, probably more

SEE **CURIOUS CITY** PAGE 7

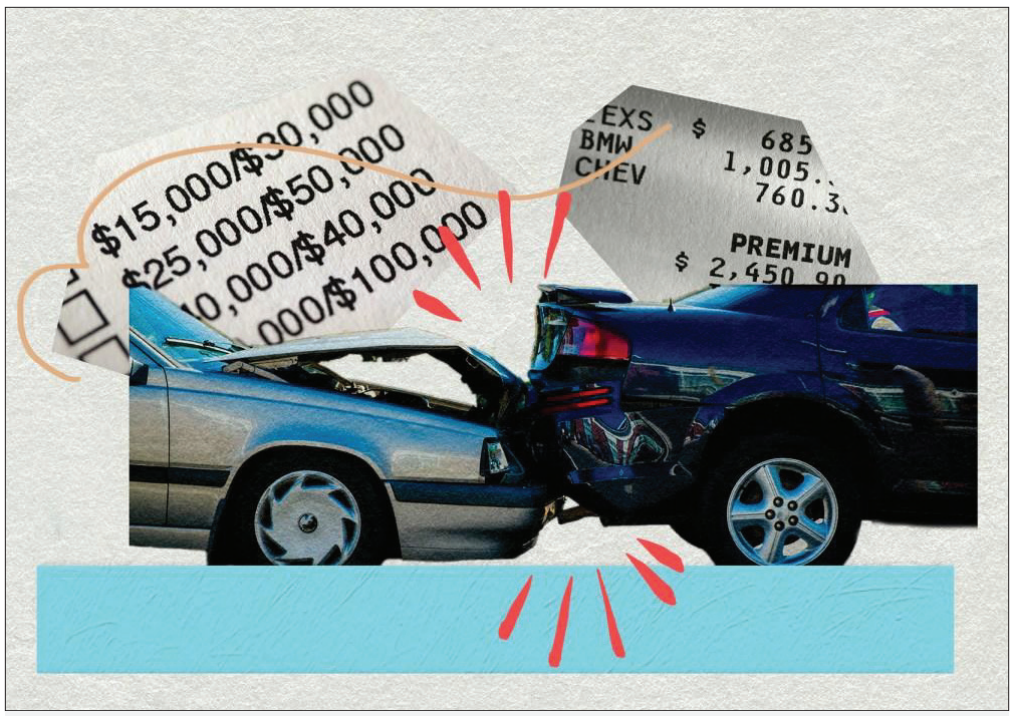
Getting car insurance gets harder: California drivers face delays, higher rates

LEVI SUMAGAYSAY
Special to the Daily Press

If you're having trouble finding affordable car insurance, you're not alone. Drivers across California say they're having to wait longer than usual to get coverage — and when they finally find an insurer and a plan, they're having to pay their premiums up front.

"Something is definitely not right," said Willis Lai, a 36-year-old driver from the Bay Area who said it took him three weeks to find insurance for his new Honda Accord hybrid after he contacted all the major insurance providers whose jingles he could remember.

He's not the only one. For the past year, drivers have been complaining in online forums such as Reddit and Facebook about higher premiums, delayed quotes, questionable insurer behavior and more. The California Department of Insurance is looking into similar complaints. Meanwhile, insurers have complained that their costs are rising, and that the state has been slow to approve their requests to raise their rates partly because of what they say are California's cumbersome regulations.



CalMatters

INSURANCE: Costs are going up for drivers.

"All auto insurance companies admitted in this state are required to write all 'good drivers,' and we are currently investigating these issues to determine whether or not the alleged actions are in compliance with insurance law," said Michael Soller, deputy insurance commissioner and spokesperson for the state's insurance department.

The insurance department also is in the middle of setting new regulations for fire insurance as some of the biggest insurers have pulled out of California, citing increased wildfire risks. That has led to skyrocketing premiums that some homeowners have said they can't afford, and Gov. Gavin Newsom issued an executive order in September directing the insurance commissioner, Ricardo Lara, to try to solve the problem.

In California, drivers who have had a license for the past three years and have not had more than one point on their record within that period are considered good drivers. California is one of only four states that requires insurers to sell insurance to good drivers, and is the only state that requires insurers to offer good drivers a 20% discount. It is also the only state that mandates that insurance premiums must be based on three factors: a driver's record, experience and miles driven annually.

Yet insurance premiums vary widely depending on many factors, including different coverage levels, what type of vehicle, where the driver lives and more. For example, a single driver with four years or less of driving experience could pay anywhere from $2,000 to almost $20,000 a year, according to the comparison tool on the insurance department's website. Considering his age and good driving record, Lai expected to find a policy that would've worked out to less than $200 a month.

Instead, Lai said he got an online quote from Geico for $750 for six months, but near the end of the process encountered a technical issue on the website and was directed to call an agent. That agent asked him to try again, and the second time around, he received a quote of about $1,000 for six months — which still would have worked out to about what he expected to pay, according to his research.

Lai said he ended up talking to three agents within a couple of hours, and was

SEE **INSURANCE** PAGE 7

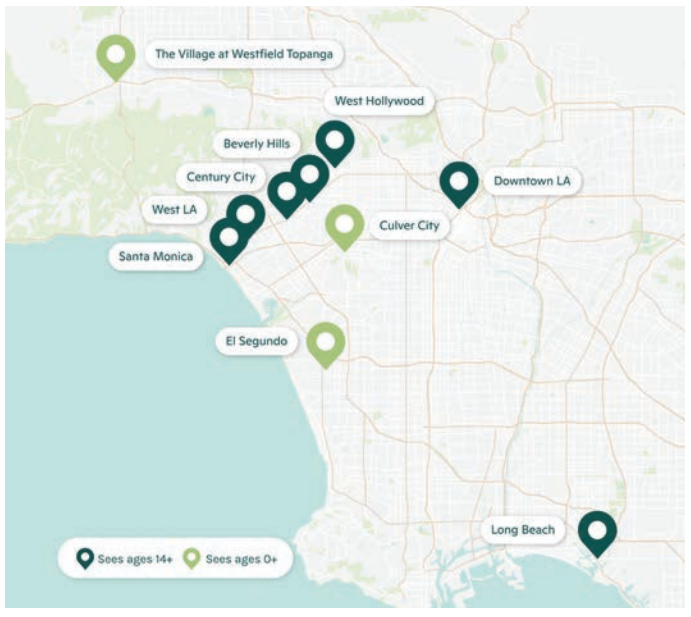
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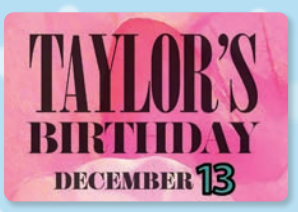
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GAS PRICES IN SANTA MONICA

76	1776 Cloverfield Blvd	$5.29
SHELL	1802 Cloverfield Blvd	$5.29
CHEVRON	1819 Cloverfield Blvd	$5.79
MOBIL	731 Santa Monica Blvd	$5.50
LINCOLN BLVD CAR WASH	1624 Lincoln Blvd	$5.39
WORLD	1801 Lincoln Blvd	$4.79
SHELL	1866 Lincoln Blvd	$5.29
SPEEDWAY EXPRESS	2555 Lincoln Blvd	$4.79
CHEVRON	1732 Lincoln Blvd	$4.99
ARCO	332 Pico Blvd	$4.59
SINCLAIR	1944 Pico Blvd	$5.29

*Prices paying in cash

SMDP and GasBuddy

Average gasoline prices in Los Angeles have fallen 9.9 cents per gallon in the last week, averaging $4.78/g today, according to GasBuddy's survey of 2,135 stations in Los Angeles. Prices in Los Angeles are 36.0 cents per gallon lower than a month ago and stand 24.0 cents per gallon higher than a year ago. The national average price of diesel has fallen 8.4 cents in the last week and stands at $4.10 per gallon. According to GasBuddy price reports, the cheapest station in Los Angeles was priced at $3.99/g yesterday while the most expensive was $6.35/g, a difference of $2.36/g. The lowest price in the state yesterday was $3.49/g while the highest was $7.79/g, a difference of $4.30/g. The national average price of gasoline has fallen 9.6 cents per gallon in the last week, averaging $3.11/g today. The national average is down 23.7 cents per gallon from a month ago and stands 10.1 cents per gallon lower than a year ago, according to GasBuddy data compiled from more than 11 million weekly price reports covering over 150,000 gas stations across the country.

Santa Monica Daily Press

INSURANCE

FROM PAGE 5

told he would have to wait 15 days — some insurers have instituted new, varying waiting periods and upfront payment requirements — and be mailed a confirmation. He asked if he could be emailed a confirmation instead but was told the company's current policy is to use snail mail, even though Geico closed all its offices in California last year and is supposed to be offering policies online.

While he was waiting for Geico, he contacted Wai Cheng Insurance Agency, in Pleasanton, where an agent helped him get approved for coverage through Progressive on the same day.

He eventually received the confirmation from Geico, which asked him to provide copies of a utility bill, his vehicle registration and more. He said he was told that once he produced the required documentation, he would be contacted — again, by mail — to be informed of the next step.

"I think Geico was intentionally slowing down the process," Lai said. "They made it way too hard to get insurance."

A Geico spokesperson did not return a request for comment. But in a September letter to a deputy insurance commissioner in response to a consumer advocacy group's questions about whether Geico has been limiting access to its auto insurance policies in California for the past five years, a company executive denied that the company was doing so.

"GEICO rejects the premise of the question in its entirety," wrote Russell Ward, senior director of insurance product management for the company, in a letter that was obtained by advocacy group Consumer Watchdog and was seen by

CalMatters. "GEICO, to the best of its knowledge, is in full compliance with all California laws, regulations, and (California Department of Insurance) requirements," Ward added. Among the specifics he mentioned: "Our website, mobile app, and digital offerings have been available for new business inquiries providing real-time preliminary quotes throughout this time period."

Another driver, Victor Lopatyuk, said he had a similar experience with Geico as he sought to insure a 250cc dirt bike he had spent a year restoring. "Geico seemed reasonably priced," said the 21-year-old driver, who lives on the Central Coast. "Then the packet arrived in the mail one hour before the deadline (for) sending back my information."

Lopatyuk eventually found an agent who referred him to Progressive, but the interaction with the company left him feeling confused, "like they don't really want me to go with them." He said Progressive required an upfront payment for the year, and told him "It's OK if you can't pay that. We understand if it's too much." He paid the premium, which he said is a little less than $2,000 a year for 4,000 miles — more than what about a dozen of his friends who are the same age and driving similar bikes told him they are paying.

Why is this happening?

The rising premiums can be explained: The state insurance department has approved a total of 111 rate increases so far this year, Soller said, with 58 of those from requests filed this year. The department is reviewing 80 more such requests filed this year, he said, adding that there are more than 130 companies that offer auto insurance in California.

Data from the insurance department shows rate hikes ranging from 4% to double-digit percentages, with the highest auto premiums approved so far being a 62% increase from online car-insurance company Root Insurance, and a 65% increase for motorcycle insurance from Geico. The approved rate increases so far have averaged 13.2%, compared with an average of 10.6% in 2019, before the pandemic. In 2018, the average approved rate increase was 6.8%.

After sending $2.5 billion in rebates — at the request of the state insurance department — to some California drivers who were stuck at home because of pandemic lockdowns in 2020, insurers say their rate requests, which most insurers submit every year, are now urgent because people have resumed driving as usual, and costs of claims have risen along with prices of other goods and services. Also, they say the state's insurance department didn't approve any increases for more than two years — the department's records show it approved 15 in 2020 and six in 2022.

So in early 2022, "we met with the department and said let's talk about inflation, miles driven, loss costs, all of it," said Denni Ritter, vice president for state government relations for the American Property Casualty Insurance Association, a national trade association for home, auto and business insurers. Ritter also said supply-chain issues during the pandemic that drove up the prices of cars and parts are factors in higher insurance premiums.

Those factors mean rising auto premiums aren't unique to California. An S&P Global Market Intelligence report found big jumps in auto insurance rates across the nation, with California premiums up 9.7% from 2018 as of August — about in the middle among other states' premium increases — though that includes the pause in insurance rate hikes in the state because of the pandemic.

What is unique to the state is Proposition 103, which was passed in 1988 and contains a provision that requires hearings for any personal insurance rate increase requests above 7% if a member of the public challenges it. Because of that provision, insurers consider California to be the "worst market," said Vanessa Wells, an attorney who represents insurance companies and said the hearings can sometimes take a couple of years.

Because asking for a 7% increase comes with the risk of a hearing, "Everybody asks for 6.9%, so then you get behind," Wells said, adding that she thinks that once insurers' requested rate increases are approved, insurance availability should improve for California consumers.

"Auto is very illustrative of the regulatory issues in California," said Ritter of the American Property Casualty Insurance Association.

Hearings over property and casualty rate filings are rare, though. The most recent hearing for auto insurance was last year, and before that it was in 2009, Soller of the insurance department said.

California also has the most drivers out of all the states, with about 27 million licensed drivers in 2021, 9 million more than the next state with the most drivers, which was Texas, according to Statista. So as long as insurers want to do business here, they have to abide by Prop. 103.

The state's regulations have helped save drivers $2.5 billion since 2002 as Consumer Watchdog has challenged rate increases, according to the advocacy group's calculations. Insurers and the insurance department often criticize the group over the $11.5 million it has received over those years as an intervenor in auto and other insurance rate-increase proposals, but Consumer Watchdog Executive Director Carmen Balber said most of that money goes to attorneys and experts who help the group do its work.

"(Insurers) do not like the rules," Balber said, adding that insurers seem to be using this moment to justify their anti-regulation stance. "We have a combination of inflation and climate change that the industry is really leveraging as an opportunity to claim it's regulation that's holding them back."

Additionally, a Consumer Federation of America study published in 2019, which was based on data from insurance commissioners around the nation, found that in California and other states that must approve rate increases by insurers, drivers' insurance premiums have not risen as much as in other states. From 1989 to 2015, the period covered by the study, Californians saw the smallest rate increases, 12.5%, compared with a national average of 61%.

Like other industries, insurers try to influence policy. State records show the industry has increased its spending on lobbying after major catastrophic events, such as after destructive and deadly wildfires in the state in 2000, 2005, 2013, 2017 and 2018, and after the onset of the COVID-19 pandemic in 2020. In 2021, the industry's lobbying rose to $9.2 million, up almost $2 million from the year before and the highest amount going back two decades.

Meanwhile, the department of insurance, the insurance industry, consumer advocates and the drivers who spoke with CalMatters agreed on one thing: It may be harder to find affordable auto insurance right now, but drivers still have options. The auto-insurance marketplace in the state is not the same as the homeowner- and fire-insurance marketplace, and with a couple of exceptions, auto insurers are not leaving the state. For example, some Farmers auto insurance customers recently received notices of non-renewal, but that applies to just one of its brands. Those customers are being steered to other Farmers brands.

"We urge consumers to contact us," said Soller, of the insurance department. "Are there companies who can get them a better price? Or are there issues that we should look into?"

Soller also said some drivers should check whether they qualify for the state's low-cost auto insurance program, which has some income-eligibility and other requirements and can offer premiums ranging from about $200 to less than $1,000 a year.

Balber of Consumer Watchdog said it may be "shocking not to be able to get insurance online," especially for young drivers who may be trying to get insurance on their own for the first time and then believe they're running into an "antiquated" system. "This may not be a comforting answer, but there are many insurance companies in California."

This article was originally published by CalMatters.

CURIOUS CITY

FROM PAGE 4

than for any other Council member.

Last Monday Brock spoke to Northeast Neighbors in a zoom meeting, and I liked what I heard. He started off by saying that his number one priority, same as it has been since he was elected, is safety, and crime. He correctly opined that it should be the number one priority of any elected official, and I agree. Of course, a major complaint here is that our elected officials have not given that enough attention. I have heard people say, the slate was elected three years ago and nothing has been done. I believe a lot has changed, but one man or a minority coalition cannot cure such major ills in even a few years. They can make progress, and I believe they have.

So look out, Phil, people will really be coming for you now. They'll be watching both of us even more carefully. But I'm guessing we both welcome it. Having the public eye is the best way to get things done.

I am very optimistic about Santa Monica's future. Let's let this next year be the beginning of turning around our "crisis of spirit," as Brock called it. He also spoke Monday of bringing forth Santa Monica's identity as an arts city. Phil and I have talked about that for years, and now he has a chance to push that to the fore. That's an agenda I can get behind. And will.

FINAL (UNRELATED, SOUR) NOTE

Whoever painted an ugly yellow "dolphin" over the cherished mural by Daniel Alonzo has no brain, no heart, soul, talent, sense of community or decency. I hope it will be restored by the time you read this.

Charles Andrews has lived in Santa Monica for 37 years and wouldn't live anywhere else in the world. Really. Send love and/or rebuke to him at therealmrmusic@gmail.com

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SANTA MONICA BREW WORKS

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Santa Monica Brew Works was founded on a belief that Santa Monica deserved a beer to call its own. Since their founding in 2014, their goal is to provide great tasting craft beer for the local community and beyond. As they celebrate their ninth anniversary, the mission remains the same.

"The spirit of craft beer is rooted in local culture," SMBW marketing director Johnny Wardell said. "We think of ourselves as more than just a manufacturer; we're part of the fabric of our hometown. It's our belief that local and independent businesses shape the character of this city."

"Craft beer encapsulates not only the brewer's chosen ingredients, but also the environment from which it was born. Every beer we produce comes directly from our beach town brewery. We are dedicated to our craft and rooted in the community – proudly independent and authentically Santa Monica," Wardell added.

As Santa Monica's first and only brewery, they consider themselves flag bearers for craft beer on LA's Westside and hold themselves to exacting standards – representing the values of small and independent brewers through creativity, inclusivity, passion, and resolve.

"We're grateful for the opportunity to provide our neighborhood with a space to connect through a shared love of craft beer. That's why we're overjoyed to be named Santa Monica's Most Loved Bar & Lounge and Most Loved Bar/Restaurant to Catch a Game," said Wardell.





A Bike Under Every Tree.

THE ORIGINAL BIKE SHOP
ON MAIN STREET

THE BIKE SHOP SANTA MONICA

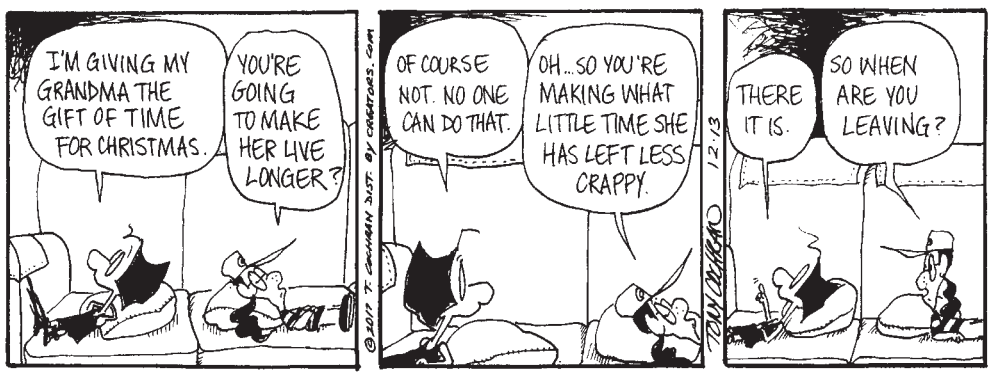
2400 Main Street Santa Monica
Across from Urth Cafe

310.581.8014

BikeShopSantaMonica.com
BikeShopCalifornia.com

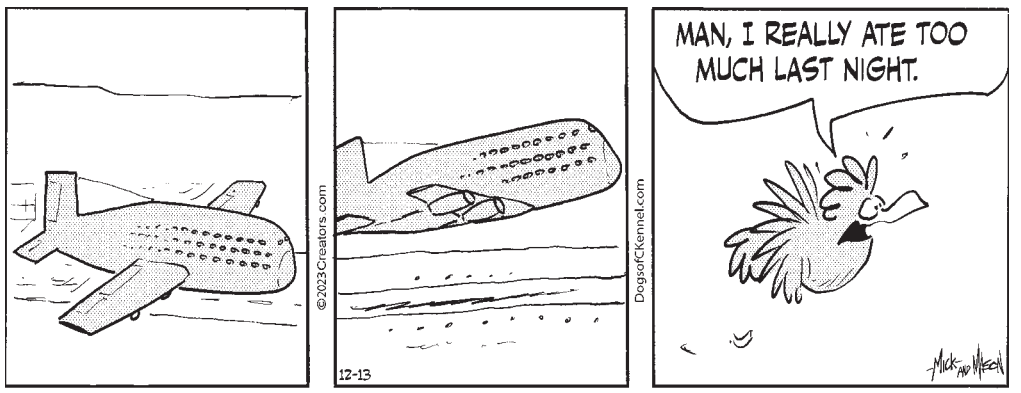
Agnes

By TONY COCHRAN



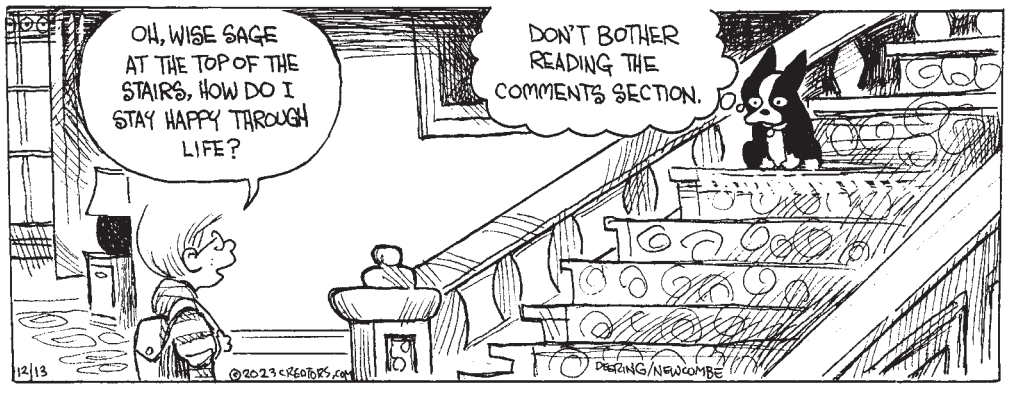
Dogs of C-Kennel

By MICK & MASON MASTROIANNI & JOHNNY HART



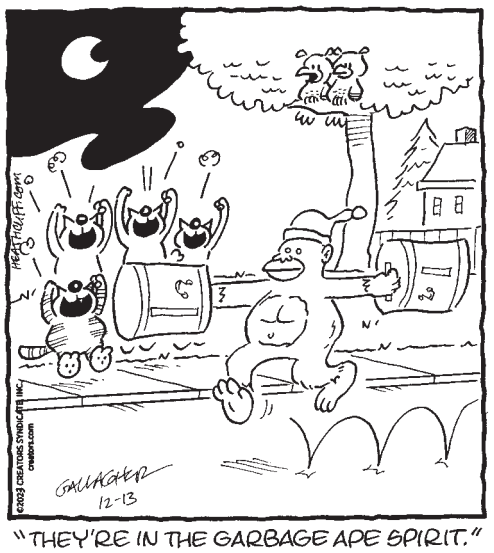
Zack Hill

By JOHN DEERING & JOHN NEWCOMBE



Heathcliff

By PETER GALLAGHER



"THEY'RE IN THE GARBAGE APE SPIRIT."

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 16 letters left over. They spell out the alternative theme of the puzzle.

© australianwordgames.com.au 6057

Sea voyage

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

Abeam
Aircraft carrier
Alee
Altitude
Angle
Atiu
Autopilot
Axis
Bags
Ballast
Bank
Bays
Birds
Box
Breeze
Burn
Calm
Crew
Cyclone
Euba
Gilbert
Guam
Helena
High
King
Isle of Pines
Luau
Luggage
Maiao
Maps
Maré
Maupiti
Merir
Misima
Moala
Orbit
Ouvea
Pearls
Pole
Pool
Relax
Restful
Rossel
Rough
Steer
Tahaa
Tiga
Tobi
Yasawa

SOLUTIONS TO YESTERDAY'S WORDS PUZZLE.
The winner is Sydney!

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TODAY'S BIRTHDAY (Dec. 13)

Your karma, shimmering in excellence, will zing back through friends and strangers, in forms expected and unexpected. You'll design elegant and forward-thinking spaces, workflows, and ways of managing and communicating. You will soak in the love coming to you and often feel the peace of a resounding worthiness in just being you. Libra and Pisces adore you. Your lucky numbers are: 18, 10, 4, 16 and 39.

HOROSCOPES

ARIES (March 21-April 19). In matters of interpersonal relationships, theories offer limited guidance. The dynamic interplay of chemistry and power makes it nearly impossible to predict real-life scenarios. You must do the experiment and find out.

TAURUS (April 20-May 20). Talk to your talent and ask it to help you out with more of the work today. If you don't know which talent to call on, consider this an invitation to investigate. Friends, colleagues and loved ones certainly know. Start by asking them.

GEMINI (May 21-June 21). Just as the best actors can convey complicated emotions with incredible restraint and subtlety, you will give it all in a glance. Looks may flicker across your face for a nanosecond, but all us animals know what it means.

CANCER (June 22-July 22). Attention flows to certain things and doesn't flow to others, and the trail of that attention is a journey and a story. The clueless will gain clues. The oblivious will tune in. The self-aware will gain even more knowledge and wisdom.

LEO (July 23-Aug. 22). What's the main objective? You'll need to keep calling it out today because the world will seem intent on getting in the way of it. Think of this as a test that teaches you how badly you want something. Keep calling out your purpose and directing your energy to it.

VIRGO (Aug. 23-Sept. 22). There are systems of reward and punishment buried so deep in your consciousness that you are not aware they exist until they announce themselves. Today, they will. The urge to celebrate or correct will teach you about yourself.

LIBRA (Sept. 23-Oct. 23). If the barriers to your success happen to vanish just because you willed them to, it means they were in your head. Most barriers are, so definitely start with this approach. Steal your will and then vanquish the obstacle.

SCORPIO (Oct. 24-Nov. 21). Unfortunately, people are more likely to buy into pessimism than optimism today, but you can keep things trending toward the positive if you are subtle with your optimism. Instead of rose-colored glasses, wear rose-colored contacts.

SAGITTARIUS (Nov. 22-Dec. 21). Things don't have to make sense to make life shift in wonderful ways. Kooky and improbable things can come into being, and most often do for those who leave open the window of possibility.

CAPRICORN (Dec. 22-Jan. 19). The pro move is often the one that sets up something that will occur a dozen moves ahead. It takes maturity to hang back and consider the long game, which is exactly why you're drawn to such an approach.

AQUARIUS (Jan. 20-Feb. 18). Instead of sweetening an arrangement with the customary add-ons, consider making it better by taking things away. The stripped-down version will be potent, less stressful to execute and easier to enjoy.

PISCES (Feb. 19-March 20). While our desires may be beyond our control, there is a wide array of things to want in the world, some more conducive to well-being than others. Go where the good options are likely to be.

SOLUTIONS TO YESTERDAY'S CROSSWORD

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

Sudoku

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

SOLUTIONS TO YESTERDAY'S SUDOKU

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

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

Newsday Crossword

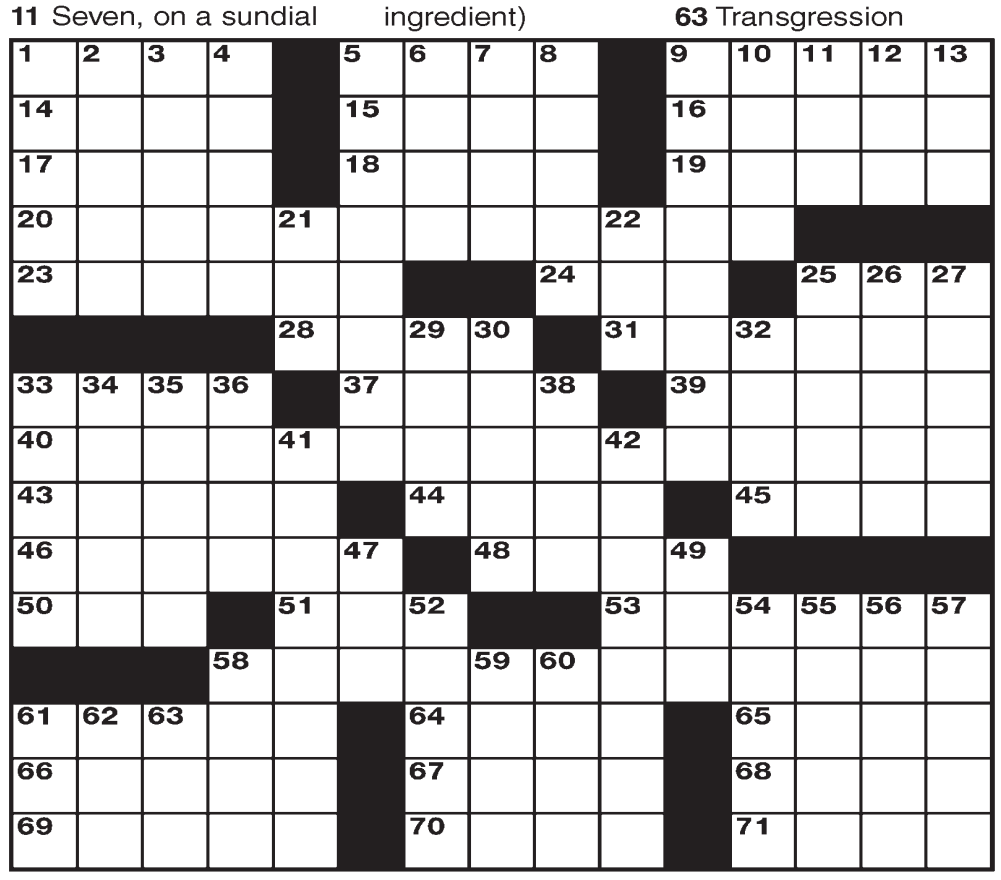
TRAVEL TRIO by Billie Truitt
Edited by Stanley Newman
www.stanxwords.com

ACROSS

1 Frozen dessert chain
5 Mideast sultanate
9 Bellybutton
14 Had on
15 Prefix for copter
16 Banish
17 Puts frosting on
18 Apple all-in-one computer
19 Similarly
20 Reached land in a dinghy
23 Calf catchers
24 Shade tree
25 Baker's meas.
28 Printing mistake, for short
31 Widen, as pupils
33 Shoot the breeze
37 Meal for a mare
39 Cavalry sword
40 Coped with difficulties
43 Taken __ (surprised)
44 Appear to be
45 Very long time
46 Uncle Sam headgear
48 Knocking sounds
50 Ft. Lauderdale clock setting
51 Thumbs-up vote
53 French tower designer
58 Frequent business travelers
61 Vision-improvement procedure
64 Angelic ring
65 Grandma
66 Tummy trouble
67 Distinctive smell
68 Send forth
69 Cash
70 Mediocre grades
71 Colorants

DOWN

1 Spin
2 Hot winter drink
3 Prepares coffee
4 Approvals
5 Tepid greeting
6 Note from the boss
7 "How sad!"
8 Market segment
9 Close call
10 Wheel bar
11 Seven, on a sundial
12 Yellowstone grazer
13 Director Spike or Ang
21 Half of a semicolon
22 __-fashioned (quaint)
25 Impermissible
26 Far from lenient
27 Long-lasting hairdos
29 Butter servings
30 Mink's cousin
32 Past the deadline
33 Wooden box for fruit
34 Boxcar riders
35 Go with the flow
36 PC support person
38 __ butter (moisturizer ingredient)
41 "I heard it the first time!"
42 Absolute rulers
47 Hot drink
49 Word said with a salute
52 Kind of committee
54 Made to pay a cash penalty
55 Frothy
56 Bert's Muppet pal
57 Hurdles for future attys.
58 Solemn ceremony
59 Stroll in water
60 Natural balm
61 Hasty escape
62 In years past
63 Transgression



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

LOCAL'S NIGHT

FROM PAGE 1

ceremony mixer, being held at Rusty's on the Pier.

Davis joined the City Council in February 2009 and was elected to an additional two-year term in November 2010. She was re-elected in 2012 for a four-year term and to the position of Mayor Pro Tempore from 2016 to 2018. Davis served as Mayor from 2018-2019 and again in 2022 and prior to joining the City Council, she was a co-chair of Santa Monicans for Renters Rights and served on the Santa Monica Planning Commission.

Brock was elected to the City Council in 2020. A second-generation Santa Monica resident, he has volunteered in the community for over 30 years as chair and member of many commissions, committees, boards and nonprofit entities.

In December of last year, the Council elected Davis to serve as mayor for one year, with Brock serving the second year. One month later, in January 2023, the Council voted six to one to change the system going forward to "select the longest continuously serving Councilmember, whether initially elected or appointed, to serve as Mayor for a one-year term."

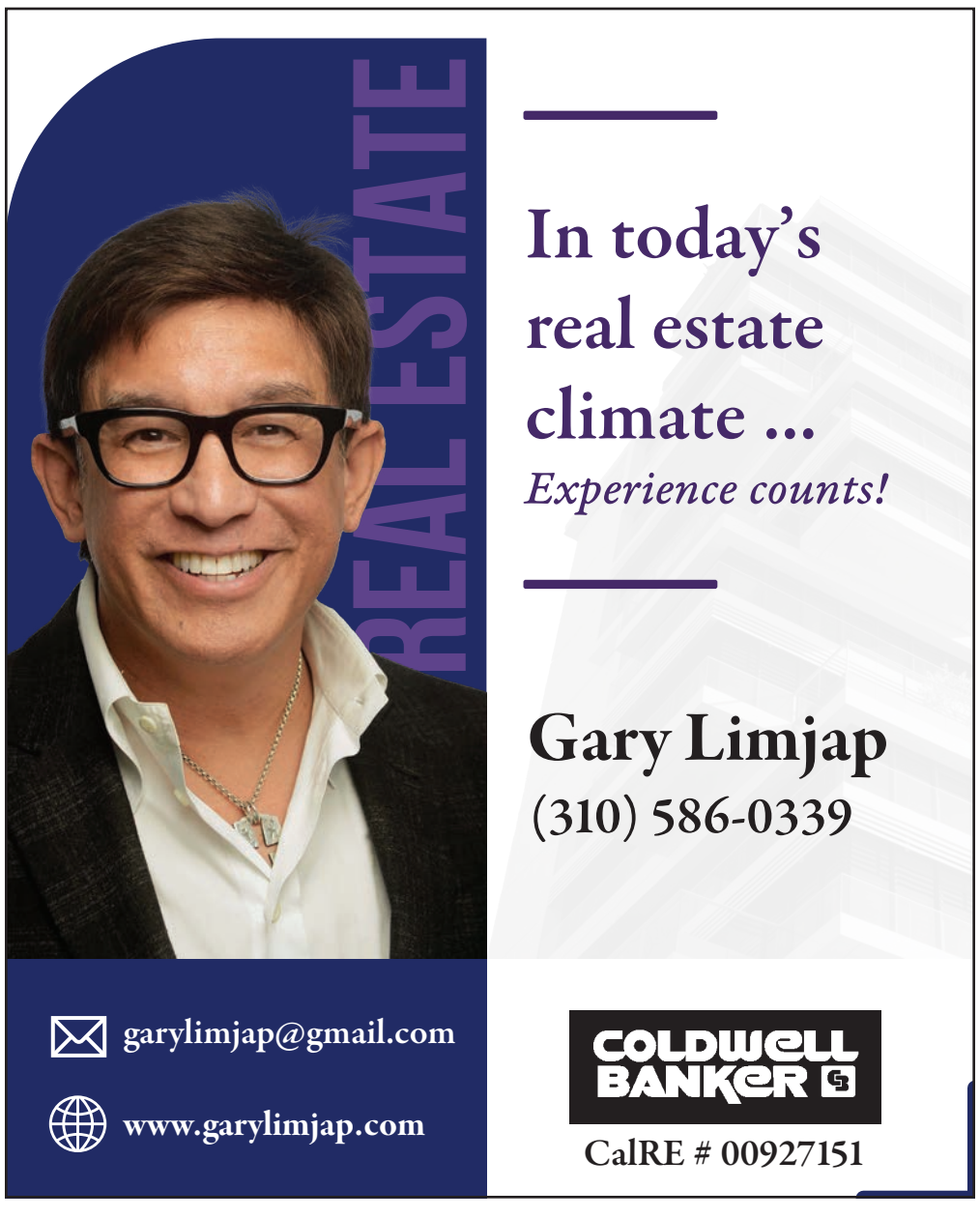
Speaking to the Daily Press, Brock said, "It is an honor to become the next Mayor of the city I love. I'm dedicated to enhancing the safety and security of Santa Monica's residents and businesses and easing the road to restoring the spirit of Santa Monica. Our city faces many challenges; however, we can surmount them with the participation of residents."

"Let's look at our past, correct the wrongs that are present today, and envision the future together. With transparency, collaboration, and a shared vision, we can be better, and we will do better," Brock said.

> Let's look at our past, correct the wrongs that are present today, and envision the future together. With transparency, collaboration, and a shared vision, we can be better, and we will do better
> - Phil Brock, Councilmember

The December Local's Night event will take place on Thursday December 21 in the Merry Go-Round Building and Pier parking deck, beginning at 3:30 p.m. and going on to 10 p.m. In addition to the Mayoral handover ceremony, there will be youth activities, a car show, local DJs and live music from local bands, art exhibits and more. But perhaps most importantly, it's free.

thomas@smdp.com





WEDNESDAY | DECEMBER 13

COMPUTER CLASS: HOW TO BUY A COMPUTER OR SMARTPHONE
Learn what to look for when buying a device this holiday season. For beginners. Main Library, 601 Santa Monica Blvd. 12 - 1:30 p.m.

WINTER TALES, SNACKS & CRAFTS
Enjoy cozy winter stories read by the library's teen volunteers while enjoying winter-themed snacks and a craft. For families. Main Library, 601 Santa Monica Blvd. 4:30 - 5:30 p.m.

COME SING WITH THE BAND - LIVE BAND KARAOKE
Doors open at 8 PM. Show starts at 9:30PM. Online ticket sales end at 7 PM, tics available at the door after 8 PM. 2 drink minimum. New Band!! New Experience!! Come in Sign up SING!

THURSDAY | DECEMBER 14

COMBAT PRINCESS USA (TOKYO JOSHI PRO WRESTLING & PRESTIGE WRESTLING)
Tokyo Joshi Pro Wrestling & Prestige Wrestling present COMBAT PRINCESS USA. Globe Theatre, 740 S Broadway 7 - 10:30 p.m. $55- $200. https://www.eventbrite.com/e/combat-princess-usa-tokyo-joshi-pro-wrestling-prestige-wrestling-tickets-690414718007.

ROCK N COMEDY NIGHT
2nd Thursdays of the month. $10. 8:30 p.m. door 9 p.m. show. Comedians from Netflix, BET, Prime etc Hosted by Reid Clark. Raffles, Prizes and giveaways. 1120 Wilshire Blvd. Avoid Eventbrite Fees by sending a cashapp to $rccomedy or venmo/paypal @reidclarkcomedy

HANUKKAH IN SANTA MONICA
Celebrate the Festival of Lights during the Hanukkah season with nightly menorah lightings on the 1400 block of Third Street Promenade (located between Santa Monica Blvd and Broadway). The lighting ceremonies will begin at sundown. The final lighting ceremony will take place at the ice rink.

LA LAW LIBRARY OFFICE HOURS
A LA Law Library legal research specialist helps patrons find answers to legal questions, learn about the law, or prepare to go to court. Legal research specialists are not attorneys and cannot provide legal advice, help fill out forms, or interpret the law. Main Library, 601 Santa Monica Blvd. 2 - 6 p.m.

LYRIC CHORUS: SONGS OF THE SEASON
Lyric Chorus of SMC Emeritus College puts you in the holiday mood with their seasonal favorites and festive Broadway tunes. Main Library, 601 Santa Monica Blvd. 11 a.m. - 12 p.m.

SANTA MONICA PUBLIC LIBRARY BOARD MEETING
The Library Board meets the second Thursday of the month at 6 p.m. at the Main Library, Administrative Conference Room, 601 Santa Monica Public Library. The public is welcome to attend. Current and past agendas and minutes are available on smpl.org. Ocean Park Branch Library, 2601 Main Street, 6 - 8 p.m.

RENT CONTROL BOARD MEETING
The Rent Control Board meets to conduct business associated with the Rent Control Charter Amendment and Regulations. Santa Monica City Hall, 1685 Main St. 7 p.m.

FRIDAY | DECEMBER 15

LA POSADA
Virginia Avenue Park and Familias Latinas Unidas invite you to their annual La Posada event. Gather in front of the library at 5PM. Processions begins at 5:30PM. Bring beach chairs and blankets to set out on the grass and enjoy the entertainment! Virginia Avenue Park, 2200 Virginia Ave. 5 - 10 p.m.

SMC HOLIDAY ART SALE
Santa Monica College's 45th Annual Holiday Art Sale, featuring a wide range of creative original works at fabulous prices, will be a three-day event again this year. Here's your once-a-year chance to buy some truly unique works of art — prints, ceramics, jewelry, and more created by SMC art students, staff, and faculty — to keep for yourself or to give as gifts this holiday season. East Wing Music Hall, SMC Performing Arts Center, 1310 11th Street, 10 a.m. - 9 p.m.

SATURDAY | DECEMBER 16

VERMICULTURE WORKSHOP AND GENTLY USED TOY/BOOK SWAP
Come join organizers for a dive into the life of Worms and their part in recycling your kitchen scraps. If you are interested in starting your own worm bin at home, this is the perfect time to learn the do's and don'ts to make your project successful. They don't part with our worms easily, but if you need a handful to kick start your vermiculture campaign, they'll send you home with some hungry ones. This event is also our 3rd Annual Gently Used Children's Toy and Book Pick Up. Do you know a small child (your own, relative, neighbor, etc.) that could use some cheer over the Holidays? Be part of the Upcycle movement. Give a gift to put a smile on someone's face, with a lesson about sharing and passing along. Ishihara Park, 2909 Exposition Blvd. 9 - 11 a.m.

NOTABLE FICTION BOOK DISCUSSION GROUP
Join a community-led discussion of award-winning current and classic fiction, held via Zoom. Contact library@santamonica.gov for the link. December's selection is Midnight's Children by Salman Rushdie. Virtual. 11 a.m. - 12 p.m.

UC MASTER GARDENERS AT PICO FARMERS MARKET
Visit with the UC Master Gardeners at the Saturday Pico Farmers Market. he booth is filled with free advice on how to care for plants, how to troubleshoot a gardening problem, and much more. Free seeds and seedlings are available on a limited basis. Market attendance is subject to change based on weather and holidays. Virginia Ave. Park 2200 Virginia Ave. 10 a.m. - 12:30 p.m.

SANTA MONICA COLLEGE

Chill and Thrive

Complete a full-credit class in just 6 weeks!

Classes start January 2

On-campus and online

smc.edu/winter



SANTA MONICA COLLEGE

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