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Santa Monica Daily Press



smdp.com

US stocks headed for big gains in 2016 despite early stumble

BY ALEX VEIGA
AP Business Writer

In a year with no shortage of surprises and stomach-churning turns in the market, stock investors can feel pretty good about 2016.

Wall Street repeatedly bounced back from steep slumps, including the worst start to any year for stocks, the second correction for the market in five months and investor fears of a global slowdown. It also weathered plummet-

SEE STOCKS PAGE 4

2017 Investment Forecasts: Possibly good, no longer great

BY STAN CHOE
AP Business Writer

Get ready for investments to be merely good again.

They've already been great for years, as both stocks and bonds have delivered fat returns since the worst of the financial crisis passed in 2009. But after such a strong and long gallop upward, markets have many reasons to slow down, analysts and fund managers say.

So instead of getting 10 percent or more from stocks, which index funds are on pace to deliver for the sixth time in eight years, a better expectation may be for something in the low to mid-single digits, many of the predictions say. Few

SEE FORECAST PAGE 5

Year in Review: Education



Daily Press Staff

SCHOOLS: 2016 included many of the expected highlights, such as graduation ceremonies and students celebrating achievements but the year also had its share of surprises. SMMUSD Superintendent Sandra Lyon resigned followed by the top administrator at Samohi. The Board continued to face the fallout over cleanup of toxic chemicals at school sites and some school board members courted controversy by kneeling during the national anthem.

The Daily Press will finish its series news summaries on Friday. The annual roundup of the year's most read stories will appear Saturday/Monday.

SMMUSD's ongoing PCB saga took several twists and turns. Polychlorinated biphenyls or PCB's emerged in 2013. The substance has been used as a common building material for decades but was later banned after being found to be unsafe. The district maintained classrooms are safe and have been sufficiently cleaned while a coalition of parents argued the cleanup efforts are substandard and therefore a danger to parents, staff and

students.

A judge ruled Malibu activists from the America Units for Kids organization acted illegally when they took unauthorized samples of caulk from classrooms. The court ruled the samples were inadmissible and ordered the organization to repay the district for the cost of repairs. The court also ordered the plaintiffs to pay for SMMUSD legal fees related to the district's motion for sanctions.

The judge did not dismiss the overall lawsuit and the case proceeded to trial.

Both sides claimed victory following a judge's ruling in the case.



The school district was ordered to remove all polychlorinated biphenyls from the two Malibu sites in question by the end of 2019, according to the decision handed down by U.S. District Court Judge Percy Anderson of the Central District of California.

The district said the ruling validates its modernization plans, which include the replacement of windows and doors in buildings constructed before 1979. The plaintiffs said the ruling proves the widespread existence of potentially harmful chemicals at the school sites.

Santa Monica College began

offering a four-year bachelor's degree. The creation of an interaction design bachelor's degree at SMC follows approval from the California Community Colleges Board of Governors as part of a pilot program authorized by Gov. Jerry Brown. The local college was chosen for its ability to offer a career-oriented pathway that will meet workforce needs and avoid overlap with options in the University of California and California State University systems.

Former SMMUSD board mem-

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Calendar

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THURSDAY, DECEMBER 29, 2016

Santa Monica Daily Press

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Caregiver Support Groups

Caregiver support and resources for those caring for a family member with Alzheimer's, dementia or other health conditions. Thursday mornings or after work.

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WISE & Healthy Aging is a nonprofit social services organization.

What's Up Westside

OUT AND ABOUT IN SANTA MONICA

Thursday, Dec. 29

The Secret Life of Pets

Ever wonder what your pets do when you're not home? This animated comedy, from the humans behind Despicable Me, reveals the lives pets lead after their owners leave. (87 min.) Main Library, 601 Santa Monica Blvd., 3 - 4:30 p.m.

LEGOS and Games at Main

They provide the Legos, you provide the fun! New for December, easy family board games! Ages 4 and Up. Main Library, 601 Santa Monica Blvd., 2 - 4 p.m.

Friday, December 30

Kubo and the Two Strings

A young boy named Kubo must locate a magical suit of armor worn by his late father in order to defeat a vengeful spirit from the past. Featuring the voices of Charlize Theron and Matthew McConaughey. (101 min) Main Library, 601 Santa Monica Blvd., 3 - 4:45 p.m.

Make it Noisy!

Make crafts to help ring in the new year! Ages 3 and up. Main Library, 601 Santa Monica Blvd., 2 - 3 p.m.

Saturday, December 31

Farmers Market

With the passage of the California Organic Foods Act of 1990, consumers were eager for more organic produce and another market for weekend shopping. The Organic Market boasts the largest percentage of Certified Organic growers of the markets. 2nd @ Arizona Avenue, 8 a.m. - 1 p.m.

Saturday, December 31

Beach and Guest House Closed

Guest House Closed Today for the Holiday. Annenberg Community Beach House, 415 PCH.

Sunday, January 1

Library Closed

All Library locations are closed today.

Monday, January 2

Library Closed

All Library locations are closed today.

Tuesday, January 3

Ocean Park Film Series

Film title: "Top Hat" (1935) Film historian Elaina Archer screens and discusses this film about an American dancer who comes to Britain and falls for a model whom he initially annoyed, but she mistakes him for his goofy producer. (Film runtime: 121 min.) Ocean Park Branch Library, 2601 Main St., 6 - 8:30 p.m.

Movie Screening: New Year's Eve (2011)

A stellar ensemble cast celebrates love, hope, forgiveness, second chances and fresh starts, in intertwining stories told amidst the pulse and promise of New York City on the most dazzling night of the year. (113min). Pico Branch Library, 2201 Pico Blvd., 6 - 8 p.m.

Tech & U: Build Your Digital Armor at Main

Computer gamers will learn how to make smart decisions that keep you safe and protect your privacy. Ages 6-10. Registration begins December 5, 2016. Call the Youth Services department at (310) 458-8261 or come by! Main Library, 601 Santa Monica Blvd., 2 - 3 p.m.

Wednesday, January 4

Tech & U: Create Your Best Digital Self at Main

Create your own avatar and explore your online identity, including ways to be totally awesome with yourself and others online. Ages 6-10. Register by

SEE LIST PAGE 3

For help submitting an event, contact us at
310-458-7737 or submit to editor@smdp.com

REVIEW

FROM PAGE 1

ber Ben Allen co-authored a bill in the State Senate to enforce vaccination requirements. The new rules ban personal belief exemptions for most students and local schools worked to adapt to the new rules in the face of strong local resistance to mandatory vaccines at some school sites.

Negotiations began on potentially separating Santa Monica and Malibu school districts. Both sides appointed negotiating teams to tackle difficult issues and despite a few speed-bumps, the process is ongoing.

After the City of Santa Monica renovated fields to remove potential toxic crumb rubber, the school district began developing a plan and budget to replace synthetic turf fields at SMMUSD sites.

Following a trip to Carnegie Hall last year, local music students continued to receive invitations to play as prestigious venues. Students were invited to San Jose to play at the California All-State Music Education Conference.

The district approved a round of technological upgrades funded by Measure ES, a \$385-million bond for schools that voters approved in 2012. Officials approved about \$34 million for new network switches and routers, an improved telephone system and a new data center.

Many local students were recognized for exceptional talent. Several students competed for spots in selective arts/music/entertainment programs. Stephanie Parent qualified for an educational trip to Antarctica, where she will explore the frozen continent and learn about the effects of climate change, Crossroads School alumnus Daniel Krashen was recognized by President Obama as one of the recipients of the Presidential Early Career Award for Scientists and Engineers, the highest honor in the U.S. for researchers in the beginning stages of their careers.

Bruce DeBiasse was named a California Arts Scholar and attended the California State Summer School for the Arts, a prestigious program in creative disciplines for talented high school students. The four-week program at the California Institute for the Arts in Valencia helps students develop their skills in animation, music, film and theater.

Santa Monica High School senior Ben Ross was selected as one of this year's U.S. Presidential Scholars in the Arts, a national distinction he's been eyeing since ninth

grade. Ross is part of the 52nd class of the U.S. Presidential Scholars program, which recognizes 160 high school seniors for their accomplishments in academics and the arts as well as career and technical education.

New Roads School graduate Amanda Gorman and Crossroads School alumnus Spencer Greene were honored for their numerous achievements through a joint award program of the Santa Monica-based Milken Institute and Milken Family Foundation. The students received at \$10,000 scholarship to attend an Ivy League school.

Samohi won the regional stage of the National Ocean Sciences Bowl and qualified for national contest.

Santa Monica-Malibu school district was one of four districts in the state chosen by The California Teachers Association to conduct a pilot training program on bias. At the same time, the District pursued its work with consultant Pedro Noguera on closing the achievement gap between students of different races. Noguera provided a list of the district's flaws and outlined a roadmap of solutions. Noguera also said the organization was plagued with distractions, like the ongoing PCB lawsuit, that were an impediment to focusing on the achievement gap problems.

Officials began work on a long-term plan for Santa Monica High School. The 26-acre facility will see a 47-percent increase in square footage with much of the new area coming from increased height on the existing footprint.

SMMUSD realigned staff positions to support dual immersion learning. The District eliminated its English Language Development Coordinator position and created two new jobs: a parent engagement position and a new language coordinator job. The goal is to increase dual immersion language programs throughout the middle and high schools in the district.

Mark Suminski, a beloved teacher at Olympic High School, died. He was remembered for seeing potential where others didn't. Whether improving the classroom experience for his students or making Halloween memorable for the children in his neighborhood, he found joy in the success and merriment of others.

Superintendent Sandra Lyon announced her resignation to take the top executive position for the Palm Springs Unified School District. SMMUSD hired a pair of interim superintendents to manage the district for the first half of the school year and Dr. Ben

Drati, formerly assistant superintendent of secondary education for the Santa Barbara Unified School District, will take the position full time as of January 1. Eva Mayoral also announced her resignation as Principal of Santa Monica High School.

Malibu families lagged behind their Santa Monica counterparts in district fundraising participation. Less than 12 percent of Malibu families donated to the campaign, whereas more than 34 percent of their Santa Monica peers contributed. Fundraising efforts have struggled since the district moved to a centralized model and away from site-specific fundraising. This year, the Santa Monica-Malibu Education Foundation fell short of its annual fundraising goal again. The foundation raised \$2.03 million for school programs in a cycle that ended June 30, short of the \$2.5 million it was asked to collect over the last 12 months. The school board voted to make up the nearly \$500,000 deficit.

The District grappled with a \$10-million budget shortfall that as it tried to address numerous other significant issues, including environmental litigation, longstanding achievement gaps and the possible creation of a separate Malibu district. Despite the shortfall in general-fund expenditures, the district maintained access to significant funds for facilities due to ongoing bond financing.

The Board of Education approved a contract of more than \$607,000 for P.S. ARTS, a Los Angeles-based nonprofit organization that brings a variety of arts programming to public schools. The funding will cover visual and performing arts instruction for all elementary students in transitional kindergarten through 5th grade as well as for preschool children at two district sites.

Samohi celebrated the achievements of 710 new graduates, a 4.7-percent spike on the 678 students that graduated the previous year.

The Pico Youth and Family Center launched a campaign to build partnerships with Silicon Beach businesses and entrepreneurs to help youths gain training, internships and job opportunities in Santa Monica's high-tech industry. The so-called Digital Dream Pathways Campaign was launched with the help of Lucas Donat, an executive at TrueCar and a longtime branding strategist with locally based advertising firm Tiny Rebellion.

Two members of the Santa Monica-Malibu Board of Education declined to rise for the Pledge of Allegiance, bringing local attention to a national debate over the nature of protests before the U.S. flag. Craig Foster and Oscar de la Torre chose to kneel for the duration of the pledge, their heads and shoulders sticking out above the dais at SMMUSD headquarters as their counterparts faced the adjacent American flag. Edison Language Academy was named a National Blue Ribbon School, an honor bestowed upon 279 public schools and 50 private institutions across the country this year.

Santa Monica College announced it will offer priority enrollment to students who live in, or graduated from, schools in its district. According to SMC, the program is the first phase of a Santa Monica College Promise program, with a planned launch date of fall 2017, to help students reduce the expenses related to their first year at SMC.

editor@smdp.com

LIST

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calling the Youth Services department at (310) 458-8261 or stop by. Main Library, 601 Santa Monica Blvd., 2 - 3 p.m.

Ocean Park Preschool Explorers: Dinosaurs

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Goff says he must be better ... Duh

As a lifelong fan, I feel entitled to ask the question, "How bad are the L.A. Rams?" The answer might be best understood by a look at the San Francisco 49ers. That once mighty franchise, winner of five Super Bowls, has won a total of two games all season. Or, put another way, they have zero wins against any team not named the Los Angeles Rams.

The 49ers 22-21 victory last weekend over the Rams at the L.A. Coliseum broke their franchise record thirteen game losing streak. But it was really more of a case of the Rams snatching defeat from the jaws of victory as they led 21-7 in the 4th quarter.

Not to pile on Jared Goff, Ram rookie quarterback and #1 selection in last year's NFL draft, his quote after the game, however well intended, that rattled many fans. "I know I need to be better," Goff said to reporters in a post-game interview. (Weren't those Custer's last words?)

There's an old expression, "Half the battle to solving a problem is admitting there is a problem." In the NFL, however, half the battle is having top quality players and top quality coaches, of which the Rams have too few and none respectively.

Unfortunately, the Rams have experience of late squandering 4th quarter leads. On November 20 against the Dolphins and also at the Coliseum, the Rams had a 10 point lead with six minutes to play. Proving that with them, no lead is safe, they managed to lose.

Against the 49ers, interceptions and an inept offense led to two Niner touchdowns and a two point conversion. Any hopes the Rams had of a game-winning field goal were dashed permanently with Goff's last interception of the day, which sealed the loss and left the Rams with a dismal 4-11 record. (Mercifully, the last game of the year is

against the Arizona Cardinals at the L.A. Coliseum.)

Since taking over the quarterback duties, young Goff is a "perfect" 0-6. If past is prologue, he'll likely be 0-7 in the season finale against the Cardinals in Arizona. Goff has thrown 5 touchdowns this season but has 7 interceptions, a ratio that by average quarterback standards should be reversed if not better.

Goff is by no means the lone, or even, the main problem. The offensive line is so porous Goff is either sacked or running for his life. Against the 49ers he was sacked four times. There are so many weak spots on the team that to list them, especially at this late date in the season, would be futile.

Trying to be positive, perhaps the greatest individual achievement on the team this year came from punter, Johnny Hecker. (Some team and some season, when your punter is your MVP.)

Against the 49ers, Hecker punted eight times and established an NFL season records for punts placed inside opponents' 20 yard. With four more against the Niners, Hecker's season total so far is 50, four more than the previous record holder by Arizona's punter Dave Zastudil in 2012. Whoopee!

Though there are far too few, but another bright spot is Kenny Britt, who became the Rams' first receiver to amass 1,000 yards receiving since 2007.

So where does that leave Ram fans for next year, given that it's a little difficult to build a team around a punter. There will be a new coach, hopefully soon and maybe a new general manager. With the right head coach, many experts still feel Goff will someday be a franchise quarterback. (Others predict he will ultimately be more like Ryan

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STOCKS

FROM PAGE 1

ing oil prices and the surprising outcomes of Britain's vote to leave the European Union and Donald Trump's win.

A turnaround in company earnings growth, more stable oil prices, a steadily improving U.S. economy and job market all helped keep the market on an upward trajectory. More recently, investor optimism that the Republican election sweep will usher in a bevy of business-friendly policies spurred the market to new heights.

"It's been the year of the unlikely happening, but the crazy thing about the unlikely happening is you would expect that to lead to big sell-offs, and we experienced the exact opposite," said J.J. Kinahan, TD Ameritrade's chief strategist. "The more things happened that were unlikely, the more we seemed to rally."

As of Tuesday's close, the Standard & Poor's 500 index, the broadest measure of the stock market, was on track to end the year with a gain of 11 percent after an essentially flat finish in 2015. Including dividends, the total return was 13.4 percent. That means if you invested \$1,000 in an S&P 500 index fund at the beginning of the year you'd wind up with \$1,134 at the end.

Other major market indexes were also on course to post solid gains. The Dow Jones industrial average was headed for a gain of 14.5 percent, a surge that had the 30-company average flirting with crossing the 20,000 mark. The Nasdaq composite was on track for an 9.6 percent gain.

Small-company stocks trounced the rest of the market, however, especially since the election. The Russell 2000 index soared more than 21 percent in 2016.

Investors anticipate that smaller companies will benefit more from an improving U.S. economy than their larger rivals because they tend to do far more of their business domestically. They also have fewer ways to dodge taxes through overseas subsidiaries, so they'll have more to gain if corporate taxes go down, and they'll also have less to lose if trade frictions flare up.

For the most part, markets overseas also fared better than in 2015.

In Europe, Britain's market was headed for a 13.2 percent gain, despite jitters that rocked the market following the summer's "Brexit" vote to leave European Union. Indexes in Germany and France were on their way to gains of 6.8 percent and 4.6 percent, respectively. Japan's Nikkei was on track to eke out a gain of 1.8 percent, and Hong Kong's benchmark index was down 1.5 percent.

Few anticipated the kinds of gains for U.S. stocks this year, when the market kicked off the year in a deep slump that knocked the Dow, Nasdaq and S&P 500 into a correction, or a drop of 10 percent or more from their recent peaks. For the S&P 500, it was the second correction in five months.

Fear that an economic slump in China could spark a global economic slowdown and alarm as the price of crude oil fell below \$30 a barrel to its lowest level in 12 years triggered the market slide. Weak U.S. economic data didn't help.

The downturn was a surprise to many. Few expected another market correction so soon, and the Federal Reserve's move in December 2015 to raise interest rates for the first time in nearly 10 years signaled to many that the U.S. economy was healthy.

By the end of March, the market had started to regain its footing. By April, it recouped its losses and continued to mostly head higher. Then, toward the end of June,

investors got blindsided by the Brexit vote. That dragged the market sharply lower and sent investors piling into U.S. bonds.

The slide lasted only a couple of days, and once again the market headed mostly higher.

Throughout the summer and into early fall, stocks rode an encouraging wave of developments: The U.S. job market continued to post strong monthly gains. Consumer confidence strengthened. More companies began to report better earnings and revenue for the third quarter, snapping a losing streak of five quarters for S&P 500 companies, according to S&P Global.

And crude oil prices stabilized, holding above \$50. An agreement by OPEC and other major oil-producing nations to cut production next year in an effort to mitigate a glut in global supplies helped support energy prices. U.S. benchmark crude remains far lower than it was in mid-2014, when it topped \$100 a barrel.

The market jitters returned as the race between Trump and Hillary Clinton began to tighten, leading to a nine-day slump for stocks ahead of Election Day.

Wall Street had largely seen Clinton as more likely to maintain the status quo, while viewing Trump's policies as less clear. The billionaire's surprise win initially set off a sharp sell-off in Asian markets, signaling more pain for U.S. investors. But the opposite happened.

Global financial markets soon steadied and U.S. stocks kicked off a rally that extended well into December, driving the major U.S. stock indexes to record highs.

Investors are now betting that Trump and Congress will have a clear pathway to boost infrastructure spending, cut taxes and relax regulations that affect energy, finance and other businesses.

That agenda has flipped investors' priorities since the election away from defensive assets like bonds, utilities and phone companies, which traders had favored for much of this year, to financial, industrial and small-cap stocks.

It's also increased expectations of higher inflation and interest rates next year, which could make some fixed-income investments like bonds, less attractive.

The anticipation of higher interest rates led to a sell-off in bonds since the election that sent bond prices lower and drove up the yield on the 10-year Treasury note to the highest level in more than two years. The yield, which is used to set interest rates on many kinds of loans including mortgages, bottomed out at 1.36 percent in July and went as high as 2.60 percent in mid-December.

The move away from bonds, utilities and other safe-play assets is likely to continue as long as investors believe that Trump's economic policies will lead to economic growth and usher in higher interest rates.

"The investment landscape has changed due largely to the election," said Terry Sandven, chief equity strategist at U.S. Bank Wealth Management. "We're set up for equities."

December also saw the Federal Reserve boost its interest rate by a quarter-point. The central bank also signaled that it could begin to gradually raise interest rates as employment and inflation increase.

Even with the gains this year, market strategists say the current bull market, now in its seventh year, should continue, as long as company earnings continue to improve.

"As you look at 2017, the market is not cheap, so earnings have to grow, and they should grow," said David Chalupnik, head of equities for Nuveen Asset Management. "We have a year and a half to two years of the bull market left."

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AWARD WINNER



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FORECAST

FROM PAGE 1

are expecting losses for stocks. But for bonds, which have been stellar for decades, even a flat year could be considered a victory.

"We're in a different investing environment," says Heather Kennedy Miner, global head of strategic advisory solutions at Goldman Sachs Asset Management. "It requires a little bit of a psychological shift in mindset, that investors are going to get paid less for each unit of risk in the next few years."

Of course, analyst forecasts have a long history of being wrong. Many market watchers were forecasting only modest gains for this year, for example. And even though big, unexpected events repeatedly shook markets, from the U.K. decision to quit the European Union to Donald Trump's victory last month, stocks still managed to turn in a better-than-expected year.

Many things could trip up forecasts for 2017, such as an unexpected rip higher in inflation. More potentially market-shaking elections are also looming, including ones in the largest European economies. Plus, the ultimate wild card still hangs over the market: Trump. Investors are notoriously bad at dealing with uncertainty, and they're girding for a world where big shifts in U.S. policy may arrive via a late-night tweet.

Nevertheless, the crux of forecasts for more subdued returns in 2017 rests on simple math. Stocks are no longer cheap, at least relative to how much profit companies are producing. And interest rates for bonds are low and expected to be on the way up, which would mean their prices are set to drop.

Here's a look at what market watchers are thinking:

STOCKS

A simple way to measure whether a stock is cheap or expensive is to compare its price against the profit the company is making. In recent years, stock prices have risen far more quickly than earnings, and that has many investors expecting slower gains ahead.

"We are not doubling down with our clients' money," says Rich Weiss, senior portfolio manager at American Century Investments. He's been ratcheting back stock investments in the mutual funds that he runs. "It's going to be wait-and-see for us."

When the financial crisis was still burning in early 2009, the S&P 500 index was trading at the cheap level of eight times its earnings per share from the prior 12 months. Now, it's trading at 19 times, according to FactSet.

At such levels, companies will need to produce bigger profits to warrant further gains in stock prices, analysts say. And while a proposed corporate tax cut by Trump would provide an immediate boost to earnings, strong economic growth has so far remained elusive.

Strategists along Wall Street, from Deutsche Bank to Goldman Sachs, are predicting the S&P 500 will climb to 2,300 or 2,350 in 2017. That's less than 4 percent

higher from where it was on Tuesday.

Barclays is a bit more optimistic, targeting the S&P 500 at 2,400 by the end of next year, but that would still be less than the 7 percent rise in earnings that it's forecasting.

Where many analysts are more optimistic is in corners of the stock market that would benefit most from Trump's proposals for lower taxes, less regulation and a stronger dollar. Chiefly, that's smaller companies, which tend to do more of their business within the United States.

Wall Street also expects the milder returns to last past this upcoming year. Strategists at BlackRock see roughly 4 percent annual returns for big U.S. stocks over the next five years, for example. Still, that's better than Treasuries, which they forecast will return closer to zero.

BONDS

Bonds have been terrific investments for decades, delivering not only strong but also mostly stable returns.

That flipped on Nov. 9. Following Trump's victory, interest rates began jumping on expectations for faster economic growth and inflation, and the yield on the 10-year Treasury note topped 2.60 percent this month, up from 1.86 percent on election day.

Rising rates mean newly issued bonds pay more in interest, but they also push down prices of bonds already in mutual funds and investors' portfolios. The largest bond mutual fund by assets had its worst month in nearly 13 years during November, losing 2.6 percent.

"Bottom line, in a rising-rate environment, things will be very choppy," says Bernie Williams, chief investment officer for USAA's Wealth Management Investment Solutions. "But I don't think we will have severe inflation, which is the reason to bail on bonds."

Analysts are predicting a further, and mostly gradual, rise for rates in 2017. That has them forecasting slight losses to modest gains for the types of bond funds that traditionally sit at the core of a portfolio. They won't approach the 5 percent-plus returns they've often turned in during the past decade.

"That said, a core bond portfolio does still play a role," says Brad Camden, director of fixed-income strategy at Northern Trust Asset Management. "There's a lot of optimism priced into the markets, but there's also a wide range of uncertainty."

Camden actually sees it as an encouraging sign that bonds have struggled since the election: It shows that stocks and bonds don't always move in the same direction, proving once again the value of having a diversified portfolio. When stocks hit their next downturn, bonds will hopefully once again hold steady.

"It's there for humility," says Brian Jacobsen, chief portfolio strategist at Wells Fargo Funds Management. "We could be totally wrong about the outlook for the equity markets, and that's when core bonds are going to really come in handy."

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SNIDE

FROM PAGE 4

Leaf than Tom Brady, harsh as that sounds.)

While Ram owner, Stan Kroenke is among the richest in the NFL, the league is so profitable, there's almost no incentive to invest huge sums in personnel, at least strictly from a strictly business standpoint. Despite the boos last weekend at the Coliseum, 83,000+ showed up to the Ram-49er game. Actually, the Rams will turn a healthy profit in 2016, even in an unhealthy season.

The last time the Rams made the playoffs was in 2005. The NFL prides itself, unlike the NBA, for example, where pretty much the

same teams make the playoffs every year, that turnover of NFL playoff teams, from year to year is exceptionally high. And statistics do tend to back up the theory.

The NFL playoffs consist of 12 teams, whereas 16 make it in the NBA and NHL. On average, five NFL teams not in the playoffs make it the following year.

So, for next year, theoretically and statistically, there's hope. Having said that, the Rams, with so many deficiencies in so many areas, will definitely test that theory. Wouldn't it be nice at least if the Rams ended the season with an upset win? A guy can dream, can't he?

Jack is at facebook.com/jackneworth, twitter.com/jackneworth and jnsmdp@aol.com.



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SURF FORECASTS

WATER TEMP: **69.3°**

THURSDAY – POOR TO FAIR – SURF: **1-2 ft** Knee thigh high
Modest WNW swell mix. Deep AM high tide.

FRIDAY – POOR TO FAIR – SURF: **1-2 ft** Ankle to knee high
Minimal WNW swell mix.

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CRIME WATCH

BY DAILY PRESS STAFF

Crime Watch is culled from reports provided by the Santa Monica Police Department. These are arrests only. All parties are innocent until proven guilty in a court of law.

ON DECEMBER 12, AT ABOUT 2:10 A.M.
Officers were patrolling Lot 3-North at 1150 Pacific Coast Highway observed a vehicle parked in the lot in violation of a municipal code. As officers approached the car, they observed the passenger holding marijuana and could smell a strong odor of marijuana. The driver was found to be on probation for burglary with search conditions. Both occupants were asked to exit the vehicle. As the passenger exited the vehicle, a bag containing cocaine, methamphetamine, marijuana and pharmaceuticals was recovered. Also recovered was packaging material and US currency. The passenger was taken into custody without incident.
Eric Charles Holt, 23, from Temple City was arrested for possession of opiates for sale, possession of cocaine for sale, transportation of cocaine and possession of methamphetamine for sale. Bail was set at \$30,000.

DAILY POLICE LOG

The Santa Monica Police Department responded to 342 calls for service on Dec. 27.

HERE IS A SAMPLING OF THOSE CALLS CHOSEN BY THE SANTA MONICA DAILY PRESS STAFF.

Traffic collision 2600 block of Wilshire 12:23 a.m.
Unknown trouble 1100 block of 12th 12:28 a.m.
Strongarm robbery 1400 block of Ocean 1:29 a.m.
Audible burglar alarm 200 block of Santa Monica Pier 1:53 a.m.
Grand theft auto 1000 block of Ocean Park 6:28 a.m.
Urinating in public 1500 block of Ocean 7:26 a.m.
Child molestation 300 block of Palisades 7:39 a.m.
Person down 1400 block of 4th 8:20 a.m.
Elder abuse 900 block of 12th 8:25 a.m.
Trespassing 400 block of 21st PI 8:37 a.m.
Mark and tag abandoned 500 block of Euclid 8:49 a.m.
Traffic hazard 24th/ Wilshire 8:59 a.m.
Grand theft 2400 block of 21st 9:47 a.m.
Trespassing 1400 block of Wilshire 9:52 a.m.
Encampment 9th/ Broadway 9:53 a.m.
Encampment 200 block of Pico 9:54 a.m.
Traffic collision 1300 block of 17th 10:01 a.m.
Traffic collision 1300 block of 17th 10:09 a.m.
Hit and run 300 block of Olympic 10:17 a.m.
Hit and run 700 block of Grant 10:24 a.m.
Fight 1400 block of Lincoln 10:36 a.m.
Person down 6th/ Arizona 10:43 a.m.
Burglary 2000 block of Main 10:48 a.m.
Mark and tag abandoned vehicle 2300 block of Oak 11:02 a.m.
Person down 1100 block of Euclid 11:21 a.m.

a.m.
Mark and tag abandoned vehicle 1800 block of 7th 11:24 a.m.
Audible burglar alarm 400 block of 17th 12:07 p.m.
Critical missing person 400 block of Santa Monica Pier 12:24 p.m.
Petty theft 700 block of Broadway 12:50 p.m.
Traffic collision 3rd St Prom/ Wilshire 1:17 p.m.
Traffic collision 1300 block of Franklin 1:19 p.m.
Auto burglary 2600 block of Pearl 1:27 p.m.
Elder abuse 2400 block of Virginia 1:42 p.m.
Traffic collision Euclid/ Pico 2:01 p.m.
Traffic collision 2200 block of Colorado 2:41 p.m.
Grand theft 1400 block of 15th 3:52 p.m.
Mark and tag abandoned vehicle 2200 block of Broadway 3:58 p.m.
Overdose 1300 block of Wilshire 4:18 p.m.
Encampment 1400 block of Ocean 4:34 p.m.
Fight 2000 block of Ocean 4:34 p.m.
Person down Ocean/ California 4:35 p.m.
Petty theft 300 block of Colorado 5:12 p.m.
Audible burglar alarm 300 block of 24th 5:18 p.m.
Fight 600 block of Wilshire 5:34 p.m.
Hit and run 100 block of Pier 5:56 p.m.
Public intoxication 600 block of Wilshire 6:47 p.m.
Battery 300 block of Santa Monica Pier 6:54 p.m.
Auto burglary 1400 block of 7th 7:11 p.m.
Public intoxication 300 block of Santa Monica Pier 8:33 p.m.
Traffic collision 2700 block of Santa Monica 8:53 p.m.
Trespassing 200 block of Broadway 10:15 p.m.
Trespassing 400 block of Pico 10:22 p.m.
Audible burglar alarm 2600 block of Lincoln 11:41 p.m.

DAILY FIRE LOG

The Santa Monica Fire Department responded to 55 calls for service on Dec. 27.

HERE IS A SAMPLING OF THOSE CALLS CHOSEN BY THE SANTA MONICA DAILY PRESS STAFF.

EMS 2600 block of Wilshire 12:24 a.m.
EMS 1800 block of 10th 12:27 a.m.
EMS 1100 block of 11th 1:16 a.m.
EMS 2200 block of Pico 1:24 a.m.

EMS 1300 block of 4th 2:18 a.m.
EMS 800 block of 15th 2:58 a.m.
Structure fire 1100 block of Chelsea 3:28 a.m.
Flooded condition 1400 block of 4th 5:36 a.m.
Automatic alarm 1400 block of Montana 8:13 a.m.
EMS 1400 block of 4th 8:25 a.m.
EMS 200 block of Alta 8:34 a.m.
Automatic alarm 1900 block of Santa

FIRE LOGS

FROM PAGE 8

Monica 8:36 a.m.
EMS 1000 block of Pine 9:36 a.m.
EMS 2700 block of Santa Monica 9:42 a.m.
EMS 600 block of Ashland 9:56 a.m.
EMS 1300 block of 15th 10:38 a.m.
EMS 1200 block of 6th 10:43 a.m.
EMS 1400 block of Lincoln 10:49 a.m.
Request fire 1400 block of Lincoln 10:50 a.m.
EMS 1100 block of Euclid 11:22 a.m.
EMS 2000 block of 14th 11:25 a.m.
EMS 1400 block of 9th 1:20 p.m.
Automatic alarm 1000 block of Lincoln 1:47 p.m.
EMS 300 block of Colorado 1:58 p.m.
EMS Euclid/ Pico 1:59 p.m.
EMS 2800 block of Neilson Way 2:12 p.m.
EMS 2000 block of Santa Monica 2:13 p.m.
EMS 2200 block of Colorado 2:39 p.m.
EMS 700 block of Olympic 3:38 p.m.
EMS 1300 block of 15th 3:53 p.m.

WELL NEWS BY SCOTT LALEE

Medical Myths ■ Eating a late-night snack or meal does not contribute to weight gain any more than eating during the day. The real culprit here is two-fold. One, if you've already consumed the recommended daily allowance of calories (2,000 for a woman, 2,500 for a man) during the day then you're just over-consuming. Two, odds are that late snack is going to be followed by bed, which means no opportunity to burn off the excess calories.

Last words ■ "Damn it! How will I ever get out of this labyrinth?" --South American revolutionary Simon Bolivar (1783-1830) Bolivar's last words are also sometimes recorded as a less cryptic and more mundane "Fetch the luggage, they do not want us here." Bolivar had been planning to leave Colombia for exile in Europe when he died of tuberculosis.

MYSTERY PHOTO

Matthew Hall matt@smdp.com



The first person who can correctly identify where this image was captured wins a prize from the Santa Monica Daily Press. Send answers to editor@smdp.com.

SOLUTIONS TO YESTERDAY'S CROSSWORD

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

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

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

Newsday Crossword

ACROSS

- 1 [Uncorrected by me]
4 Skittish
9 Totally wreck
14 Browser's bookmark
15 Honshu port
16 "Anybody home?"
17 Plymouth (1620)
19 What some inboxes hold
20 Nullified
21 Org. offering pocket
23 Security threat
24 Polish dumplings
27 Cowpoke's polite assent
29 Far from polite
31 Duke University locale
35 "___ that something?"
38 Barn neighbor, perhaps
40 Peak performance
41 Paris (1927)
44 Erstwhile Atlantic crosser
45 Glittery piece in Pueblo pottery
46 Henry Ford contemporary
47 Audio interference
49 Unvarnished
51 Delineate deeply
53 *Family Circle* rival
57 Jolt with volts
60 Rush order
62 Hawaiian peak
63 Pile on praise for
65 Mars (1997)
68 Woman in *Dilbert*

DOWN

- 69 Large crustacean
70 State-certified auditor
71 Imparts
72 Hemmed with hands
73 State-certified rescuer
1 Put in a nutshell
2 Turk neighbor
3 Glasgow's river
4 Betrayed to Mom, perhaps
5 "Equal" starter
6 Yawning chasm
7 Chain selling Swedish meatballs
8 *Pride and Prejudice* guy
9 Unchanging order

HAPPY LANDINGS by Matthew Sewell
Edited by Stanley Newman
www.stanxwords.com

- 10 Sleep-cycle acronym
11 Old-school lament
12 Receipt
13 Worthy of worship
18 Superlative
22 Took the initiative
25 General meaning
26 Nonliteral expression
28 Hershey peanut product
30 Spritlike
32 Heist's collection
33 Ringed by
34 Sorry state
35 19 Across offerers, for short
36 Small scrape
37 Lander of 1492
39 Dorian's creator
42 Does an impression of
43 Point of view, so to speak
48 Medicine measures
50 Tenzing's partner in climbing
52 Gate closers
54 Light weight
55 1300
56 Goldsmith's measure
57 High enthusiasm
58 Shopping cart part
59 Annoying inconvenience
61 Ruminant (over)
64 Type of TV display
66 Vise gripper
67 Be liable

1	2	3		4	5	6	7	8		9	10	11	12	13
14				15						16				
17			18							19				
20							21		22			23		
24					25	26		27			28			
			29				30		31			32	33	34
35	36	37			38			39		40				
41				42					43					
44							45				46			
47					48		49			50				
			51			52		53				54	55	56
57	58	59		60			61			62				
63			64				65		66	67				
68							69					70		
71							72					73		

TODAY'S BIRTHDAY (Dec. 29)

You'll be busy in the first part of this solar return -- no letting up in the second quarter! Your success formula includes paring down. A skeleton crew will get it done. Your tremendous self-control and persistence will be rewarded by a goal reached in September. Relationships thrive; take pictures, and write things down. Pisces and Aries adore you. Your lucky numbers are: 5, 20, 33, 16 and 19.

ARIES (March 21-April 19)
In a way, you're selling something -- an idea, product or your vision of the future. Your ideal "customer" will already be a little interested in what you're presenting before you even get there.

TAURUS (April 20-May 20)
The forefathers of the structures of society are often taken for granted by those too young or ignorant to understand the personal sacrifices made by those who have come before. Contrastingly, you're aware. Point it out.

GEMINI (May 21-June 21)
Recipe for the day: Reach your hand out and say hello. It's the start of something beautiful. Next, mention what you want. Keep moving until you find the one who can help you.

CANCER (June 22-July 22)
Don't assume that all are as moral as you. Guard your place in a deal. Get your name on record and everything down on paper. You can be a nice person and still stand up for yourself.

LEO (July 23-Aug. 22)
You have a lot to give, but will they really appreciate it if they get it all at once? What about if you built a sense of scarcity around what you're offering? Use human nature to your advantage.

VIRGO (Aug. 23-Sept. 22)
Your energetic investments will pay off nicely. As for your financial ones, consider putting your energy there first. Money usually represents past energy expenditures, which can be a little too removed to fully feel.

LIBRA (Sept. 23-Oct. 23)
You'll influence others, but more importantly, you'll comply with self-directions. To follow your own instructions is no small deal; in fact it's the magic ticket and the key to getting what you want.

SCORPIO (Oct. 24-Nov. 21)
Like a computer programmer, it's on you to fix a bug in your life. Don't procrastinate! Procrastination leads to guilt, which leads to more procrastination. It's exhausting. Now is the moment. Fix it. Go.

SAGITTARIUS (Nov. 22-Dec. 21)
You're better today than you were yesterday. If you can continue to say this every day, the improvement you are wishing for will come together early next year.

CAPRICORN (Dec. 22-Jan. 19)
Follow your opportunities, not your passion. Yes, the two will converge at some point -- not yet. Your opportunities will take you somewhere; your passion will leave you alone in a room.

AQUARIUS (Jan. 20-Feb. 18)
If you don't exactly love the plan your friends are coming up with, make your own. You want to add to the good times, but you won't be able to unless your heart is in it.

PISCES (Feb. 19-March 20)
You are used to seeing a certain person as very powerful. You may be surprised by how vulnerable this person really is. Lead with your natural empathy and you'll get to the truth of the matter.

Uranus Direct

For the last five months, Uranus, the planet of surprise and rebellion, has traveled retrograde. Benefits included: greater self-control; suppression of urges; observation of decorum; openness to criticism; and even application of said criticism! Uranus goes direct today to suggest a less-constrained process. What works now will be more along the lines of: Feel it; say it; do it.

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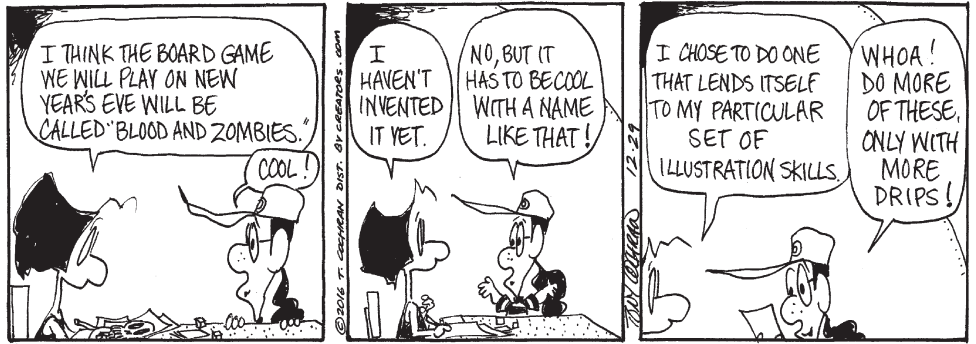
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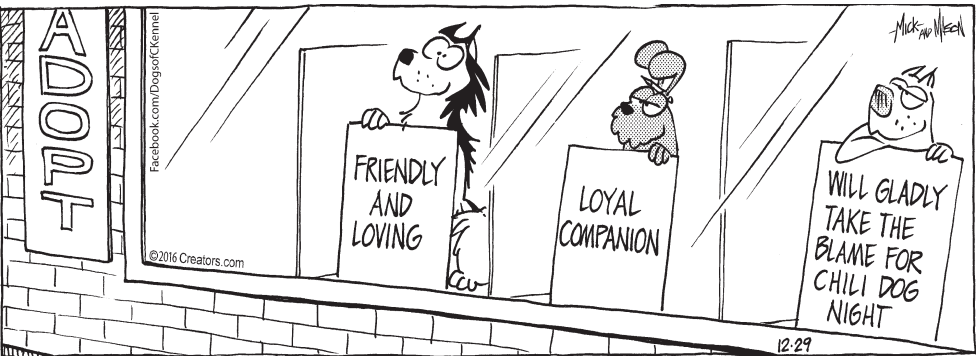
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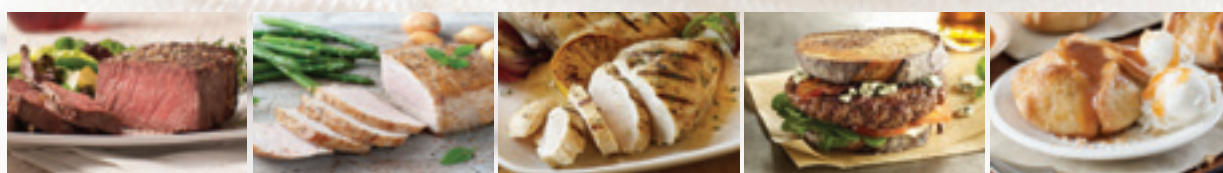
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WINDOW REPLACEMENT an Andersen Company

These are the final days to get our 2016 window prices.



Call before December 31st to get 2016 prices!

**Our list prices will never be as low as they are right now.
Call before our 2017 price increase!**

With manufacturing, labor and material costs on the rise, we're forced to implement a 2017 price increase...but not before we give you one last chance to pay our 2016 prices.

Why is winter one of the best times to replace your windows?

- You'll avoid the 2017 price increase!
- The colder weather is actually one of the best times to replace your windows. Why? The wood framing surrounding your windows completely contracts and creates the largest window frame openings. Therefore, once installed, your new, custom-built windows and patio doors will have the tightest fit possible through every season. And that tight fit is what helps to keep your home comfortable.
- Our most energy-efficient SmartSun™ glass is going to help make your home more comfortable. In the hot months it helps to block the UV rays that make your home uncomfortably hot, and in the colder months it reflects the heat back into your home. And you don't have to ask for, or pay for, this extra energy efficiency; we make our SmartSun™ glass standard for all of our customers.
- We're the full-service replacement window division of Andersen, which is one of the reasons why 28,684 Southern California homeowners chose our window over a low-end vinyl window.

PLUS

SAVE ~~20%~~ 25%
on windows and
patio doors¹

Installation is included.

PLUS

NO NO NO
Money Payments Interest
Down for one year¹

PLUS

Our most energy-efficient SmartSun™ glass comes standard on all our windows. It will help keep your home a consistent temperature and help prevent your furniture and floors from fading!

Offer available with our Instant Product Rewards. Minimum purchase of 3 or more windows and/or patio doors at time of initial visit. Financing provided by third parties and is subject to credit requirements. Interest accrues during the promotional period but all interest is waived if the purchase amount is paid in full within 12 months.



Renewal
by Andersen.



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**CERTIFIED
MASTER
INSTALLER**

Call for your Free
Window and Patio
Door Diagnosis

1-424-999-5240

¹Cannot be combined with prior purchases, other offers, or coupons. Offer not available in all areas. 25% discount applied by retailer representative at time of contract execution and applies to minimum purchase of 3 or more windows and/or patio doors as part of Instant Rewards Plan which requires purchase during initial visit to qualify. No payments and deferred interest for 12 months available, subject to qualifying credit approval. Not all customers may qualify. Higher rates apply for customer with lower credit ratings. Interest accrues but is waived if the purchase amount is paid in full within 12 months. Financing not valid with other offers or prior purchases. Renewal by Andersen retailers are independently owned and operated retailers, and are neither brokers nor lenders. All financing is provided by third-party lenders unaffiliated with Renewal by Andersen retailers, under terms and conditions arranged directly between the customer and such lender, which are subject to credit requirements. Renewal by Andersen retailers do not assist with, counsel or negotiate financing, other than providing customers an introduction to lenders interested in financing. OC License # 990416. LA License # 992285. *Renewal by Andersen and all other marks where denoted are marks of Andersen Corporation. ©2016 Andersen Corporation. All rights reserved. ©2016 Lead Surge LLC. All rights reserved.