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Weekend
Forecast

Friday
Sunny
64°/45°



Saturday
Sunny
63°/45°



Sunday
Sunny
63°/47°



Teen Center’s 10th Anniversary



Outstanding student volunteers at the Hawthorne Teen Center pose with dignitaries after receiving recognition certificates during a celebration honoring the Center’s 10th anniversary on Dec. 19 hosted by the South Bay Workforce Investment Board. Photo: SBWIB.

Officials Say It’s Still Full Steam Ahead on Obamacare Enrollments

By Rob McCarthy

Officials say the decision by a Texas judge hasn’t changed their plans to enroll as many Californians as possible in health plans before the mid-January deadline. The Obamacare law remains in force for next year even if Congress did away with the penalty for being uninsured.

On Dec. 14, U.S. District Court Judge Reed O’Connor issued a ruling that the Affordable Care Act law -- known as Obamacare -- became unconstitutional when Congress removed the penalty on individuals who defy the 2010 law and don’t buy health insurance for themselves or their children. His ruling isn’t binding on California or any of the other states that expanded Medicare and created health care exchanges to make it easier for consumers to price insurance and decide on a plan. In fact, the ruling was handed down so close to the deadline for enrolling for Jan. 1 that California officials extended the enrollment period over concerns the public would be confused. The judge’s decision isn’t the final say on the future of Obamacare and so the law is safe for now.

“Open enrollment is full steam ahead and continues in California and other states for several more weeks,” said Covered California Executive Director Peter V. Lee. “No one in California should let this ruling discourage them from enrolling in health coverage or be worried about using the health plan they have.”

Individuals and families who haven’t selected a health insurance plan yet have until Jan. 15 to meet the Obamacare deadline for next year. There is a 15-day waiting period on the later enrollees, who won’t be covered to see their doctor or receive care until Feb. 1, officials advise.

People who met the Dec. 15 deadline, which was extended by a week after the Texas

judge’s ruling to overcome any confusion by consumers, will have uninterrupted coverage starting Jan. 1. California’s open-enrollment period runs a month longer than the annual campaigns in other states.

Since Obamacare took effect in 2013, the uninsured rate among Californians has fallen by 60 percent. It reached a historic low last year, officials reported, and the 10-point drop since the Affordable Care Act began was a national high. Insurance Commissioner Dave Jones vowed that California leaders will protect Obamacare, which has survived numerous legal challenges.

Republican governors filed in the latest lawsuit in a Texas federal court, which was heard by O’Connor. The case put Obamacare to a legal test over whether Congress’ decision to waive the penalty for non-coverage makes the rest of the consumer protections in the law invalid.

O’Connor sided with the governors who asked the law be struck down. He decided that elimination of the tax penalty in the Obamacare law on people who ignore law made the Affordable Care Act unconstitutional. That included the premium subsidies and the expansion of Medicaid by the states.

Insurance Commissioner Dave Jones said the judge overreached with his ruling and vowed that California would defend the consumer protection law by joining an appeal of O’Connor’s decision. The federal subsidies to help people afford coverage and money giving to states that expanded Medicaid programs are “completely unrelated to the individual insurance mandate,” Jones said.

Federal officials assured the public that Obamacare will remain in place pending an appeal. “This case will wind its way through the courts and I’m confident the Supreme

Court will once again do the right thing and uphold the Affordable Care Act,” Lee said.

Consumer interest spiked in the second week of December, when nearly 58,000 people signed up for coverage in a single week. As of mid-month, there were 179,000 new enrollees in the state-run health exchange for insurance. Another 1.2 million Covered California customers renewed their existing coverage for 2019, according to the state’s free assistance service for Obamacare plans.

It’s the second straight year there has been confusion created by attempts to dismantle Obamacare and parts of the consumer protection law. President Trump last year announced funding for the federal health insurance exchanges was being reduced, saying that outreach to educate and assist uninsured Americans wasn’t needed as much. The Affordable Care Act enters its sixth year in 2019.

Covered California’s leader disagrees, saying that four in five Californians who qualify for a subsidized health plan don’t realize they are eligible for the financial assistance. South Bay individuals earning \$25,000 per year pay as little as \$1 for coverage and have their choice of plans offered through leading health insurers, including Kaiser, Blue Shield and Anthem. The other leading insurers among California’s 11 companies offered Obamacare plans are Molina and HealthNet. If you have checked before, take the time to check again, and don’t “leave money on the table,” says Lee, “when you can get the peace of mind and protection that comes with health care coverage.”

Nearly 90 percent of the clients who use the state-run health exchange receive some financial help, Lee said. The average Covered California enrollee pays about \$5 per day for

See Obamacare, page 2

Finance

How Women Business Owners Cracked The Glass Ceiling

(BPT) - Today there are nearly 12 million women-owned small businesses in the United States that generate almost \$1.7 trillion in revenues. But 30 years ago, it wasn't the same story - these business owners' financial futures could have been out of their hands due to sexist lending practices, incomplete government data and limited advocacy on their behalf.

In 1988, women owned just 4.1 million businesses in the U.S - which may have been partially because acquiring financing was so difficult. Up until 1988, lenders could require women business owners seeking financing to have a male cosigner. This shocking and unfair practice made it difficult for women business owners to get the funding they needed to grow - limiting their ability to do everything from open a new location to make payroll or even just refinance other debt.

That all changed with the passage of H.R. 5050, also known as the Women's Business Ownership Act of 1988. This legislation is considered a landmark for women in business, changing the landscape of business financing for women in the United States forever.

H.R. 5050 went on to shape the future of women and business in three critical ways:

It Banned Lenders from Requiring a Male Cosigner.

One of the many witnesses to the H.R. 5050 hearings was a woman who didn't have a husband, father or brother available - so she had to ask her 17-year-old son to cosign a business loan for her, which sadly was not an unusual story. By making this practice illegal, the bill helped level the playing field for women in business.

It Created the National Women's Business Council.

This council was established as an inde-

pendent and nonpartisan federal advisory council. Today, it advises on issues of impact and interest to women business owners by providing data and research to the White House, Congress, the Small Business Administration and the public.

It Required The U.S. Census to Track Women-Owned C-Corporations When Reporting Data

In the 1980s, the Small Business Administration released a report that mistakenly claimed almost all women-owned businesses were home-based and had sales of under \$10,000 per year - largely because data to the contrary wasn't available. Knowing this to be a factually misleading report, the National Association of Women Business Owners' then-president, Gillian Rudd, held a press conference on the steps of the U.S. Capitol to publicly call out the misguided report, which kicked off the call for H.R. 5050. With the belief that knowledge is power, this bill mandated that the government collect more complete information on the state of women-owned businesses.

Together, these pillars helped pave the road for women business owners - and over the past 15 years alone, women-owned enterprises have grown 1.5 times faster than other small enterprises. Access to capital is crucial for any business, and this legislation helped evolve long-outdated practices and beliefs that unfairly favored men. In recent years, online lending platforms like Funding Circle are helping to create opportunities for all. There still may be miles to go in continuing to equalize credit opportunity for everyone, but this significant step in women's business history is surely worthy of celebration. •

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Entertainment Film Review

Vice Review: Beware the Quiet Man

By Morgan Rojas for www.cinemacy.com

Mystery has always surrounded the life and legacy of Vice President Dick Cheney, second in command to then-President George W. Bush, as he stood seemingly in the shadows during a divisive eight-year term. In Adam McKay's *Vice*, already a frontrunner in the awards chatter, Cheney's life is examined in a "true-ish" fashion, along with some admittedly creative liberty. Cheney was a very secretive man after all, before and during



Vice, Courtesy of Annapurna Pictures.

his political reign -- and with little concrete material to work with, McKay and company tell us from get-got go, "We did our best."

At the time of this review, *Vice* holds the record as the most nominated film this year. Christian Bale transforms both literally and figuratively into the overweight social climber Richard "Dick" Cheney, who jumped on an opportunity to attach himself to Donald Rumsfeld (Steve Carell) and ride the political wave into the White House. The film begins on the morning of September 11, 2001, with Cheney and other Washington heavyweights watching the horrific events unfold. Surrounded by chaos, commotion, confusion and fear, Cheney remains as cool as a cucumber and, if we are to believe McKay's rendition, is the one who truly leads this country to war. With George W. Bush (Sam Rockwell) as the nation's figurative leader, Cheney is portrayed as the silent mastermind quietly controlling the strings and loving his position of absolute power while he pushed political (and ethical) boundaries.

"Beware the quiet man," goes the saying, and Cheney proves this warning to be accurate. A booze-loving partier in his earlier years, which resulted in getting him kicked out of Yale, Cheney was forced to rein it in by

his steadfast and loyal wife Lynne (Amy Adams). Together, they would raise two daughters Mary (Alison Pill) and Liz (Lily Rabe) and live a comfortable life, but it was Cheney's power-hungry personality that eventually landed him in the White House. His career trajectory is fascinating, while at the same time horrifying, as a tangled web of politics is exposed (it's crazy to think how Watergate seemed like a simpler time in comparison to today's political climate).

Vice feels much like director Adam McKay's previous praiseworthy governmental introspective drama *The Big Short*, which is a multi-dimensional moving collage instead of a straightforward drama. I wish McKay had taught my history class. I learned so much more about the happening of our government watching *The Big Short* and now *Vice* than during my 16 years of schooling. I credit this to McKay's unmatched way of using humor and unconventional film techniques -- like running credits halfway through the film as a "gotcha" moment or breaking into a Shakespearean soliloquy -- to shake up the narrative. Speaking of which, Jesse Plemons acts as the film's narrator and further explains important plot points with the help of infographics (his mysterious relationship to Cheney is explained later).

For a political film, *Vice* isn't pushing an agenda too hard one way or the other. Some facts can't be disputed, like the incredibly thin margin of 537 votes that tipped Bush and Cheney into the White House. There is, however, no denying the uncanny control Cheney was able to obtain through smooth-talking and self-confidence. From being the youngest chief of staff in history to essentially controlling the United States of America, *Vice* shows that Cheney's quest for power was silent... and deadly.

Vice is rated R for language and some violent images. 132 minutes. Opening everywhere this Christmas. •



Morgan Rojas.

Obamacare

from front page

coverage, but many pay far less, officials say. One out of every three Covered California consumers who receive financial help can purchase a Silver plan — which provides the best overall value — for \$50 or less per month. Nearly three out of five of these consumers can get a Silver plan for \$100 or less per month.

Consumers trying to make the Jan. 15 deadline can reach the Covered California service center by calling (800) 300-1506. Available health plans for consumers are explained in detail at www.CoveredCA.com. The website features a shop and compare tool for exploring coverage options and learning whether an individual or family can qualify for financial assistance for 2019.

Private health plans aren't the only

component of Obamacare. Covered California has enrolled more than five million people in the Medi-Cal since the exchange opened for 2013. Congress also boosted funding to the CHIP program for low-income families with children, which has contributed to falling uninsured rates across the nation.

Proponents of Obama's health care expansion law worry that more Americans could stay on the sidelines in 2019 without coverage because of recent events surrounding Obamacare. Those include lowered federal spending on advertising and outreach, the congressional repeal of the individual mandate, and the Trump administration's rule change making alternative health plans more available for consumers who say that Obamacare priced them out of the market. •

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3. Pipe whipped cream layer into a glass.
4. Add caramel sauce layer, spoon or pipe pie filling layer, add crushed graham cracker layer.
5. Add a second layer of whipped cream, caramel sauce and pie filling.
6. Garnish with graham cracker and serve.

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12/27/18
CNS-3204440#
Hawthorne Press Tribune Pub. 12/27/18
HH-26282



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Miller

If you're interested in learning more about Miniatures Schnauzers & Friends or our rescues, stop by our pet adoption fairs which are held every Saturday at the Petco located at 537 N. Pacific Coast Hwy., Redondo Beach 90277, from noon-3:30 p.m. You can also visit all of our Miniature Schnauzers & Friends rescues at our website, www.msfr.org. If you have any questions about a particular dog's availability, you can email us at info@msfr.org. Schnauzers! Bet you can't adopt just one!

"Hello, my name is **Miller** and I'm a very distinguished-looking young man who is approximately one year of age. I'm very friendly and a bit curious, so one day I decided to acquaint myself with the neighborhood and see if I could make some new friends. While out on my adventure, I got lost and the only new friends I met were the folks

at an LA county shelter and they called me a stray. I can't figure out why no one was interested in taking me home, but I sure am glad that the MSFR people thought I was a keeper. I think you'll agree with them once you meet me. I'm not very big -- only 20 pounds -- so I can go everywhere with you. And did I mention that I'm a very friendly guy? I get along fine with other dogs and if you're looking for a stunning dog...well, let's just say that I fit the bill. I have natural ears, a docked tail, a luxurious coat and face that will melt your heart."

If you're interested in **Miller**, please email info@msfr.org for more information.

If you think that an adorable, 1-year-old, female Miniature Schnauzer mix would be the perfect addition to your family, look no more. My name is **Beth** and I was rescued from an LA area shelter where I ended up

as a stray when I became lost while out for an adventure. It was shortly after the Fourth of July -- it seems so long ago -- and the shelter was extremely overcrowded, but the fact that no one inquired about adopting me was quite a surprise. I know that I needed a bit of work on 'Housebreaking 101,' but I'm very smart and eager to please. So that didn't take long... I'm not very big at only 10 pounds, so I'm easily transportable and

would love to be your companion. I get along great with other dogs and I've been told that I'm cute as a button and am as sweet as can be. I love to play and I know we would have so much fun together. I sure would love to get adopted and spend the holidays with my forever family. I know that you're out there just looking for me."

If you're interested in **Beth**, please email info@msfr.org for more information. •



Beth

Happy Tails



Congratulations to Brady and his new family!

Congratulations to **Brady** and his new family. Call it Kismet, destiny or "written in the stars," but this definitely was meant to be. Brady's new dad came to Petco with his 13-year-old Wheaten Terrier, Becker, to do some shopping and Brady caught his eye. It could have been the face or the fact that Brady looks like a "mini" Wheaten. Dad took a few pictures to show Mom and a few days later, a meet and greet took place with Mom, Dad and Becker. The rest, as they say, is history. Brady immediately settled in and it's as if he has always been part of the family. Brady, now named Theo, is living life large in Manhattan Beach and loving having Becker for a big brother. Wishing much happiness and great times ahead for everyone!

*Saving one animal
won't change the world,
but the world
will surely change
for that animal.*

THE YELLOW DOG PROJECT.com

If you see a dog with a **YELLOW RIBBON** or something yellow on the leash, **this is a dog who needs some space**. Please do not approach this dog with your dog. Please maintain distance or give this dog and his/her person time to move out of your way.



There are many reasons why a dog may need space:

HEALTH ISSUES
IN TRAINING
BEING REHABILITATED
SCARED OR REACTIVE AROUND OTHER DOGS

THANK YOU!

Those of us who own these dogs appreciate your help and respect!



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AS THE AGENT YOU CHOOSE

HAPPY
NEW
YEAR

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406 W GRAND AVE 4 Beds * 3 Baths * 2281 sf Rooftop Deck * Executive kitchen * engineered wood floors * 9-foot ceilings * 8-foot doors * \$1,539,000
412 W GRAND AVE 4 Beds * 3 1/2 Baths * Rooftop Deck * Executive kitchen * engineered wood floors * 9-foot ceilings * 8-foot doors * 4th Bedroom with separate entrance * kitchenette and bathroom * 2439 sf * \$1,599,000



205 E. ACACIA AVE
CHARMING REMODELED SINGLE STORY
FIREPLACE * NICE BACKYARD WITH DECK * LARGE FRONT
YARD AWESOME LOCATION * 3 BEDS * 2 BATHS * \$1,149,000



434 W. MAPLE AVE
COMPLETELY REMODELED * 5 BEDS * 3 BATHS * 1,980 SF
OPEN FLOOR PLAN * LARGE COVERED FRONT PORCH
BACKYARD PATIO * \$1,499,000



643 WHITING ST
INCREDIBLE LOCATION! DELIGHTFUL 2-STORY
SPANISH-STYLE HOME * 4 BEDS * 3 BATHS * OVER 3,000 SF
OF SPACIOUS ELEGANCE * \$1,899,000



745 MAIN ST #201
2 BEDS 2 BATHS * FANTASTIC LOCATION
OVERLOOKING MAIN ST * CORNER UNIT
FIREPLACE * LARGE BALCONY * \$619,900



212 E. IMPERIAL AVE UNIT D
RARE ONE LEVEL CONDO * 3 BEDS
2 BATHS * 1,400 SF * WINDOWS ON ALL SIDES
\$659,000



1225 E. ACACIA AVE
4 BEDS * 3 1/2 BATHS * COMPLETELY REMODELED MODERN
FARMHOUSE * RARE CUL-DE-SAC LOCATION * GOURMET
CHEF'S KITCHEN * TOO MANY AMENITIES TO NAME!
\$1,595,000



530 SIERRA PL #4
3 BEDS * 2 1/2 BATHS * 2 CAR GARAGE
OPEN FLOOR PLAN * PRIVATE COMMON
AREA * ACROSS FROM 18 ACRE PARK * \$899,000



836 SHELTON
DUPLEX * CORNER LOT
UPSTAIRS UNIT: 3 BEDROOMS * 2 BATHS
DOWNSTAIRS UNIT: 3 BEDROOMS * 2 BATHS * \$1,439,000



1630 E. PALM AVE #3
3 BEDS * 2 1/2 BATHS * HUGE PATIO
\$819,900

COMMERCIAL



13402 HAWTHORNE BLVD
FULLY EQUIPPED * MEDICAL/DENTAL/RETAIL BLDG
INCREDIBLE BUILDING! PRIME CORNER LOT
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727 N. DOUGLAS ST-ELEVON
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MARKET UPDATE

TOWNHOMES/CONDOS	BEDS	BATHS	SF	SALE PRICE	CLOSING DATE	SINGLE FAMILY RESIDENCE	BEDS	BATHS	SF	SALE PRICE	CLOSING DATE
C 770 W Imperial Ave #2	1	1	712	\$485,000	12/13/2018	750 Sheldon St	3	3	1,665	\$1,187,500	12/18/2018
C 356 Virginia St #202	2	2	1211	\$656,000	12/18/2018	811 Virginia St	3	2	2,142	\$1,249,000	12/21/2018
T 1337 E Grand Ave #C	3	3	1356	\$819,800	12/4/2018	INCOME PROPERTY					
T 1349 E Grand Ave #A	3	3		\$855,000	12/19/2018	303 Center St	9	5	3646	\$2,000,000	12/11/2018

LOOKING TO SELL IN 2019?

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402 MAIN ST

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