

Inside This Issue

Calendar of Events.....	3
Certified & Licensed Professionals	6
Classifieds	3
Entertainment	2
Food	5
Hawthorne Happenings ...	3
Lawndale	4
Legals	4,5,6
Pets	7

Weekend Forecast

Friday
Sunny
64°/50°



Saturday
PM Showers
61°/54°



Sunday
AM Showers
59°/50°



No Rain on Christmas Parade



This year's Inglewood Christmas Parade saw excellent weather all around. One of the participants was Inglewood High School, which put together this really cool float. Photo: Inglewood High School.

Grants Tackle Play Equity Issue That's Keeping Youth on Sidelines

By Rob McCarthy

Every kid deserves a chance to play a sport, which is a core belief of the LA84 foundation. This charity has been around since the 1984 Summer Olympic Games -- the one that was wildly successful and closed with money in the bank. That money now funds youth sports and improvements to gymnasiums and pool repairs across Greater Los Angeles.

LA 84'S chief executive recently brought attention to what she considers a national crisis hiding in plain sight. The issue is known as play equity, which is a way of saying that household incomes and zip codes are keeping area kids from joining a sports team, taking karate lessons, or swimming. "A chasm has formed between the haves and the have-nots when it comes to sports and the basic need to run or jump, swim or compete... or simply move," said foundation CEO and President Renata Simril. The AYSO mantra of "everybody plays" isn't true for kids who live in households making \$35,000 a year or less. Budgets for schools and parks programs are shrinking, too.

"In neighborhoods with high poverty rates, opportunities to play oftentimes don't exist," Simril said. "Barriers include the elimination or reduction of enrichment programs such as P.E. and sports programs, safe passage to safe playgrounds, lack of trained and well-paid coaches and the rising costs of athletics and intramural programs, which have contributed to a 'pay-to-play' culture that steeply disadvantages kids living in low-income communities."

The foundation, based in Los Angeles, calls itself a youth development organization that transforms lives and communities by supporting youth sports and structured play programs. Through sports and play, kids learn life lessons early from coaches whose salaries are paid with grants from LA84.

Girls especially are kept on the sidelines because

their family can't afford the registration, equipment and travel expenses associated with youth teams. The Women's Sports Foundation has reported that 69 percent of all American girls who don't play sports live in households with incomes of \$35,000 or less. Boys do better -- at 53 percent -- at overcoming the financial barrier to athletics. In Greater Los Angeles, boys and girls are five times more likely to be physically inactive when their household incomes are \$50,000 or less, according to the foundation.

The benefits of sports, lessons and belonging to a club go beyond physical fitness. A child who plays a sports, takes lessons or is a member of a club is a better all-around student, according to a new report. Children's school engagement was higher when they were involved in one or more activities, researchers with the U.S. Census Bureau found. They also noted in their report, "A Child's Day," the play equity barrier that children in poverty run up against too often.

Being engaged in school is connected academic achievement, behavior and graduation rates, the Census Bureau researchers noted. Other findings in the November report from the bureau noted the role parents play in a child's interest and success at school:

- About 37 percent of children whose parents were married were highly engaged in school, compared to 30 percent with parents who never married.
- School engagement also varied by a household's experience with food insecurity. Nearly one-fourth of children in families reporting some experience with food insecurity in the past year were found to be engaged in school vs. 38 percent for their peers who never had to worry about having food in the house.
- The census team's results reinforce other research showing that parents are highly engaged with their children. A majority of kids under 5 are read to five times per week and

go on several weekly outings with a parent, the report says.

- A majority of all children in the study eat dinner with at least parent at least five times each week.
- Just 9 percent of the children studied participate in three activities, excluding faith-based clubs and groups.

Sports is one component of kids staying healthy and seeing the results on the field and in the classroom, the LA84's leader says. Athletics offer an excellent path for children to learn about themselves and others. The barrier to participation for lower-income families comes with a cost. "Without access to sport and structured play, kids miss out on critical benefits including physical health, social-emotional growth and academic development," Simril says.

LA84 offers financial grants to sports clubs, recreational centers and school districts to promote physical activity and teamwork. The foundation has given away \$230 million over three decades to programs serving 3 million youth in eight Southern California counties, including Los Angeles.

Last year, the sports booster group gave away \$3.5 million to get kids moving and grooving. Recipients for 2018 include a \$20,000 grant to the Boys & Girls Club of the South Bay for its after school sports program. The Boys & Girls Club of Carson used a \$20,000 gift from LA84 last year for gear and coaching salaries. The foundation also gives seed money to organizations pushing sports that are new to the region, including rugby and cycling.

Information about the next grant period is listed at the LA84 website, la84.org under featured grantees. The phone number to the foundation is 323-730-4600, or email the staff at info@la84.org to inquire about upcoming grants and the application process. •

Entertainment

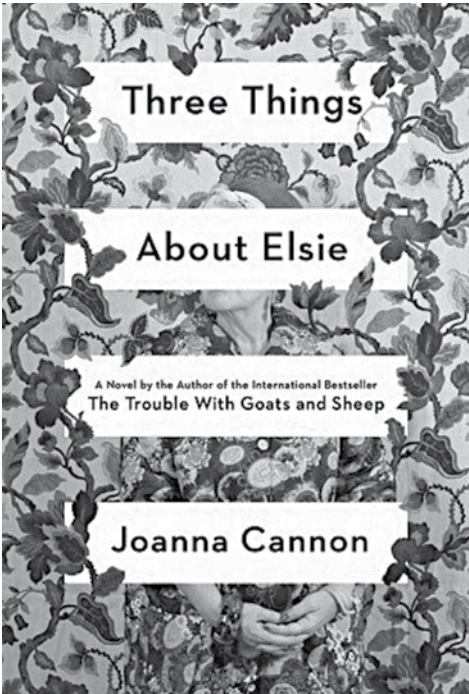
Check It Out

Three Things About Elsie by Joanna Cannon

By Roz Templin, Library Assistant,
El Segundo Public Library

Florence Claybourne, 84 years old, lives in Cherry Tree Home for the Elderly. As our story opens, she is lying on her sitting room floor, waiting for help to arrive. While she waits, she reminisces about her life and a deeper history unfolds.

Florence has noticed that she forgets things. It doesn't really concern her until she notices that things in her little flat are being moved around. Miss Ambrose, one of the



Three Things About Elsie by Joanna Cannon

administrators at Cherry Tree, only thinks she's confused -- as do other employees and residents at the Home. But Florence knows that something is going on. Miss Ambrose is focused on the fact that Florence keeps too much to herself. Maybe Cherry Tree isn't a right fit for Florence? "You're not sending me to Greenbank?" asks Florence. Greenbank is the last resort for the aged, a dreary nursing home. Miss Ambrose proposes a reassessment period of one month -- a probationary period, so to speak. Florence can't imagine what crime she has committed to deserve such a punishment, but Miss Ambrose only retorts that "it's a figure of speech. That's all."

Worried that she will be moved to Greenbank, but not wanting to participate

in dayroom activities with other residents, Florence complains to her best friend Elsie and to the "uniforms" (workers... she can't be bothered with remembering their names). She goes about her business until she sees someone she used to know, Ronnie Butler. But it isn't good. Ronnie Butler drowned in 1953.

Not only does this story accurately describe what it's like to be old and feeling as if you don't matter in the modern world and not only does it recall a time when characters are young and in the full bloom of life and promise, but it is also a mystery that runs down several roads, depending upon what the protagonist can remember.

Ronnie Butler identifies himself as Gabriel Price, the new resident at Cherry Tree. He soon wins over residents and staff alike with his youthful appearance and helpful attitude. But Florence isn't fooled. She and her friends Elsie and Jack unite to solve the mystery that is Gabriel Price.

Three Things about Elsie isn't just about Florence and her fellow residents, but also explores the lives of the workers: handyman Simon, hairdresser Cheryl, Gloria, Miss Bissell and of course, Miss Ambrose. Comical and sentimental, these characters live in your imagination and you root for their happiness. By the end, these people connect with each other and the reader has a better idea what it's like to be older and also what it's like to be around those aged folks. You can bet the youngsters learn precious life lessons from their elders, and you will also discover what those three things are about Elsie. •



Roz Templin

Film Review

Cold War Review: A Masterful Triple Threat

By H. Nelson Tracey
for www.cinemacy.com

There is nothing more satisfying than watching a film from a master director. In the case of Polish director Pawel Pawlikowski, it was his 2014 Foreign Oscar winner *Ida*, that added him to my list of top directors. So when *Cold War* released, it wasn't a question of if but when I could fit it into my queue, and I'm happy to say that the film lives up to its predecessor as a brilliant companion to Pawlikowski's previous work.

Shot in a visually distinct, entirely black and white square ratio, we're transported to 1949 Poland within seconds. The war in Europe is over, yet the division between East and West



Cold War, Courtesy of Amazon Studios.

lingers when we meet our first protagonist, Wiktor (Tomasz Kot). An accomplished musician and conductor, Wiktor is part of a program that recruits young village peasants to study traditional Polish music in order to participate in a newly formed musical conservatory. The goal is earnest preservation of Polish heritage through music and dance. Yet as their notoriety grows, they face increased pressure to transition to propaganda-based entertainment over the traditional music of which they are passionate. The resulting tension affects numerous countries...and by tapping into the ultra-specific, it successfully creates something universal.

This is only the starting point. The 90-minute runtime is packed tightly with narrative beats. The larger journey begins when Wiktor takes a liking to one of the conservatory's brightest

stars, Zula (Joanna Kulig). Despite their different roles in the conservatory, they fall passionately in love. Over the course of a few years, their love story intertwines with the European conflict at hand, and their opposite personalities make for both passion and often conflict.

What makes *Cold War* so riveting is the film's delivery of material. Cinematographer Lukasz Zal (who co-shot *Ida* and was nominated for the cinematography Oscar), gets to use the camera as the ultimate storytelling device. Most films are lucky to have one or two unforgettable shots that get burned into the retinas. *Cold War* has at least a dozen. Some are like magic tricks in their simplicity or creative reveal of key information. Others are more stunningly beautiful in an Ansel Adams, magnificently black and white styling. None are mundane or incidental. I won't spoil these wondrous photographic moments, as they are worth the admission alone.

These combined forces of story, photography and the angelic quality of the Polish music are what make *Cold War* a must-see, especially on a big screen. Pawlikowski claims he did not set out to make another film so similar to *Ida* in aesthetic, and yet the two are as perfect as companion pieces come. They entirely stand on their own, but are complementary as a pair. Whatever Pawlikowski decides to do next, consider my ticket already purchased. In the meantime, I'll be soaking up the emotional experience of *Cold War* for many days to come.

Cold War is rated R for some sexual content, nudity, and language. 88 minutes. Now playing at Laemmle Royal. •



H. Nelson Tracey.

“And now we welcome the new year, full of things that have never been.”
— RAINER MARIA RILKE

A new business deserves a good name.

DBAS PUBLISHED FOR ONLY \$75.00

Email dba@heraldpublications.com or call 310-322-1830 for more information.

HERALD PUBLICATIONS

EL SEGUNDO HERALD* • HAWTHORNE PRESS TRIBUNE* INGLEWOOD DAILY NEWS* • LAWDALE NEWS*

EL SEGUNDO OFFICE • 500 Center St. • El Segundo • CA • 90245
Phone: (310) 322-1830 • Fax: (310) 322-2787 • www.heraldpublications.com
*Our papers are legally recognized and adjudicated newspapers of general circulation

Staff and Departments

Editor-in-Chief: Heidi Maerker
Classifieds: Clara Nilles • class@heraldpublications.com
DBA: Debbie Waite • dba@heraldpublications.com • For Fictitious Business Name (DBAs) filings
Graphic Design: Michael Gonzales • ads@heraldpublications.com
Legals: Debbie Waite • legalnotices@heraldpublications.com
Letters to the Editor: letters@heraldpublications.com
Marketing: Debbie Waite • marketing@heraldpublications.com
Press Releases: pr@heraldpublications.com
For press releases, Herald In travel photos and general photos
Real Estate: Clara Nilles • graphics@heraldpublications.com • For new realtors, contracts, ads
Website contact: web@heraldpublications.com
For comments or announcements (weddings, engagements, obituaries)

Contributing Writers: Haleemon Anderson, Derrick Deane, TerriAnn Ferren, Greg McMullin, Duane Plank, Adam Serrao, Brian Simon, Cristian Vasquez

Calendar of Events

Deadline for Calendar items is the prior Thursday by noon. Calendar items are \$1 per word. Email listings to marketing@heraldpublications.com. We take Visa and MasterCard.

THURSDAY, JAN. 3

- Chess for All Ages, 4:30 PM., free, Crenshaw Imperial Branch Library, 11141 Crenshaw Blvd., Call: 310-412-5403.
- Puppet Playtime, 4:00 PM., free, Inglewood Public Library, 101 W. Manchester Blvd., Call: 310-412-5380.
- Crafts for Adults, 4:00 PM., free, Inglewood Public Library, 101 W. Manchester Blvd., Call: 310-412-5380.

FRIDAY, JAN. 4

- STEAM, 3:00 PM., free, ages 18 & below, Inglewood Public Library, 101 W. Manchester Blvd., Call: 310-412-5380.
- Teen Club, 4:00 PM. – 5:30 PM., Inglewood Public Library, 101 W. Manchester Blvd., Call: 310-412-5380.
- Teen Games Day, 3:00 PM. – 4:00 PM., for teens only, Hawthorne Library, 12700 Grevillea Ave., Hawthorne, Call: 310-679-8193.

SATURDAY, JAN. 5

- Family Story Time, 1:00 PM. – 1:45 PM., free, Inglewood Public Library, 101 W. Manchester Blvd., Call: 310-412-5380.

MONDAY, JAN. 7

- Monday Mania, 4:00 PM. – 5:00 PM., free, Inglewood Public Library, 101 W. Manchester Blvd., Call: 310-412-5380.

TUESDAY, JAN. 8

- Hawthorne City Council Meeting, 6:00 PM., Hawthorne City Hall, 4455 W. 126th Street.
- Chess for Adults, 6:00 PM., free, Inglewood Public Library, 101 W. Manchester Blvd., Call: 310-412-5380.

Family Story Time, 1:00 PM. – 1:45 PM., free, Inglewood Public Library, 101 W. Manchester Blvd., Call: 310-412-5380.

WEDNESDAY, JAN. 9

- Building Bricks/Board Games, 4:00 PM., free, Inglewood Public Library, 101 W. Manchester Blvd., Call: 310-412-5380.
- Smarty Pants Story Time, 11:30 AM. – 12:00 PM., free, attendance is limited, registration required, Hawthorne Library, 12700 Grevillea Ave, Hawthorne, Call: 310-679-8193.
- Children's Chess Club, 4:30 PM., children 18 & below, free, Inglewood Public Library, 101 W. Manchester Blvd., Call: 310-412-5380.
- Adult Book Club, 6:00 PM – 7:30 PM., free, Inglewood Public Library, 101 W. Manchester Blvd., Call: 310-412-5380.
- Inglewood Visionaries Toastmasters Club #4404 Meeting, 6:00 PM., Inglewood Center for Spiritual Living, 525 No. Market St., For more info: www.ing4404.toastmastersclubs.org.

THURSDAY, JAN. 10

- Baby Story Time, 11:00 AM. – 11:30 AM., for ages 0-18 mos, free, Inglewood Public Library, 101 W. Manchester Blvd., Call: 310-412-5380.
- Preschool Story Time, 1:00 PM. – 1:45 PM., for ages 3-5, free, Inglewood Public Library, 101 W. Manchester Blvd., Call: 310-412-5380.
- Puppet Playtime, 4:00 PM., free, Inglewood Public Library, 101 W. Manchester Blvd., Call: 310-412-5380.
- Cubelets, 4:00 PM. – 5:00 PM., ages 5-12, learn how to code with cubelets, Hawthorne Library, 12700 Grevillea Ave, Hawthorne, Call: 310-679-8193. •

Classifieds

The deadline for Classified Ad submission and payment is Noon on Tuesday to appear in Thursday's paper. Advertisements must be submitted in writing by mail, fax or email. You may pay by cash, check, or credit card (Visa or M/C over the phone).

Errors: Please check your advertisements immediately. Any corrections and/or changes in an ad must be requested prior to the following Tuesday deadline in order to receive a credit. A credit will be issued for only the first time the error appears. Multiple runs will only be credited for the first time the error appears. No credit will be issued for an amount greater than the cost of the advertisement.

Beware: Employment offers that suggest guaranteed out-of-state or overseas positions may be deceptive or unethical in nature. If you have any doubts about the nature of a company, contact the local office of the Better Business Bureau, (213) 251-9696. Herald Publications does not guarantee that the advertiser's claims are true nor does it take responsibility for those claims.

APARTMENT FOR RENT

\$2100. Downstairs 2 bedrms, 1 bathrm. available now. close to shops, restaurants, freeway and park. 10 mins to beach, new carpet and blinds, tile floor, recess lighting, off street parking, hookups for washer/dryer. east side of town. no pets. one year lease. 310.322.4848.

EMPLOYMENT

Part-time Sales. Looking for motivated part-time workers. Inside sales: work from home and make sales calls. 15% commission on all sales. Outside sales: territories are Torrance and El Segundo. Includes walking and

interacting with business owners. 20% commission on all sales. Seniors and students welcome. Send resume to management@heraldpublications.com.

EMPLOYMENT

GENERAL OFFICE/DATA ENTRY El Segundo Company. F/T Position. Must know MS Word/Excel. Customer Service calls. Data entry of orders, shipping, receiving and returns. Call M-F 310-322-3026.

ROOM WANTED

I have lived in a house in El Segundo for 14 years that is being sold. I am at Sea or out of town 25% or more of the time. If you have a room not

being used, call Skip 310.322.1604.

WANTED

WANTED. Collectibles/antiques. Typewriters, sewing machines, military, silver, Japan, records, stamps, coins, jewelry, Chinese, ANYTHING. Buy/Sell/Trade. We sell for you on EBAY. Studio Antiques, El Segundo. 310.322.3895.

To appear in next week's paper, submit your Classified Ad by Noon on Tuesday.

Late Ads will incur a \$20.00 late fee.

Hawthorne Happenings

News for the City of Good Neighbors from an Old Guy Named Norb Huber



HAPPY NEW YEAR

What's so "Happy" about it?, you may ask. Just the same old problems, the same old worries, the same old aches and pains that we had during the year just past. Some folks don't see any "happy" in the new year. Are you one of those? Are you suffering from PCD, Post Christmas Depression? January 1st is "National Hangover Day". Too many parties, too much food, we are bound to feel a little worn out. There has been so much going on during the last couple of weeks, now it's back to work or school and back to the same old routine. I have resolved to start counting my blessings when I wake up instead of starting to worry about what the day may bring my way. We do have a choice on being happy or not. We can make choices on how we look at life. Is our beer mug half full or half empty? Will our worry and anxiety really change the outcome of things? We can resolve to make healthy choices as we begin this new year. We can choose to have a more understanding heart and mind to look at life with a positive outlook. But, the one thing I know I don't have a choice in is whether or not God loves me. He just does. I don't have a choice in the matter. I didn't choose God. He has chosen me. That is what differentiates our Christian faith from other religions. Even within Christian denominations, there are different views on whether we choose God or God chooses us. This makes all the difference in the world when it comes to our assurance of salvation. God has done it all for me. I cannot do anything to save myself. We rely simply on his grace to save us. So, we are sinners, God sent Jesus to save us, Jesus has done everything necessary, it's done, we are saved. With that simple truth, we can enter 2019 with the promise that God will guide us and be with us whatever the year brings. Count your blessings and not your problems. Be reassured that God has everything under control, so just relax and have a cold one. My wish for you is that all of your cold ones would be cold this year and that you would choose happiness because of what God has done for you. Happy New Year!

MOVING TO NORCAL

It's official, Outdoor Nativity Store is moving to Loomis, CA. I just signed a lease on a warehouse in the small town in Placer County about 10 miles away from my house

here in NorCal. It will take a couple of months to move our inventory and equipment up here but I will be cutting my ties with SoCal completely now. This disjointed, off the wall, random thoughts column will be my only tie left. I have had some great employees and friends working with me during the eleven years that the company has operated. It has grown out of my garage on Eucalyptus Avenue in Hawthorne to now a 5,000 square foot warehouse. We had a fine selling season again this past year. Our customers have been sending photos of their nativity sets to us for a photo raffle. It's gratifying to see the variety of set ups and where our product has been on display to share the joy of Christmas with all of those people who see it. We have sent nativities all over the world. From England to Australia to Africa to South America, the birth of our Savior has been shared. We hope to continue to produce and ship nativities to many more Christians in the coming years.

JOB OPENING: HAWTHORNE EVENTS ASSOCIATE

Could someone volunteer to send me the list of Hawthorne events this coming year? I can continue to contribute my blurbs of attempted wisdom, but I need help with the Hawthorne events. If one of you would be willing to send me a list of "upcoming Hawthorne events" then I will not worry about trying to figure out what is going on in the City of Good Neighbors when I am living 400 miles away. You don't have to stupid like me and write articles about the events. You just have to send me the list of events with the details of time and place. Please shoot me an email if you are interested in doing this once a week on Tuesdays.

CONGRATS TO NEW COUNCIL-MEMBER MIKE TALLEDA

During a special meeting of the Hawthorne City Council held on December 20th, Mike Talleda was appointed to fill the vacancy created when Nilo Michelin left the council to join the El Camino College Board of Trustees. I have known Mike for many years and has admired his dedication to his non-profit and for his love for the City of Hawthorne. He cares about his community; he cares for "his guys", the wounded veterans of the arm services. I'm sure he will find it to be a challenging position but with his experience Mike should do just fine in keeping Hawthorne moving forward.

– Please send Norb an email at: norbhuber@gmail.com •

REACH THOUSANDS OF VIEWERS

We're HIRING! **Help Wanted!**
For SALE! **For RENT!**

CLASSIFIED ADS – ONLY \$40
for twenty words or less.

Email class@heraldpublications.com or call 310-322-1830 for more information.

=ATTENTION=

HERALD PUBLICATIONS

E-NEWSLETTERS!!

Read All About-It!

FREE digital delivery of South Bay community newspapers. Be the first to know about upcoming local events...city council... school board...events calendar...local news!

Sign up at - <http://bit.ly/2fMg4Eh>

El Segundo Herald | Hawthorne Tribune | Lawndale Tribune | Inglewood News

Lawndale Tribune

AND LAWNDALÉ NEWS

The Weekly Newspaper of Lawndale

Herald Publications - El Segundo, Hawthorne, Lawndale & Inglewood Community Newspapers Since 1911 - (310) 322-1830 - Vol. 78, No. 1 - January 3, 2019

A Can-Tastic Holiday Giveaway



During the holidays, the Lawndale Elementary School District community came together to sort thousands of canned foods that went into winter baskets for families in need. The baskets also contained clothing and toys that brought smiles to the families that received them. Photo: LESD.

PUBLIC NOTICES

NOTICE OF TRUSTEE'S SALE
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/17/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.
Trustor: **PERRY KIMURA AND, VICTORIA KIMURA, HUSBAND AND WIFE**
Duly Appointed Trustee: Zieve, Brodnax & Steele, LLP Deed of Trust recorded 11/28/2006, as Instrument No. 06 2622130, of Official Records in the office of the Recorder of Los Angeles County, California,
Date of Sale: 1/17/2019 at 9:00 AM

Place of Sale: Vineyard Ballroom, Doubletree Hotel Los Angeles-Norwalk, 13111 Sycamore Drive, Norwalk, CA 90650
Estimated amount of unpaid balance and other charges: **\$340,066.89**
Note: Because the Beneficiary reserves the right to bid less than the total debt owed, it is possible that at the time of the sale the opening bid may be less than the total debt owed.
Street Address or other common designation of real property: **15520 PRAIRIE AVENUE LAWNDALÉ, California 90260**
Described as follows:
As more fully described on said Deed of Trust A.P.N #: **4073-028-023**
The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale.
NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of

which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property.
NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800) 280-2832 or visit this Internet Web site www.auction.com, using the file number assigned to this case 18-51991. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.
Dated: 12/14/2018
Zieve, Brodnax & Steele, LLP, as Trustee
30 Corporate Park, Suite 450
Irvine, CA 92606
For Non-Automated Sale Information, call: (714) 848-7920
For Sale Information: (800) 280-2832 www.auction.com
Andrew Buckelew, Trustee Sale Assistant
THIS FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION WE OBTAINED WILL BE USED FOR THAT PURPOSE
EPP27536 Pub Dates 12/20, 12/27, 01/03/2019
Lawndale Tribune Pub. 12/20, 12/27, 1/3/19
HL-26277

Order to Show Cause for Change of Name
Case No. 18NWCP00066
Superior Court of California, County of LOS ANGELES
Petition of: **HEATHER MARQUIS** for Change of Name
TO ALL INTERESTED PERSONS:
Petitioner **HEATHER MARQUIS** filed a petition with this court for a decree changing names as follows:
HEATHER MARIE MARQUIS to HEATHER MARIE KING
The Court orders that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing.
Notice of Hearing:
Date: 2-6-19, Time: 1:30 PM., Dept.: C, Room: 312
The address of the court is:
12720 NORWALK BLVD.
NORWALK, CA. 90650
A copy of this Order to Show Cause shall be published at least once each week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circulation, printed in this county: **LAWNDALÉ TRIBUNE**
Date: 12-11-18
JUDGE MARGARET M. BERNAL
Judge of the Superior Court
Lawndale Tribune Pub. 12/13, 12/20, 12/27, 1/3/19

PUBLISH YOUR PUBLIC NOTICES HERE

ABANDONMENTS: \$125.00
ABC NOTICES: \$125.00
DBA (Fictitious Business Name): \$75.00
NAME CHANGE: \$125.00

Other type of notice? Contact us and we can give you a price.

For all the usual units:
ads@heraldpublications.com
All other legal notices email us at:
legaladvertising@heraldpublications.com

HL-26273

Sweet and Spicy Chicken Kebabs with Rice

Makes 4 servings. Prep time: 15 minutes. Cook: 15 minutes.



Recipe provided by Brandpoint.

Ingredients

- 2 tablespoons brown sugar
- 1/4 teaspoon ground ginger
- 1/8 teaspoon black pepper
- 1 tablespoon lime juice
- 1 tablespoon low-sodium soy sauce
- 1 tablespoon vegetable oil
- 1 package UNCLE BEN'S READY RICE(R) Garden Vegetable
- 1 pound boneless, skinless chicken breast cut into 32 chunks
- 1 medium red pepper, seeded and cut into 1-inch pieces
- 1 small red onion, peeled and cut into 1-inch pieces
- 1 cup fresh pineapple cut into 1-inch chunks
- Vegetarian option: Replace chicken with broccoli florets and yellow squash

Preparation

1. Prepare your grill, soaking wooden skewers for at least 10 minutes.
2. Combine the first 6 ingredients in a large bowl, then add the chicken, bell pepper and onion. Cover and let sit 10 minutes.
3. Skewer the pineapple, lightly spray with cooking spray, grill 3 minutes on each side, then remove from heat.
4. Skewer the chicken, bell pepper and onion, spray with cooking spray and grill 10 minutes on each side (or until done).
5. Remove the pineapple from the skewer, then chop it coarsely and add it to the rice you've prepared according to package directions. Serve with kebabs.

“No one who cooks, cooks alone. Even at her most solitary, a cook in the kitchen is surrounded by generations of cooks past, the advice and menus of cooks present, the wisdom of cookbook writers.”
— LAURIE COLWIN

PUBLIC NOTICES

Fictitious Business Name Statement 2018300102

The following person(s) is (are) doing business as 1) OUTHEBOXRETAIL, 118 N. HILLCREST BLVD SUITE L, INGLEWOOD, CA 90301, 2) OUTHEBOX.COM, P.O. BOX 300 E. HILLCREST BLVD #1262, INGLEWOOD, CA 90301, 3) OUTHEBOXRETAIL.COM, LOS ANGELES COUNTY. Registered Owner(s): CALIBER8 INC., 118 N. HILLCREST BLVD SUITE L, INGLEWOOD, CA 90301. This business is being conducted by a Corporation. The registrant commenced to transact business under the fictitious business name or names listed above on: 12/2018. Signed: CALIBER8 INC., DILLION BRUNO, CEO. This statement was filed with the County Recorder of Los Angeles County on December 3, 2018. NOTICE: This Fictitious Name Statement expires on December 3, 2023. A new Fictitious Business Name Statement must be filed prior to December 3, 2023. Fictitious Business Name in violation of the rights of another under Federal, State, or Common Law (See Section 14400 ET SEQ., Business and Professions Code). Inglewood Daily News: Pub. 12/13, 12/20, 12/27, 1/3/19 H1-1882

Fictitious Business Name Statement 2018291470

The following person(s) is (are) doing business as BUDGET DUBIA, 17813 S. MAIN ST UNIT 117, GARDENA, CA 90248, LOS ANGELES COUNTY. Registered Owner(s): HERP TRADING INC, 17813 S. MAIN ST. UNIT 117, GARDENA, CA 90248. This business is being conducted by a Corporation. The registrant commenced to transact business under the fictitious business name or names listed above on: 11/2018. Signed: HERP TRADING INC, YUSUKE MURAI, President. This statement was filed with the County Recorder of Los Angeles County on November 20, 2018. NOTICE: This Fictitious Name Statement expires on November 20, 2023. A new Fictitious Business Name Statement must be filed prior to November 20, 2023. Fictitious Business Name in violation of the rights of another under Federal, State, or Common Law (See Section 14400 ET SEQ., Business and Professions Code). El Segundo Herald: Pub. 12/20, 12/27, 1/3, 1/10/19 H- 1883

Fictitious Business Name Statement 2018291644

The following person(s) is (are) doing business as 1) PINPOINT MOBILE LOCKSMITH, 2) PINPOINT LOCK AND KEY, 3941 W. 182ND ST., TORRANCE, CA 90504, LOS ANGELES COUNTY. Registered Owner(s): DANIEL J. PICCININI II, 3941 W. 182ND ST., TORRANCE, CA 90504. This business is being conducted by an Individual. The registrant commenced to transact business under the fictitious business name or names listed above on: 11/2018. Signed: DANIEL J. PICCININI II, Owner. This statement was filed with the County Recorder of Los Angeles County on November 20, 2018. NOTICE: This Fictitious Name Statement expires on November 20, 2023. A new Fictitious Business Name Statement must be filed prior to November 20, 2023. Fictitious Business Name in violation of the rights of another under Federal, State, or Common Law (See Section 14400 ET SEQ., Business and Professions Code). El Segundo Herald: Pub. 12/20, 12/27, 1/3, 1/10/19 H-1884

Fictitious Business Name Statement 2018301465

The following person(s) is (are) doing business as RICH SANCHEZ PLUMBING, 18403 ARMINTAST., RESEDA, CA 91335, LOS ANGELES COUNTY. Registered Owner(s): RICHARD ADAM SANCHEZ, 18403 ARMINTAST., RESEDA, CA 91335. This business is being conducted by an Individual. The registrant commenced to transact business under the fictitious business name or names listed above on: N/A. Signed: RICHARD ADAM SANCHEZ, Owner. This statement was filed with the County Recorder of Los Angeles County on December 4, 2018. NOTICE: This Fictitious Name Statement expires on December 4, 2023. A new Fictitious Business Name Statement must be filed prior to December 4, 2023. Fictitious Business Name in violation of the rights of another under Federal, State, or Common Law (See Section 14400 ET SEQ., Business and Professions Code). El Segundo Herald: Pub. 12/20, 12/27, 1/3, 1/10/19 H-1885

Fictitious Business Name Statement 2018312823

The following person(s) is (are) doing business as MEDIA ARCHIVE, 7740 REDLANDS ST. UNIT G2084, PLAYA DEL REY, CA 90293, LOS ANGELES COUNTY. Registered Owner(s): KATHLEEN BARBARA BEAUFIT, 7740 REDLANDS ST UNIT G2084, PLAYA DEL REY, CA 90293. This business is being conducted by an Individual. The registrant commenced to transact business under the fictitious business name or names listed above on: N/A. Signed: KATHLEEN BARBARA BEAUFIT, Owner. This statement was filed with the County Recorder of Los Angeles County on December 17, 2018. NOTICE: This Fictitious Name Statement expires on December 17, 2023. A new Fictitious Business Name Statement must be filed prior to December 17, 2023. Fictitious Business Name in violation of the rights of another under Federal, State, or Common Law (See Section 14400 ET SEQ., Business and Professions Code). El Segundo Herald: Pub. 12/20, 12/27, 1/3, 1/10/19 H-1886

**PUBLISH
YOUR
PUBLIC
NOTICES
HERE**

**ABANDONMENTS:
\$125.00**

**ABC NOTICES:
\$125.00**

**DBA
(Fictitious Business Name)
\$75.00**

**NAME CHANGE:
\$125.00**

Finance

5 Ways To Get Financially Fit This New Year

(BPT) - In 2019, many Americans are planning for a “better me” in the year ahead. Gym memberships and diets are at the top of many lists, but what about financial health? Losing debt can be just as important as losing pounds, and financial fitness just as important as physical fitness.

According to a new survey from Marcus by Goldman Sachs(R), 74 percent of Americans think their financial well-being has an impact on their overall health and 64 percent feel they are not in the best financial shape they could be. On top of that, half of those surveyed (50 percent) think it’s easier to get into better physical shape than financial shape and 59 percent consider tracking expenses and budgeting to be more stressful than trying a new workout.

Although New Year’s resolutions to improve financial fitness may seem daunting, they are achievable, and their effects can be significant. While it is important to pump iron and feel great physically, it is equally beneficial to pump up your savings and take steps to secure your financial future. Here are five simple ways to help achieve better financial fitness in 2019:

- 1. Trim down debt: Eliminating debt is a worthy goal shared by many - 78 percent of those surveyed would rather get rid of their debt than lose weight. Consider instead a debt consolidation personal loan such as those provided by Marcus by Goldman Sachs(R), which offers fixed-rate, no-fee personal loans that could help save on interest when compared to high-interest variable rate credit cards.
- 2. Set a realistic budget: Every financial fitness plan should start by establishing a budget that is both effective and achievable. The first step in creating one is to identify your essentials like mortgage or rent, car

payments, tuition loans - and determine how much each of these expenses cost you per month. Next, average your spending in key categories that occur on an ongoing basis, such as food, gas, clothing, commuting costs and your gym membership. Combine those two figures to determine what your actual expenses and monthly budget are, and any money left over can be considered discretionary. Part of each month’s discretionary budget should be dedicated in advance to savings.

3. Shred unwanted subscriptions: With a budget in place, it’s all about tracking expenses and ensuring that your spending aligns with what your budget requires. There are

many free tools that can help do the work, such as the personal financial management app Clarity Money, which monitors recurring expenses and helps with eliminating unwanted subscriptions.

4. Pump up your savings: Look for savings accounts with higher rates that can help your money make more money. A high-yield Online Savings Account from Marcus by Goldman Sachs can earn 4X the national average, with a 2.05 percent APY (annual percentage yield)[1]. There is no minimum deposit required, making it an easy way to begin growing your savings with the cash you already have.

5. Find a workout partner: Working out with a partner at the gym helps to establish shared goals, while encouraging accountability. The same is true for financial fitness. Your path to better financial health could accelerate if you can partner with a family member, friend or significant other who’s also interested in their financial well-being. Plan monthly check-ins, arrange mini-competitions for saving more and organize “no spend days” together. You’ll keep each other responsible and build positive mutual support along the way.

For more information on approachable solutions to your financial management, head to Marcus.com. •

PUBLIC NOTICES

NOTICE TO CREDITORS OF BULK SALE
(Division 6 of the Commercial Code)
Escrow No. 025443-CM

(1) Notice is hereby given to creditors of the within named Seller(s) that a bulk sale is about to be made on personal property hereinafter described.

(2) The name and business addresses of the seller are: JOHNNIE'S AUTO BODY SHOP LAX, INC., 11016 SOUTH LACIENEGABLVD, INGLEWOOD CA 90304

(3) The location in California of the chief executive office of the Seller is: SAME AS ABOVE

(4) The names and business address of the Buyer(s) are: CULVER CITY COLLISION CENTER, LLC, 1473 WELLESLEY AVE, LOS ANGELES, CA 90025

(5) The location and general description of the assets to be sold are: CERTAIN FURNITURE, FIXTURES, EQUIPMENT, GOODWILL, INVENTORY AND OTHER ASSETS of a certain business located at: 11016 SOUTH LACIENEGABLVD, INGLEWOOD CA 90304

(6) The business name used by the seller(s) at said location is: JOHNNIE'S AUTO BODY SHOP LAX

(7) The anticipated date of the bulk sale is JANUARY 22, 2019 at the office of: GLEN OAKS ESCROW, 24018 LYONS AVE, SANTA CLARITA, CA 91321, Escrow No. 025443-CM, Escrow Officer: CYNTHIA MOLLER

(8) Claims may be filed with Same as "7" above.

(9) The last day for filing claims is: JANUARY 18, 2019.

(10) This bulk sale is subject to Section 6106.2 of the Uniform Commercial Code.

(11) As listed by the Seller, all other business names and addresses used by the Seller within three years before the date such list was sent or delivered to the Buyer are: NONE.

DATED: DECEMBER 20, 2018

TRANSFEREES: CULVER CITY COLLISION CENTER, LLC, A CALIFORNIA LIMITED LIABILITY COMPANY

LA2174342 INGLEWOOD NEWS 1/3/19
Inglewood Daily News Pub. 1/3/19

HI-26289

NOTICE OF PUBLIC HEARING
Tentative Parcel Map Application
2018PM01
Tentative Parcel Map No. 80305

PUBLIC NOTICE is hereby given that the Planning Commission of the City of Hawthorne will hold a public hearing to consider the following matter:

TENTATIVE PARCEL MAP NO. 80305: A request to approve Tentative Parcel Map No. 80305. The existing 130,675 square foot parcel is proposed to be split into four separate parcels (Lot 1 = 18,046 sf, Lot 2 = 192,928 sf, Lot 3 = 11,873 sf, and Lot 4 = 80,825 sf) for the purpose of facilitating development of the site with additional office buildings in the future.

PROJECT LOCATION: 14500 Aviation Boulevard - APN No. 4149-012-047 - City of Hawthorne, Los Angeles County, State of California

MEETING DETAILS:
Day: Wednesday
Date: January 16, 2019
Time: 6:00 p.m.
Place: City Council Chambers
4455 West 126th Street
Hawthorne, CA 90250

Those interested in this item may appear at the meeting and submit oral or written comments. Written information pertaining to this item must be submitted to the Planning and Community Development Department prior to 5:30 PM January

15, 2019, at 4455 West 126th Street, Hawthorne, California 90250 or emailed to mmajcherek@cityofhawthorne.org. For additional information, you may contact Maria Majcherek at (310) 349-2972 or at the email noted above.

ENVIRONMENTAL REVIEW: Tentative Parcel Map No. 80305 is consistent with California Environmental Quality Act (CEQA) Section 15315. Minor Land Divisions Class 15 consists of the division of property in urbanized areas zoned for residential, commercial, or industrial use into four or fewer parcels when the division is in conformance with the General Plan and zoning, no variances or exceptions are required, all services and access to the proposed parcels to local standards are available, the parcel was not involved in a division of a larger parcel within the previous 2 years, and the parcel does not have an average slope greater than 20 percent.

PLEASE NOTE that pursuant to Government Code Section 65009: In an action or proceeding to attack, review, set aside, void, or annul a finding, determination or decision of the Planning Commission or City Council, the issues raised shall be limited to those raised at the public hearing in this notice or in written correspondence delivered to the Planning Commission or City Council at or prior to the public hearing.

Hawthorne Press Tribune Pub. 1/3/19
HI-26288

It's a new year - full of possibilites - Believe in yourself!! - Mom

CERTIFIED AND LICENSED PROFESSIONALS

CERTIFIED BUSINESS AND PROFESSIONAL (B&P) ADS

SIX MONTHS – \$450 • ONE YEAR – \$800

We will create your B&P ad for you, at no additional cost.
For information or rates, call 310-322-1830.

Interested parties email:
marketing@heraldpublications.com

PICK YOUR NEWSPAPER!
All Four (or Pick And Choose)
For One Price!

Herald Publications newspapers: El Segundo Herald, Hawthorne Press Tribune, Inglewood Daily News and Lawndale Tribune. We take Visa and MasterCard. Please always include your phone number with your submission. Payment must be received before ad is published.


HERALD PUBLICATIONS

gardening


EL SEGUNDO GARDENER
Licensed/Bonded
All E.S. Crew, Lawn Service Clean Ups, Tree Trim, Sprinklers, Handyman, etc.
CALL OR TEXT BRIAN
310-493-7811 | 310-322-7396
Lic# 100085424

YOUR AD HERE

Email to reserve your space
marketing@heraldpublications.com

handyman

TOUCHSTONE
PAINTING • PLASTERING
HANDYMAN
Reasonably Priced - Referrals Upon Request
310-517-9677
30 Year Business and Resident in the South Bay

painting

PAINTERS PLUS



INTERIOR • EXTERIOR
PLUS
IMPROVEMENTS • REPAIRS

FREE ESTIMATES
LOWEST PRICES • GUARANTEED QUALITY
5 YEAR FREE MAINTENANCE

SERVING THE BEACH CITIES
FOR OVER 20 YEARS

CALL DON **310-798-0450**
LIC # 726089

plumbing

Phone/Text
310.738.7094


SECOND CITY PLUMBING & Rooter Service
23 YEARS EXPERIENCE
Sewer Video • Hydrojetting • Bonded • Insured
CA LIC. #980971

plumbing

FOR ALL YOUR PLUMBING NEEDS

We offer
Senior Discounts
We match any pricing
Open 24/7
Free Estimates
License # 537357



1-310-782-1978

YOUR AD HERE

Email to reserve your space
marketing@heraldpublications.com

cleaning services


Cleaning w/a Woman's Touch
Honest & Dependable
Residential, commercial, construction
310-397-5488

YOUR AD HERE

Email to reserve your space
marketing@heraldpublications.com

handyman

CRAFTSMANSHIP CONTRACTOR 
Kitchen and Bathroom Specialist,
Room Additions, Plumbing,
Electrical, Painting
WE DO IT ALL WITH OUR OWN CREW!
LICENSED, BONDED AND INSURED
Call Manny **310-729-9612**

painting

RICH'S PAINTING
Specializing in exterior
Quality interior work
Reliable • Reasonable Rates
310-640-9465

roofing

NICK'S ROOFING SERVICE
—Small jobs OK!—
310-697-9147
CA License # 1009097

THOUSANDS OF OUR PAPERS ARE DELIVERED WITHIN MILES OF YOUR HOME OR BUSINESS.

PETSPETS **Pets** PETSPETS

Featured Pets of the Week

Provided by Meggie Hogan,
Development Assistant/spcaLA

This cuddly kitty trio will give those looking to adopt their next pet some awesome options. Each of them is available at the spcaLA South Bay Pet Adoption Center at 12910 Yukon Ave., Hawthorne, CA 90250. To learn more, call 310-676-1149.

Sky (19-00390): 4 Years Old/Siamese Mix/Female

“Meow, I’m Sky, a stunning Seal Point Siamese mix with a super friendly and loving purrsonality. I love meeting new people and showing off my purring skills. Come check meowt today and I’ll show you just how special I really am!” More info: <https://spcala.com/adoptable/pet/?ss=19-00390>



Galaxy

Galaxy (19-01442): 2 Years Old/Domestic Short Hair/Female

“I’m Galaxy, a playful young kitty whose favorite toys are mice and feather wands. I’m looking for a Friend for Life who will play with me and have a snuggle afterwards! Could that be you?” More info: <https://spcala.com/adoptable/pet/?ss=19-01442>

Guava (19-01516): 2 Years Old/Domestic Short Hair/Male

“I’m Guava, as sweet as my name! I live for cuddling, purring and making biscuits. I am just such a lovebug who would love to become your Friend for Life, so come check meowt today! I know you’ll want to take me home.” More info: <https://spcala.com/adoptable/pet/?ss=19-01516> •



Sky



Guava

Purrrfect Companions

A new year, a new start ... Begin your year with a special new love when you adopt one of these precious kitties.

Many of the teenage and adult cats we rescue have been abandoned, neglected or dumped at the shelter and find themselves in a terrifying, lonely new world. They are supremely deserving — and appreciative — of a second chance at life.

Calypso is a very affectionate kitty who loves to get attention. This girl is settling into the Kitten Rescue Sanctuary groove and is adapting to all the cats, but we suspect she would be happy enough as a solo kitty as well. Calypso is a curious kitty who enjoys investigating her surroundings and also enjoys

helping the caretakers with tasks like changing out cat beds and sweeping. Her current favorite toy is a cat tunnel that she enjoys leaping in and out of frequently. Calypso can’t wait for her forever home!

Farkle is a curious fluffball of energy. He purrs when you just look at him, loves his humans and loves to spend time with humans and dogs while talking their ear off. He is very high-energy and possibly has some dwarfism — he is very short compared to his siblings. He will need to be in a house with older children who understand kittens and their antics. A KR volunteer rescued Farkle from a shelter. His history is unknown before seven weeks old. Being a stray kitten,

Farkle can be skittish and startles easily at times. He needs to be adopted with a bonded sibling. He pairs well with all of his siblings — Topanga, Riley or Corey. This is a group of expert climbers, jumpers and escape artists. Some cat experience would be good with this group.

These cats and kittens are available for adoption through Kitten Rescue, one of the largest cat rescue groups in Southern California. All our kitties are spayed/neutered, microchipped, tested for FeLV and FIV, dewormed and current on their vaccinations. For additional information and to see these or our other kittens and cats, please check our website www.kittenrescue.org or email

us at mail@kittenrescue.org.

Your tax-deductible donations for the rescue and care of our cats and kittens can be made through our website or by sending a check payable to Kitten Rescue, 914 Westwood Blvd. #583, Los Angeles, CA 90024.

On Saturdays, we have adoptions from noon to 3:30 p.m. in Westchester at 8655 Lincoln Blvd. just south of Manchester Avenue, and also in Mar Vista at 3860 Centinela Ave, just south of Venice Boulevard. Our website lists additional adoption sites and directions to each location.

Saving one animal won’t change the world, but the world will surely change for that animal. •



Farkle (back center) and family



Calypso

Real Estate



Like Us on Facebook!



Budget Checkup For Homeowners And Future Homeowners

(BPT) - Sponsored Ad Content from Vanderbilt Mortgage and Finance, Inc. A budget is an important tool for first-time homebuyers and current homeowners. Throw out any negative feeling you may have toward budgeting. We're here to tell you that budgeting is a great exercise, and can free your financial mind! A budget is meant to be a guide to where you should spend your monthly income.

Budgeting can mean guilt-free fun. By making and sticking to your budget, you can spend money knowing exactly how much you need to set aside for necessities, and how much you can spend on other activities! Budgets are an important tool for the first-time homebuyer because it can help you make your move into a home with a payment that fits your lifestyle and circumstances. For existing homeowners, budgets can help you achieve or maintain financial freedom.

Budgeting can be done by anyone - it just takes time initially to set it up correctly. Gather paychecks, bills and bank statements to get started. You can write down all this information or use a budget tool. Start by

calculating your monthly income, which includes not only the amount you may get from a regular paycheck, but also any money you get in government aid, child support or pensions. The next step is to look at your bills

can take that surplus and contribute to your financial goals, whether that be saving for a down payment, taking a family vacation or building a nest egg.

Do you see a deficit? If so, you can make

A budget is crucial for home ownership, whether you're a first-time homebuyer or you currently own a home. A sound budget can relieve stress and help you feel confident in the way you spend your hard-earned income.

About Vanderbilt Mortgage and Finance, Inc.

Vanderbilt Mortgage and Finance, Inc. is a national housing lender that specializes in financing manufactured homes. In business for more than 40 years, the company currently services more than 200,000 home loans and works hard to tailor loans to each family's needs. Vanderbilt has an A+ grade from the Better Business Bureau and is a Berkshire Hathaway company. For more information, visit VMFHomeLoan.com.

NMLS Disclosure: Vanderbilt Mortgage and Finance, Inc., 500 Alcoa Trail, Maryville, TN 37804, 865-380-3000, NMLS #1561, (<http://www.nmlsconsumeraccess.org/>), AZ Lic. #BK-0902616, Loans made or arranged pursuant to a California Finance Lenders Law license, GA Residential Mortgage (Lic. #6911), MT Lic. #1561, Licensed by PA Dept. of Banking.



and bank statements to find out truly what you spend in each category. This accurate information will empower you to take control of your finances.

Do you see a surplus? That is great! You

the changes needed to balance your budget. You can cut back on nonessential items, like eating dinners out, to get financially fit. Having this knowledge is powerful and can help you take the right steps toward financial stability.

the changes needed to balance your budget. You can cut back on nonessential items, like eating dinners out, to get financially fit. Having this knowledge is powerful and can help you take the right steps toward financial stability.

WWW.HERALDPUBLICATIONS.COM

Shiela Fowler
SHIELA SIMPLIFIES SALES
310-529-9922
shfowler17@gmail.com

DRE#00942595

SERVING THE SOUTH BAY SINCE 1989
EZEQUIEL "ZEKE" ACEVES
Call for a **FREE** Market Analysis
(310) 951-8679
ALWAYS A PHONE CALL AWAY
zekeaceves@aol.com • www.zekeaceves.com

License # 0103312

ESTABLISHED 1980

Kirk Brown
REALTY

310.322.0066 | KIRKBROWN@GMAIL.COM

We Work Hard Everyday to Exceed Your Expectations!

Kirk Brown • DRE# 00556073
Kirk Brown • DRE# 01359453

WE HAVE RENTALS IN EL SEGUNDO!

APARTMENTS AND HOUSES
2-3 BEDROOMS

WANTED

- LARGE EXECUTIVE HOME
- ANY & ALL PROPERTIES FOR INVESTMENT!

If you're considering selling, give us a call! Name your terms!!

EL SEGUNDO FAMILY SINCE 1924