

Manhattan Beach Sun

The Weekly Newspaper of Manhattan Beach

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Weekend Forecast

Friday

Partly Cloudy
76°/64°



Saturday

Partly Cloudy
81°/67°



Sunday

Partly Cloudy
81°/67°



Tall Ships Festival Concludes at Port of LA



The "Ever Loading" container ship docks at Port of LA Harbor during the Tall Ships Festival, held August 20-24. Photo by Peter Thornton, jp.thornton58@gmail.com.

Community Banks Have Community Interests at Heart

By Laura Sorensen

According to a 2012 survey by California Bank & Trust, one in two Californian small business owners found it very important to have a trustworthy relationship with their bank. "Small business owners cited 'access to capital' and 'knowledge and advice' among the top items they depend on from their banking relationship," according to CB&T's website. What kind of bank can provide such important commodities to a small business owner? Perhaps a national bank; after all, they have billions of dollars in assets, branches all over the country, and make hundreds, if not thousands, of business loans every hour. But Rick Sowers, executive vice president of Bank of Manhattan, has another suggestion: look into the services a community bank can offer.

Many people don't even know that these small, lender-focused institutions exist in their area. Sowers admits that even with 11 years' experience in the banking business, he didn't know the difference between a community bank and a national bank. He had spent many years flying all over the country giving highly-paid advice to national banks, so when a friend began to talk about starting Bank of Manhattan, Sowers didn't understand the appeal of opening a bank with only one branch that served a tiny market niche. Bank of Manhattan currently has only \$500 million in assets, a number that seems large unless it's set against the trillions of dollars that move in and out of national banks. Bank of Manhattan has no way to compete in that arena, and of course it gives the same loans and makes many of the same monetary decisions that national banks do. "Our money is the same green," as Sowers puts it. He quickly realized that the difference for small- and medium-size business owners is in the localized, focused

experience that a community bank provides.

"Community banking is entirely relationship-based," says Sowers. A customer can enter a bank branch in Manhattan Beach, Pasadena, Glendale, or Montebello, or even head over to the huge, glassed-in El Segundo headquarters, and meet with a decision-maker who knows – and lives in – the area. "So if [it's] one of our clients, or one of the prospects we're trying to bring into the bank, we know where the property is. We know what their business is: chances are, we go to those businesses and use those services," says Sowers. Business owners benefit when they don't have to call up a service across the country to apply for loans or expand their businesses. Bank of Manhattan also benefits, and its assets grow, with every business success. And the employees and officers of the bank go out to the community and spend their money at the small businesses that dot the South Bay. It's a synergistic relationship, as Sowers likes to say.

Sowers considers himself a business partner in the ventures that Bank of Manhattan takes on. "We take a 'consultative' approach ... if there's something I can offer to that business owner, that CFO, to help them better their business or a suggestion of someone who might be able to help them in a service capacity ... then we do that." He feels comfortable enough to advise customers in their business practices or make connections between them – for instance, a contractor might need an electrician, and Sowers might know just the one.

Since the recession, Sowers has seen some resurgence in small business applications as the economy has started its slow recovery, but most of the resurgence is in the South Bay, where people were not as affected in the first place. In East Los Angeles,

he says, growth has been much slower and businesses have stayed shut as credit lines have shrunk and capital has become scarcer. Businesses have become much more cautious in the past years, growing slowly, relying on more technology, and getting by with fewer employees that work longer hours. Bank of Manhattan offers streamlined banking services for businesses who need it, but it also offers an experience unique to small banks: a customer, every so often, might come into the bank simply to sit in one of several very comfy chairs and talk to a person. Sowers says he has clients who prefer a face-to-face interaction, and Bank of Manhattan provides an environment that might seem old-fashioned, but which can appeal to companies who have only dealt previously with a series of apps. "The hardest challenge for us as a smaller bank is ... we can't continue to spend millions of dollars on technology, so how do you bridge that gap to 'the next thing,' and we have to bridge that gap with really good service."

Sowers enjoys the personal connections he makes with his customers. His consulting background, as well as his gregarious personality and his double degrees in economics and sociology, all combine to create a bank officer who has personally involved himself in not only the world of business loans, but the charitable aspects of the community as well. Bank of Manhattan employees are encouraged to spend their time, volunteering in groups such as Rotary Club, Chambers of Commerce, leadership groups, or other business or education foundations. Sowers himself is a board member of the El Segundo Ed! Foundation and a partner in the White Light, White Night charity gala, helping to raise money for the mentoring and support service

See *Community Banks*, page 2

Seniors

The Link Between Hearing Loss And Cognitive Health

(BPT) - Difficulty hearing may be more than just a quality-of-life issue. Growing evidence indicates that untreated hearing loss in older adults can lead to other health conditions, and one of the most concerning is cognitive decline.

In fact, a Johns Hopkins Study found that cognitive diminishment was 41 percent more likely in seniors with hearing loss. Because maintaining the health of the brain is such a priority for older people, hearing difficulties should not be ignored.

HEARING AND THE BRAIN

To hear well, the brain and ears work together. Sound is heard through the ears and then the brain translates the noise so you can understand what it is. This means you not only hear language, music and traffic, but you comprehend these are all different sounds with different meanings.

With untreated hearing loss, the signals to your brain are weaker, and therefore you have to think much harder to understand the noises around you. When the brain is using more cognitive resources to understand sounds, other brain activities like memory and comprehension can suffer, often causing cognitive decline.

EFFECTS OF UNTREATED HEARING LOSS

In addition to diminished mental health, untreated hearing loss can lead to numerous health conditions:

- Mental fatigue and stress
- Poor memory
- Concentration difficulty
- Social withdrawal
- Depression

Just like maintaining muscle mass or speaking a foreign language, hearing health should be approached with a "use it or lose it" mentality. Audiologists agree that early intervention is key because when the brain doesn't hear certain noises for a long time, it can actually lose the ability



to comprehend those sounds. For example, the longer the brain is deprived of hearing high-frequency sounds, the more difficult it will be to process those sounds, even if corrective measures are taken.

TAKING ACTION

If you or a loved one may be experiencing hearing loss, visit www.Starkey.com for a free and simple online hearing test. For a complete evaluation of your hearing, visit a licensed hearing care professional in your area.

An estimated 26.7 million Americans ages 50 and older suffer from hearing loss, yet only one in seven uses a hearing aid, according to a Johns Hopkins study published in "The Hearing Review." After a professional diagnosis, your audiologist can help you learn your options for hearing better, including modern, discreet hearing aids.

INVISIBLE HEARING AIDS

Many of today's hearing aids cannot be seen, meaning no one but you will know you're wearing one. For example, invisible-in-the-canal (IIC) are about the size of a jelly bean and are custom fit to your ear canal. Another option is the mini receiver-in-canal (RIC) device, which resembles the shape of a traditional hearing aid but is half the size. The mini RIC hides behind a person's ear, making it nearly invisible.

Even though the size of today's hearing aids has dramatically decreased, wearers enjoy high performance and power, including many smart features. •

Looking Up

NASA's New Horizons Spacecraft Crosses Neptune Orbit



This dramatic view of the crescents of Neptune and Triton was acquired by Voyager 2 approximately 3 days, 6 and one-half hours after its closest approach to Neptune (north is to the right). Photo credit: NASA/JPL.

By Bob Eklund

NASA's Pluto-bound New Horizons spacecraft has traversed the orbit of Neptune. It is due to make a close encounter with distant Pluto on July 14, 2015. The sophisticated piano-sized spacecraft, which launched in January 2006, reached Neptune's orbit on Aug. 25, 2014, in a record eight years and eight months. New Horizons' milestone matches precisely the 25th anniversary of the historic encounter of NASA's Voyager 2 spacecraft with Neptune on Aug. 25, 1989.

"It's a cosmic coincidence that connects one of NASA's iconic past outer solar system explorers with our next outer solar system explorer," said Jim Green, director of NASA's Planetary Science Division. "Exactly 25 years ago at Neptune, Voyager 2 delivered our 'first' look at an unexplored planet. Now it will be New Horizons' turn to reveal the unexplored Pluto and its moons in stunning detail next summer on its way into the vast outer reaches of the solar system."

"NASA's Voyager 1 and 2 explored the entire middle zone of the solar system where the giant planets orbit," said Alan Stern, New Horizons principal investigator at the Southwest Research Institute in Boulder, Colo. "Now we stand on Voyager's broad shoulders to explore the even more distant and mysterious Pluto system."

Several senior members of the New Horizons science team were young members of Voyager's science team in 1989. Many remember how Voyager 2's approach-images of Neptune and its planet-sized moon Triton fueled anticipation of the discoveries to come.

"The feeling 25 years ago was that this was really cool, because we're going to see Neptune and Triton up-close for the first time," said Ralph McNutt of the Johns Hopkins University Applied Physics Laboratory (APL)

in Laurel, Md., who leads the New Horizons energetic-particle investigation and served on the Voyager plasma-analysis team. "The same is happening for New Horizons."

Voyager's visit to the Neptune system revealed previously unseen features of Neptune itself, such as the Great Dark Spot, a massive storm similar to, but not as long-lived, as Jupiter's Great Red Spot. Voyager also, for the first time, captured clear images of the ice giant's ring system, too faint to be clearly viewed from Earth. "There were surprises at Neptune and there were surprises at Triton," said Ed Stone, Voyager's long-standing project scientist from Caltech. "I'm sure that will continue at Pluto."

Many researchers feel the 1989 Neptune flyby—Voyager's final planetary encounter—might have offered a preview of what's to come next summer. Scientists suggest that Triton, with its icy surface, bright poles, varied terrain and cryo-volcanoes, is a Pluto-like object that Neptune pulled into orbit.

"There is a lot of speculation over whether Pluto will look like Triton, and how well they'll match up," McNutt said. "That's the great thing about first-time encounters like this—we don't know exactly what we'll see, but we know from decades of experience in first-time exploration of new planets that we will be very surprised."

Voyager 1 and 2 were launched 16 days apart in 1977. Voyager 1 is now the most distant human-made object, about 12 billion miles away from the Sun. Voyager 2 is 9 billion miles from the Sun. Similar to Voyager 1 and 2, New Horizons also is on a path toward potential discoveries in the Kuiper Belt—a disc-shaped region of icy objects past the orbit of Neptune—as well as other unexplored realms of the outer solar system and beyond. •

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Community Banks

from front page

Walk with Sally.

Not every loan can be funded, and not every business can stay profitable, or open, forever. But community bank customers can at least put a face to the bad news, or help develop and improve the good news. And Sowers can sit across the desk from someone that he knows – or will get to know – and help them make the best business decisions possible. That's another advantage of living in the community he serves, and he really, truly wants to be available for assistance. "People that come in [here], feel looked after. They feel good about the experience, when they walk out of the branch. ... Something goes wrong, you pick up the phone and just call Rick, he'll help you solve it." •



Bank of Manhattan Executive VP Rick Sowers. Photo courtesy of Rick Sowers

Business Resumes at Port of LA Harbor



The St Vincent Thomas bridge spans the channelways of LA Harbor. Photo by Peter Thornton, jp.thornton58@gmail.com.



A fuel ship is guided out of the harbor by tug boats. Photo by Peter Thornton, jp.thornton58@gmail.com.



Tugboats are an essential part of LA Harbor operations. Photo by Peter Thornton, jp.thornton58@gmail.com.



Cranes stand ready to offload container ships at the harbor. Photo by Peter Thornton, jp.thornton58@gmail.com.

The Man You Want, LLC Takes Online Dating to the Next Level with New WhereWeAllMeet.com Website Launch

New website aims to provide users free membership, exclusive travel deals, and personal dating agents creating the ultimate all-inclusive online dating experience.

August 29, 2014, Las Vegas, NV- Rachel VanHook, CEO and founder of The Man You Want, LLC announces official launch of WhereWeAllMeet.com, the next generation of online dating. The website presents itself as a social dating community; one where men and women are encouraged to create friend networks with existing friends in order to be referred and introduced to like-minded matches by trustworthy sources.

No ordinary online dating site, as WhereWeAllMeet.com not only offers free membership to users for general profile creations, but premium members have access to the most modern of communication tools. Private photo sharing and group video chat are among the multiple outlets of conversing with potential matches. Members who opt for the route of most convenience are provided with the option of hiring an in-house dating agent, whom uses the most efficient technologies to find probable matches both on and off the web. Dating concierges will discreetly and successfully find the man/women of each individual's wants and needs without the cost of hiring an outside matchmaking source.

A step above the rest, WhereWeAllMeet.com offers exclusive travel package deals for daters or groups of friends stuck in

a creative rut with date/trip planning. Members are able to refer to an event/trip locator page to search the company database for concert tickets, weekend getaways, club events, theatre shows, harbor cruises and much more. Extremely discounted promotions are offered on both a local, national, and global level; serving the needs of daters, groups, or individuals looking for a night on the town, a short weekend trip, or an adventure abroad.

Increasingly, the market of single men and women, are looking for convenience in both finding a compatible match and planning/participating in dating rituals. Individuals no longer seek to waste time pursuing acquaintances met at a nightclub or bar, but rather to be referred to an individual of similar interests and life outlooks by someone trustworthy. "Adults spend more than 10 hours a day on various social media sites. I wanted to create a fresh new outlet for singles to take their love of social media and apply it to real world dating. Our dating agents set us apart from other nationally known online dating sites. They are able to find your perfect match, introduce you both, and set up the ideal romantic adventure for your first date; all at a very competitive price." claims WhereWeAllMeet.com's CEO and Founder, Rachel VanHook.

For more information on WhereWeAllMeet.com visit the website or follow the link Contact_support@whereweallmeet.com with questions. •

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.

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Husqvarna Miele

Local Small Business Development Center Helps Achieve Dreams

By Duane Plank

For many people, the ultimate American dream involves owning a home. For those possessing the entrepreneurial spirit, the American dream may also involve starting and succeeding in profitably running their own business. No bosses to answer to, and making your own work-hours, even if those hours might initially be 12 hours a day, six or seven days a week. Sounds like a great way to earn a living, right? If only if it were that simple.

The fact is, according to published studies, nearly 50 percent of planned small business endeavors, if they ever actually come to fruition, fail in the first the first couple of years. And that is where the Small Business Development Center (SBDC), and Center Director Star Van Buren, can help. Hosted by El Camino College, the local SBDC is located on Hawthorne Blvd. in Hawthorne, and their staff is ready, willing, and able to assist up-and-running small business owners, or to be a cost-effective resource for a start-up small business entrepreneur, all at little or no cost to the small-business owner.

Van Buren said that the SBDC is funded, in part, by the Small Business Administration, and that El Camino College provides support and the office space. Their mission statement notes the SBDC's goal is to make an economic impact locally, through the growth and continued success of their small business clients. Van Buren said that sometimes people assume that the "small-business" connotation denotes a Mom-and-Pop venture, but, in reality, the SBDC and related resource-centers

categorize "small-business" entities as those supporting up to 750 workers, with a firm-revenue ceiling of up to \$35 million dollars, depending on the industry.

Interested entrepreneurs are required to fill out an online questionnaire so that the SBDC professionals can gauge where the would-be business owner is at that point in the process. Questions include: What is your product or service?; How developed is your idea--do you have a business plan?; Who is your target customers or markets?; What issue would the business be meeting or solving?; What is the basic business model, whether it be online, retail, or a hybrid model?; What is your industry expertise?; and, always a very key question: Where will your initial funding come from?

Each prospective client is different, Van Buren said. Some have already launched their businesses; others have a concrete idea in mind, and have mapped-out a business plan or viable strategy; and some have just a gleam in their eye, some money in their pocket, but no real idea how to make their dreams become reality.

Van Buren, who worked in the financial services industry as a marketing and operations executive until she decided "it wasn't fun anymore," said that she then went back to school, taking graphic design classes, which she noted "come in handy" in her current position. She also helped her husband start his tax and accounting practice.

She said that she was looking for work at the time, and El Camino College was looking for help in growing their SBDC

program. At that point, the SBDC program was regrouping, with a new director, and was looking for a relaunch and a marketing and operations person.

Van Buren initially split the job with a second candidate, continuing to utilize her marketing background. After some turnover in the program administration, Van Buren became the interim director six years ago. She applied for the director's job at that point, and has been the director ever since.

She wants people to know that the SBDC is available to help make a difference for entrepreneurs, and is a very viable resource for those willing to embrace the challenge of small-business ownership. "We are a great resource that people don't realize is out there," she said. "Someone said that 'you are a well-kept secret.' Well, we don't want to be a well-kept secret." While the non-profit organization works with a minimal advertising budget, she said that the SBDC "tries to make the most of the dollars that we have."

But even in this frenetic age of social-media, with 24-7 marketing apps, Van Buren noted that the best advertising, many times, is old-fashioned word-of-mouth. Entrepreneurs who have benefited from the SBDC's expertise tout the option to their like-minded business friends, who may not initially have the resources to retain high-priced business consultants.

Three local businesses that have benefited from their association with the SBDC include Planet Bouncy, located in Hermosa Beach; Caban Resources, based in El Segundo; and CTI Environmental, headquartered in

Long Beach.

Sergei Sychev, owner of Planet Bouncy in Hermosa, was an employment victim of the recession in 2008. Sychev had worked in business development for a consulting firm, and noticed that a co-worker was working on the weekends delivering inflatable jumpers and bounce houses to children's parties, and that the weekend business was "booming." Sychev decided to buy three inflatables to start his weekend business, and when he was laid off during the recession six years ago, dove full-time into the Planet Bouncy operation.

He spoke with advisors at the SBDC, who helped him with his loan options and consulted as he devised a feasible business plan. His advisor worked with him to put together that business plan, as well as realistic projections, financials, and cash flow data.

"I probably wouldn't have done that on my own," he said. The SBDC advisor was able to consult Sychev so that he was able to obtain a loan to grow the company, add new employees, and fine-tune his business strategy so that he could target the most profitable customers for his fledgling start-up.

Sychev touted the SBDC's services. "For an entrepreneur on a budget, finding a free source of business expertise was invaluable," he said. "I don't have to hire expensive advisors to help me manage my business. SBDC has everything I could ever need." Not a bad, cost-effective resource, for a would-be or established entrepreneur. The SBDC and Director Star Van Buren can be contacted at 310-973-3177, svanburen@elcamino.edu, or www.southbaysbdc.org. •

Politically Speaking

One Man's Opinion

American Rashomon

By Gerry Chong

In the Japanese classic *Rashomon*, a killing occurred in a remote location. During the ensuing trial, each witness testified as to the event he had seen, each describing the killing through the prism of his own experiences and prejudices.

On August 9, the American Rashomon took place in a remote location, Ferguson, MO., where a Black youth was killed by a White policeman. Multiple witnesses have reported conflicting versions of the killing but until the

Flamethrowers Jesse Jackson and Al Sharpton were there castigating police and city officials for alleged misconduct. The New Black Panthers cast an intimidating implied threat, and the City of St. Louis renamed its annual Peace Fest a memorial to Michael Brown.

USA Today elevated the slain teenager into the hallowed halls of martyrdom, describing the scene at the funeral home on the day before his funeral. The newspaper detailed the boyish charm with which the body was attired, and described the tattoos and commemorative

"Nevertheless, without factual basis, the civil rights movement has morphed this singular tragedy into a broader civil rights drama of the highest order."

Grand Jury reports its findings in October, there is no objective truth and Rashomon will have repeated itself.

Nevertheless, without factual basis, the civil rights movement has morphed this singular tragedy into a broader civil rights drama of the highest order. Missouri Governor Jay Nixon (D-MO) has called for a "vigorous prosecution" of the police officer. With fires burning in the streets, state police and National Guardsmen on duty, injuries to bystanders, and looting of stores, the governor proclaimed this "peaceful demonstration as 'uplifting'."

The President sent Attorney General Eric Holder into the fray, who immediately announced that he is not only the Attorney General, but also a Black man who has felt the sting and degradation of White police profiling. He promised "justice to the community."

This President who did not send delegations to the funerals of General Greene, murdered in Afghanistan; beheaded journalist James Foley; or former British Prime Minister Margaret Thatcher, but sent three supporting senior officials to the funeral of the alleged martyr.

T-shirts the mourners wore. Graphics showed Brown in his high school cap and gown; the young victim splashing in a pool and opening gifts of Christmas past. This innocent child's ascendancy to the heavens has been complete.

Without a factual foundation, the police officer has been tried and convicted in the court of public opinion; will never be allowed to practice his profession again; and could never regain his good name. Have his rights been abrogated?

Like a collective set of witnesses to Rashomon, the Black community saw this tragic event through the prism of its own experiences and prejudices. It did not see a confrontation between law enforcement and a belligerent suspect but saw instead a racially stoked abuse of power. Ironically, the Black community, the press and Liberal politicians have therefore resorted to the Jim Crow-like political lynching it has always opposed. Anything less than a murder verdict of the policeman now would justify their view of discrimination. The ultimate warrior for equal rights, Martin Luther King, would be in tears. •

Another Man's Opinion

Campus Sexual Assault Bill Creates Many Questions

By Cristian Vasquez

Last week, University of California President Janet Napolitano came out in support of the passage of Senate Bill 967. The proposed legislation would make it a requirement for colleges and universities in the state to address campus sexual violence through requiring said institutions to adopt a more "consistent survivor-centered" sexual assault response policies. The bill is also advocating for these educational institutions to follow the best protocols and practices, along with professional "standards for prevention, access to resources, and fair adjudication proceedings."

I will always applaud and support any legislation that aims to prove support for sexual assault victims to help them recover from the physical, emotional and all other types of trauma that stem from such horrific incidents. What stands out from this piece of legislation is the attention to the "prevention efforts" in order to avoid sexual assaults from even happening. The challenge with prevention efforts is that people and institutions have different ideas and methods at achieving prevention.

Educating the public about a certain issue is usually a step taken to address and fix a problem. However, how do we teach young college students not to sexually assault women? Or men in general for that matter? I would think that these grotesque actions are something that a person of average decency would never commit. What do we have to say or do for college students to not sexually assault fellow classmates?

I have never experienced the following but I have heard from friends that there are some colleges and universities that host workshops advising young college women on how to prevent situations that may lead to being sexually assaulted. While this information is useful and has probably led to many women being more

aware and cautious for their own good, this approach suggest that we haven't moved on from the blaming the victim tendencies that our society's history has displayed. It is great that women are being empowered to protect themselves but this certainly highlights the problem at its core: violence against women is expected to happen. That is unacceptable on every level.

If we are going to be teaching the young women in our society how to prevent making themselves vulnerable to sexual assault, then we really have to question the way we are raising our boys. Any form of aggression against other people, especially women, has to be made unacceptable in every social setting. Yet it seems that as a society we simply pay lip service when dealing with violence against women. There are countless cases where athletes, celebrities and high-profile people avoid any type of punishment when caught assaulting women. So what example are we really setting? What message are we actually sending? I can't even imagine what compels a person to commit such a horrendous act; it seems like common sense that you would not want to hurt person in any form or way. While prevention at the UC campuses sounds great I am interested in knowing what exactly that entails; not just for potential victims but for probable offenders.

I am sure that a large number of our state's new high school graduates attending their first semester of college are not inclined to assault anyone in a sexual manner. Sadly, the fact that sexual attacks are still being reported on college campuses across the state every year is disturbing. Even worse is knowing that there are many cases of assault that are not reported. To prevent sexual violence against women we need to reeducate ourselves about violence against women and begin holding offenders accountable for their actions. •

Texas Pete Red Velvet Cones



Yield: 48 cake cones

Ingredients: Cake batter

- All-purpose flour: 5 cups
- Granulated sugar: 3 cups
- Baking soda: 1 Tbsp.
- Salt, fine: 2 tsp.
- Cocoa powder: 2 tsp.
- Vegetable oil: 3 cups
- Buttermilk: 2 cups
- 4 large eggs
- Red food coloring: 3 Tbsp.
- Texas Pete Original Hot Sauce: 2 Tbsp.
- Vanilla extract: 2 tsp
- Small, flat-bottomed ice cream cones: 48

Ingredients: Cream cheese icing

- Cream cheese (softened, whipped): 36 ounces
- Unsalted butter (softened, whipped): 1 stick
- Powdered sugar: 2 cups
- Vanilla extract: 1/2 tsp.
- Texas Pete Hotter Hot Sauce: 2 tsp.
- Piping bag with small decorative tip
- Shaker, powdered sugar, for garnish

Procedure:

1. Preheat the oven to 350 F.
2. In a large bowl, sift together the flour, sugar, baking soda, salt and cocoa powder. In another large bowl whisk together the oil, buttermilk, eggs, food coloring, Texas Pete Hot Sauce and vanilla.
3. Using a standing mixer, mix the dry ingredients into the wet ingredients until just combined and a smooth batter is formed.
4. Carefully spoon the batter into the ice cream cones, filling them 2/3 of the way up to give them room to rise in the oven. Arrange the cones on a parchment-lined sheet tray standing up and place them into the oven to bake at 350 degrees for approximately 15-20 minutes, or until they have fully risen. They are ready when a toothpick inserted into the center of the cake comes out clean.
5. Remove the cakes from the oven and let them cool completely.
6. While the cakes are in the oven, prepare the spicy cream cheese frosting.
7. Place the softened cream cheese and the softened butter in a medium-sized mixing bowl and whisk together until smooth. Add the powdered sugar and continue to whisk until the mixture is smooth again. Add the vanilla extract and the Texas Pete Hotter Hot Sauce and whisk one more minute. You may add more powdered sugar or Texas Pete Hotter Hot Sauce until the icing is flavored to your liking.
8. Place the spicy cream cheese frosting into a piping bag with a small decorative tip.
9. Using the tip of the piping bag, carefully puncture a small hole into the center of the top of the red velvet cake and pipe approximately 2-3 tablespoons of the spicy cream cheese into the center of the cake, allowing some of the cream cheese to come out of the top for decoration. Continue until all the red velvet cake cones are filled. Use any extra cream cheese icing to frost the tops of the cones.
10. Sprinkle with powdered sugar and serve.

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Finance

5 Vital Questions To Ask Your Financial Professional

(BPT) - When was the last time you met with a financial professional? Would you be more likely to keep those appointments if you knew some specific questions to ask? These meetings provide an important opportunity for you to ensure your strategy is still on track and ensure your family and finances are protected. You can get the most out of your meeting by asking the right questions.

Whether it's your first meeting or your 20th, Thrivent Financial suggests you consider asking these questions when meeting with a financial professional:

1. IS MY COVERAGE ADEQUATE?

Ensuring proper financial protection against death, disability or injury is one of the most important things you can do for your family. Talk to your financial professional about cost concerns, protection options and how you can make sure that your family will be covered financially in the event of an untimely death or disability. If you've experienced major life changes like the birth or adoption of a child, purchased a house or gotten married, chances are your protection will need updating.

2. WHAT ARE SOME CREATIVE WAYS WE CAN REFINE MY STRATEGY TO HELP MAXIMIZE BENEFITS?

A financial professional can help you organize your financial strategy in a way that factors in things like taxes and market volatility, and he or she will know what changes are on the horizon that could affect you. A financial professional can also help use primary products, like life insurance, in unique ways - like helping supplement a retirement income stream. These are applications many don't know about but can offer different advantages to your financial strategy.

3. HOW ARE MY FINANCIAL STRATEGIES ALIGNING WITH MY VALUES?

Having a financial strategy that allows you to align your finances with your values is another important topic to bring up. If you have charitable causes you want to support, or volunteer trips you want to take, make sure your financial professional knows about them. He or she can help you develop ways

to bring your generosity to life.

4. TELL ME ABOUT THE STRENGTH AND STABILITY OF YOUR COMPANY OR ORGANIZATION.

Insurance is only as strong as the ability of your financial institution to pay out claims when you need to claim a contract. Make sure to investigate the strength and stability of any company you're working with to ensure it is financially sound enough to make good on its obligations.

5. WHAT SHOULD I DO DIFFERENTLY IN THE NEXT YEAR?

This seems like an easy question, but you'd be amazed how few people ask it. Your financial professional is often in a unique position to help you stay ahead of the curve when it comes to your future strategy needs. Taking advantage of market volatility and ensuring your future protection needs are just two of the many variables to consider. Yearly meetings with a financial professional can help you hone your financial strategies for the upcoming year and help keep them as healthy as possible.



Your time is valuable, and your financial future is even more valuable to you and your family. Make sure you're maximizing both and ensure you get the most out of meeting with your financial professional.

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MoJo is a sweet, small bundle of fun.

Adopt a "pet without a partner" and give a homeless pet a second chance in life.

MoJo was rescued from the Baldwin Park Shelter where he entered as owner surrender. He could have been euthanized at any time to make room for other impounded dogs. Little MoJo is around 1 year old, weighs 6 pounds, is housebroken and great with the other dogs in his foster home. He is a little shy when you first meet him, but he warms up quickly. He is not accustomed to kids and we noticed that they make him a little nervous, so we ask that any children in the home be over 12 please for his safety and size. MoJo is very sweet, cuddly and playful. MoJo is neutered, current on vaccinations, and microchipped.



Toby needs a tall fence and a loving owner.

Toby is a stunning tri colored purebred 2-year-old Saint Bernard. He is a lovely boy, loves people, attention and affection. Toby knows tricks such as sit, shake, lay down, will roll onto his side and walks very well on leash. He was surrendered to us because he figured out how to climb chain link and escape his back yard. Toby would wander the neighborhood looking for anyone who would pay attention to him and then always return home when he was done. So, we are looking for some non-chain link fencing in the back yard and at least 6 feet would be good. Toby is neutered, current on vaccinations, microchipped, fine with other dogs, and good with children.

Coco was rescued from a person who was keeping her outside all the time and not treating her nicely. She is 4 years old,

weighs 7 pounds and knows how to sit, lay down and shake. Coco is a little character and likes to sit in her water dish on hot days. This sweet girl is spunky and full of energy. She likes to play and go for walks, crates very well at night and is always happy to see you. Coco does well with other small dogs and it would be ideal to place her in a home with a male dog of her size or a little bigger or she will be just fine as an only dog too. She is not a good match for apartment living and would like to place her in a house with a yard and a doggie door. Coco is spayed, current on vaccinations, dewormed, and microchipped.

To learn more about these and other wonderful dogs, visit our website at www.animalsrule.org. If a dog is on our website, it's available. Come to our Saturday adoption events from 11 a.m. – 3 p.m. at 305 North Harbor Blvd., San Pedro (just off the 110 near the cruise port). We are always in need of donations for veterinarian bills and our senior dogs. Donations can be made through our website or by sending a check payable to: Animals Rule Placement Foundation at 305 North Harbor Blvd., San Pedro, CA 90731. All donations are tax-deductible; we are a registered 501©3 non-profit organization. •



Coco is energetic and spunky.

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

Happy Tails



Simon's microchip helped reunite him with his family. Although you've heard it before, please microchip your beloved pets



Sasha (left) and Mesha.

Add a little love when you adopt your purr-fect partner.

Sasha and Mesha are great kitties. They love being around people and will say hello to visitors or check out your bags when you walk in the door. Both are great mousers leaving their toy mice at the bedroom door. Sasha loves to play, especially in the morning before breakfast. You will find her lying in the sun most mornings. She also loves to chase shadows, whether it's laser light or shadows thrown on the wall from passing car headlights at night. She has the loudest purr, but the quietest meow. Mesha is a great shadow following you wherever you go. She hates to be alone, unless she's sleeping. Mesha doesn't really like to be picked up and prefers to snuggle on her terms. However, her favorite time is when you sit or lay down, and then she will be on you in minutes.

Amelie and Ashton were rescued from a county shelter along with their siblings and mother. Both kittens are super sweet and love to cuddle. Amelie and Ashton are high energy darlings who love to romp and wrestle with the kittens in their foster home. They get along with everyone they meet, including dogs! Amelie and Ashton would be very lonely on their own, so each of them must be adopted to a home with another kitty. Or if you're looking for two, Amelie and Ashton would love to share their life together with you.

These kittens are available for adoption through Kitten Rescue, one of the largest cat rescue groups in Southern California. All of 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 kitties, 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



Amelie would love to have a new home with a kitty partner like her brother Ashton.

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 Ave. 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. •



Ashton and Amelie were rescued together.

Simon was found as a stray. When Animals Rule Rescue scanned him, he had a microchip with current information. They called his owner and informed her that they had her dog. To their surprise, Animals Rule learned that Simon had been missing for two years from the Fresno area. His family was shocked by the phone call and full of excitement in anticipation of getting him back after being gone for so long. Simon remembered his family when they came to get him. Here is an update from Simon's owner:

"Thank you so much for taking the time to e-mail me the pictures of Simon. They made my day and made me even more anxious to see him after all this time. Stark and Simon became great buddies on the ride home from San Pedro. I just wanted to thank you and your team for being so caring to Simon while

he was in your care and for reaching out to us right away when you found our information! After Simon being gone for over 2 years, my family and I had given up hope of ever finding him again. I honestly think I was in a little shock when Stephanie called me on Tuesday. My daughter laid with him in bed last night and said she was so happy to have her "baby" back. LOL. He's almost as big as she is now and she's 13! We'd love to send you updates on how Simon is doing and an updated pic of our family and all of our dogs soon! Sincerely, Renae." •

Pets can get loose or lost through mishaps and travel quickly. Microchip: it works!