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# 

# West High Students Soar to First Place in Science Olympiad!



Rookie Team from West High School managed a huge win at last week's L.A. Regional Science Olympiad. Competing against 31 other schools, the West students won 15 of the 23 awards. Students participated in events such as Disease Detectives, Experimental Design, and Protein Modeling, all which challenged their analytical and problem solving capabilities and skills. The West High team will move on to the Southern California State competition, held at Caltech on April 2, 2016. Congrats to the West High Team for this outstanding achievement!. Provided by TUSD.

## Council Approves Annual Maintenance Agreement for Date Network Services

By Cristian Vasquez

A recommendation by the city's Communications and Information Technology Director to purchase the annual maintenance service agreement for data network services from Cisco Systems, Inc. was approved by members of the city council.

The approved agreement is in the amount of \$99,670.06 and will be effective from Feb. 16-Jan. 31, 2017. Funds to pay for the agreement are available in the fiscal year 2015-2016 Communications and Information Technology [CIT] operating budget.

"Since 1997, the City has purchased Cisco Systems' SmartNet maintenance services to provide hardware and software support and maintenance of our Cisco network devices," states the staff report signed by Communications and Information Technology Director Ricahrd Shigaki. "SmartNet provides access to Cisco's diagnostic services, design tools, knowledge base, telephone technical support services, software upgrades, emergency patches and immediate network equipment replacement should their equipment covered under this agreement fail."

At the moment there are more than 200 Cisco data network switches installed throughout the City of Torrance. These data network switches connect more than 1,300 workstations, servers and printers to the city's computer center, as well as the outside world, and provide the infrastructure for the city. The city's software applications such as Word, Excel, New World, Kronos, GIS and

Internet access rely on the data network functioning properly. Cisco is one of the largest IT companies in the world and is dedicated to providing services that allow companies to connect with its own employees, as well as to the outside word.

"Cisco's SmartNet services is the vest resource for equipment-specific technical support and the only source of system software necessary to keep network devices operating properly," states the staff report. "Live and online technical support have proven invaluable over the years when troubleshooting outages or deploying network devices. Timely software upgrades are critical as many are typically released in response to new security breaches, vulnerabilities, the availability of advanced features, and growing client performance requirements."

Since April of 2005 the city and Cisco Systems, Inc. have been in a support services agreement that covers all SmartNet services. Under the original contract, the agreement was for one year with an automatic renewal for on-going, one-year terms. The agreement could end with either entity providing a written notice to the other that they intend not to renew the contract.

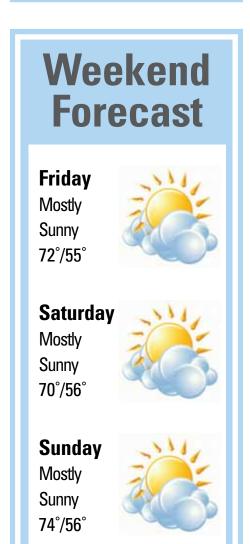
In an effort to take in cost increases during the past five years, CIT reduced the amount of devices that are covered under the agreement. In addition, response times were changed from immediate, 24-7 callback responses to anywhere from 4 to 24 hours, depending on the device. According to the

staff report, last year 54 of the more than 200 network devices throughout the city were labeled as mission critical; so far this year, 52 network devices throughout the city are being categorized under the same category.

"We upgraded the core network for Police Department and City Hall, which accounts for the \$10,366.08 (11.6%) increase in maintenance cost next year," states the staff report. "Staff determined that failure of any of these 52 network devices could impact a great number of users, causing significant productivity losses."

During every contract renewal phase, both the city and Cisco work closely together to agree on all agreement details. However, this year's final list of network equipment that would be included in the maintenance agreement took longer than expected. Despite the two-month notification to renew the agreement, both parties lacked proper time to compose a list of needed equipment. As a preventative measure during upcoming agreement renewal periods, the city and Cisco put a system in place that will track and notify both entities about the contract renewals three months ahead of time.

"Paired with out on-site spare parts inventory, the proposed SmartNet Cisco system maintenance service agreement enables the Communications & Information Technology Department to more effectively maintain network performance and mitigate network problems, keeping down time to minimum," concludes the staff report. •



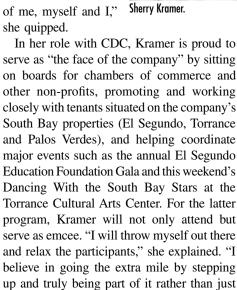
Sports.....5

## She's Everywhere... Continental Development Corporation's Sherry Kramer

### By Brian Simon

It may feel like Sherry Kramer has been working at Continental Development Corporation (CDC) forever and yet she only started 10 years ago for the well-known commercial

real estate company. And some folks will swear she must have been cloned because she seemingly appears at every notable event and sits on just about every non-profit board imaginable in the South Bay. Asked how she fits everything into her schedule, CDC's Community Affairs Director said she just finds a way to get it done. "My joke is that I say I will get back to you after I talk to my staff—which consists of me, myself and I,"



The concept of "being part of it" has been a prime motivator over the course of Kramer's career. Born in Whittier, she never really had the chance to settle in one place for very long growing up. Her father worked for Kaiser Steel and the family moved seven times during her youth, culminating with a period in Arizona after she finished high school in Upland. Kramer ultimately returned to California to study at El Camino College and then went on to earn a degree in Communications from Cal State Long Beach. Early jobs included stints at Bank of America in the marketing division and at Centinela Hospital working in administration. It was there she met her husband of now almost 30 years, Dr. Ian Kramer, who is an emergency room physician. In addition, he was a volunteer medical director at a local free clinic where they together gave their time to fundraising events. The couple raised three children, now grown. "Coincidentally, Ian has been working in the emergency room for the last 25 years and been director the past 12 of the same hospital I was born in—and although he is several years older, we also used to hang

out at the same In 'N Out Burger back in the day," she noted. "Guess it was meant to be."

Kramer's experience with fundraising goes back to her time at Centinela in the early '80s. She "did it on the side" for many years, but ramped up those activities after joining the Manhattan Beach Unified School District overseeing business partnerships. It was in that capacity that she met CDC President Richard Lundquist in 2005. "He was a do-

nor, but no one knew much about him or his company," Kramer explained. "When he and his partners did a designation of funds from Plaza El Segundo for local schools, he made a pitch that was so impressive that I thought to myself, 'I have to work for this guy." Despite no real estate background, Kramer approached Lundquist with the idea of creating a new position that would put her skill set to best use. Several months later, she joined CDC as Community Affairs Director. "It has made a real difference to help bring awareness to our company as a whole and the good we do," Kramer said of her job. "Richard is such a humble, generous man. People don't often get the opportunity to meet with him and talk with him--but when you look at the number of organizations he supports, so many non-profits have benefited from his generosity. His number one thing is education and he has given millions to foundations and school districts. We are huge believers and want everyone to have access to quality education." Lundquist and his wife Melanie were also the primary donors and led the overall fundraising campaign for the new tower at Torrance Memorial Medical Center named after the couple.

For Kramer, fundraising is second nature. "The organizations we're involved with all have events of some sort, but it's easy for me," she said. "I am just as happy with a \$5 gift certificate as a \$50,000 check. It's all about giving whatever you can."

To keep CDC's ongoing efforts at the public and business forefronts, Kramer has been arguably the most visible chamber of commerce board member in the South Bay

See Sherry Kramer, page 7

## Rooftop Solar Touches Off a Power Struggle

### By Rob McCarthy

If solar work trucks seem to be everywhere on the road and in South Bay neighborhoods, it's not your imagination. California is ground zero for the rooftop-solar revolution. Half of the nation's homes that produce some or all of their electricity from the sun's rays are in the state.

California has the sunshine, the abundant population, and an environmentally friendly Gov. Jerry Brown. Sacramento favors clean energy, and state officials want 1 million solar rooftops by 2018. The federal government offers a home-solar tax credit, which it extended to the delight of the installation companies that feared losing a tax break that homeowners find attractive.

Residential solar's future isn't crystal clear because of opposition from public-owned utilities

Southern California Edison and their investors stand to lose if California electric customers offset their lower monthly bills using solar power. Households that generate electricity and swap it for bill credit receive preferential treatment, the state's big utilities argue. They asked the Public Utilities Commission to rewrite the rules so that solar-powered outliers pay more

The two-year deliberation ended last month in a 3-2 vote, which exposed the friction building between the old guard utilities and the new kid-on-the-block solar. The commissioners in a Solomonic decision gave each side something it wanted, but denied anyone a clear victory.

"Our course is not for the rooftop solar industry or for the utilities," Commission President Michael Picker said after the Jan. 28 meeting.

The public utilities asked for and were granted a \$75-\$150 hookup fee from solar-conversion homes in the future, plus additional monthly costs - known as non-bypassable charges - that assist low-income households and fund development programs.

The home-solar industry conceded that the additional fees imposed on new and existing home-solar customers were fair. The average power bill for a solar household is expected to jump by \$9 per month, up from \$82.

"We agree that all customers should pay the Public Purpose Program Charges (which fund low-income and clean energy programs), nuclear decommissioning and DWR bond charges," wrote Sean Gallagher, vice president of state affairs for the Solar Energy Institutes Association, in the days leading up to the Public Utilities Commission vote in San Francisco.

The Public Utilities Commission explained that being users of the grid made it only right that home-solar customers pay charges borne by other customers. The commission decided

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to levy new costs, but not to charge solar customers for the upkeep of transmission lines. The solar industry cheered that change, even as it prompted two commissioners to vote against a decision they said they otherwise would have supported.

The non-bypassable charges were small potatoes compared to net-metering. The fears were so great that California might end net-metering in 2016 that 130,000 petitions were delivered in wheelbarrows to the commission's San Francisco offices in favor of continuing net-metering.

By the narrowest of margins, the Public Utilities Commission extended net-metering until 2019, when it will reconsider the contentious payment system consumers favor and utilities dislike.

The Jan. 28 decision required Southern California Edison and other utilities to keep paying solar-powered homes and businesses the retail rate that Edison charges its customers.

Net-energy is important to home-solar companies because it defrays the costs of buying or leasing a rooftop system. Net-metering households use the electric utility grid like a bank account. They can deposit electricity they don't use immediately withdraw the same amount later (such as at night) at no net cost. It's a year-round system, which allows households to build energy credit in summer when days are longer to compensate for shorter, winter days.

The three-year reprieve saved Californians who've installed rooftop solar panels \$4.8 billion and kept the renewable-energy option affordable, according to the Solar Energy Institutes Association. The industry lobbied California utility regulators to retain netmetering, as Colorado, New Mexico, New York and New Jersey have done, to keep rooftop systems affordable.

The number of solar homes in the United States is fast approaching 1 million, with 65 percent of residential solar being installed in communities with median incomes below \$70,000, according to industry figures. California leads the nation with 479,000 solar homes, and is nearly halfway to the goal of 1 million solar rooftops by 2018.

The utilities lobbied equally hard to sway the commission and its President Michael Picker, even introducing an 11th-hour proposal that critics said would jeopardize the federal tax credit for home solar conversions. The solar industry, which faced an uphill battle with Big Utilities despite strong political support from the governor, criticized the late changes and Big Utility's tactics.

Picker said it had been a "very difficult task" for the agency to keep solar affordable without burdening most Californians with significantly higher costs. He characterized the net-metering program as "a big step

See Rooftop Solar, page 7



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## Community Briefs

# El Camino College Symphony Orchestra to Perform Spring Concert

The El Camino College Symphony Orchestra will perform a spring concert featuring soloists from the Applied Music Program at 8 p.m. February 27 in Marsee Auditorium.

Dane Teter will direct this concert that will include: Offenbach's "Les Oiseaux dans la Charmille" from "The Tales of Hoffman," featuring Sarah Marie Bailey, soprano; Donizetti's "Bella Siccome un Angelo" from "Don Pasquale," with Cesar Ballardo, baritone; and Mozart's Clarinet Concerto in A Major, K. 622, with Annie Chow, clarinet.

The performance will also include selections such as Hummel's Trumpet Concerto in Eb Major, with Kristopher Kadir, trumpet; Beethoven's Piano Concerto No. 3 in c minor, Op. 37, with Megumi Komori, piano; and Schubert's Die Junge Nonne, D. 828, Op. 43, No. 1, featuring Kelly McCandless, soprano.

The ECC Symphony Orchestra is an audition orchestra for students who play at an intermediate level or higher. It is dedicated to the rehearsal and performance of the finest traditional and contemporary orchestral literature.

Tickets for the performance are \$10 each and may be purchased online at www. centerforthearts.org, by phone at 310-329-5345 or toll-free at 800-832-ARTS. The Ticket Office is open Monday through Friday 10 a.m.-6 p.m. Campus parking is \$3. The El Camino College Marsee Auditorium is located at 16007 Crenshaw Boulevard, Torrance.

### **Help the Homeless Animals**

Found Animals Foundation, Inc. (www. FoundAnimals.org), a leading animal welfare organization that works to end pet homelessness, announced its annual Michelson Found Animals Saving Pets Challenge. The third CrowdRise Challenge for pets is a fundraising competition, benefiting animal welfare organizations dedicated to decreasing shelter pet euthanasia. Found Animals will grant more than \$150,000 to the top fundraising organizations dedicated to this cause.

Animal shelters, rescue groups and spay/ neuter clinics from around the country will compete for more than \$150,000 in grants toward innovative programs that expand lifesaving capacity in their communities. Whether the focus is cats or dogs, trap-neuterreturn, spay/neuter, adoptions, or surrender prevention, Found Animals is committed to delivering practical solutions that ensure the health and safety of dogs and cats everywhere. In addition to the prize money for the top-five organizations that raise the most money, \$35,000 is set-aside for weekly Bonus Challenges. If an organization does not win any of the \$150,000 in grant prizes, it will still keep the money it raised during the campaign.

The Saving Pets Challenge will begin receiving applications from animal welfare organizations across the country on March 1, 2016. There are no restrictions on the type of projects participants can raise money for, provided they are a US-based 501(c)(3) organization and address the common goal of saving pets from euthanasia in shelters. Teams can raise money for projects that prevent shelter intake or accelerate live releases.

## Blue Ribbon Children's Festival



Students from Howard Wood Elementary in Torrance celebrated the 46th Annual Blue Ribbon Children's Festival with a simultaneous performance of a Hip-Hop dance on The Music Center Plaza. More than 18,000 students participated in the three-day festival, California's longest-continuing free arts education program. The Festival is presented by The Blue Ribbon of the Music Center, the premier women's support organization of The Music Center. Photo Credit - The Music Center •



## **Police Reports**

Battery-Weapon 2/13/2016 7:02:17 PM 23100 BLOCK KENT AVE

Suspect punches victim in the head and back then stomps on his head and legs when he falls to the ground, causing injury

Auto Theft-All 2/13/2016 3:00:00 PM 2200 BLOCK ARTESIA BLVD

Stolen vehicle: '03 Ford P/U

Theft 2/13/2016 2:45:00 PM 19400 BLOCK REDBEAM AVE

Suspect(s) takes property from victim's front porch/doorbell/camera combination unit

Battery-Weapon 2/13/2016 11:31 AM 23700 BLOCK WESTERN AVE

Suspect accelerates his vehicle toward victim, hitting him

Battery-Simple 2/13/2016 6:45:00 AM

3600 BLOCK TORRANCE BLVD Suspect grabs victim and shakes him

Vandalism 2/13/2016 12:30:00 AM 5000 BLOCK MARICOPA ST

Suspect(s) punctures victim's vehicle's tire Vandalism 2/12/2016 11:00:00 PM 3900 BLOCK PACIFIC COAST HWY

Suspect(s) smashes business window/no entry, no loss

**Burglary-Residential** 2/12/2016 6:45:00 PM 200 BLOCK VIA BONITA

Suspect(s) removes screen, smashes window/ no entry, no loss

Auto Theft-All 2/12/2016 6:30:00 PM 2800 BLOCK MONTEREY ST

Stolen vehicle: '07 Honda S2000

Battery-Simple 2/12/2016 3:43 PM 4000 BLOCK 190TH ST

Suspect chest bumps victim and attempts to strangle him

Burglary-Auto 2/12/2016 3:40:00 PM 24400 BLOCK CRENSHAW BLVD

Suspect(s) punches door lock for entry and takes property/stereo

**Burglary-Auto** 2/12/2016 3:30:00 PM 1700 BLOCK DATE AVE

Attempt stolen vehicle: '02 GMC Yukon Auto Theft-All 2/12/2016 2:00:00 PM 3400 BLOCK CARSON ST

Stolen vehicle: '88 Honda Accord

Theft 2/12/2016 1:00:00 PM 24400 BLOCK CRENSHAW BLVD

Suspect(s) takes property from bag at table as victim dines/laptop

Vandalism 2/11/2016 3:00:00 PM 19700 BLOCK VAN NESS AVE

Suspect(s) flattens victim's vehicle's tire and damages vehicle's paint

**Burglary-Auto** 2/11/2016 2:30:00 PM 2300 BLOCK CRENSHAW BLVD

Suspect(s) enters unlocked vehicle and takes property/computer equipment

**Theft** 2/11/2016 12:47:00 PM 18900 BLOCK HAWTHORNE BLVD

Suspect(s) takes property from victim's workplace desk/cell phone, CDL, debit card

Auto Theft-All 2/11/2016 12:00:00 PM 3500 BLOCK CARSON ST

Stolen vehicle: '13 Cadillac Escalade **Burglary-Residential** 2/10/2016 10:00:00 M 800 BLOCK SARTORI AVE

## TANNERSEWAND VAC.COM OLD-FASHIONED SERVICE & TOP QUALITY PRODUCTS **New Sewing Classes!** CHECK OUR WEBSITE TannerSewAndVac.com 310-670-2429 SEWING AND VACUUM SERVICE FOR ALL MAKES AND MODELS. FACTORY TRAINED TECHNICIANS.

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THE SOUTH BAY'S HOME FOR OLD SCHOOL ENTERTAINMENT

Suspect(s) enters residence by unknown means and takes property/purses, cosmetics **Burglary-Auto** 2/10/2016 9:30:00 PM

1800 BLOCK CALAMAR ST

Suspect(s) punches door lock for entry, ransacks and takes property/ stereo, watches **Burglary-Auto** 2/10/2016 5:30:00 PM 1700 BLOCK LINCOLN AVE

Suspect(s) enters vehicle by unknown means, ransacks and takes property/registration, insurance, remote

Battery-Simple 2/10/2016 5:25:00 PM HAWTHORNE BLVD & 190<sup>TH</sup> ST

Suspect swerves his vehicle toward victim's vehicle and his passenger spits on victim through his open vehicle window

**Burglary-Auto** 2/10/2016 5:00:00 PM 1700 BLOCK LINCOLN AVE

Suspect(s) enters vehicle by unknown means and takes property/ American flag, purse

**Burglary-Auto** 2/10/2016 4:30:00 PM 4200 BLOCK REDONDO BEACH BLVD

Suspect(s) punches door lock for entry and takes property/sunglasses, watches, cell phone Vandalism 2/10/2016 1:53 PM 18500

**BLOCK KINGSDALE AVE** Suspect intentionally throws a piece of

wood at victim's vehicle, damaging same **Theft** 2/10/2016 10:45:00 AM 3400

**BLOCK GARNET ST** Suspect poses as immigration employee,

telephones victim and convinces her to wire transfer money to avoid arrest and deportation Burglary-Auto 2/10/2016 12:28:03 AM

3700 BLOCK 175TH ST Suspect(s) enters unlocked vehicle, ransacks

and takes property/ game console,

cash, sunglasses, membership card Theft 2/9/2016 11:30:00 PM 2200 BLOCK

CRENSHAW BLVD Suspect(s) cuts gate lock and takes property

attached to shed/ cameras Burglary-Auto 2/9/2016 8:37:06 PM 3500

**BLOCK CARSON ST** Suspect(s) smashes window for entry and

takes property/purse Burglary-Auto 2/9/2016 7:30:00 PM 3600

**BLOCK TORRANCE BLVD** Suspect(s) smashes window for entry and

takes property/purse **Robbery-Weapon** 2/9/2016 6:55:24 PM

3700 BLOCK EMERALD ST

Suspects enter open business and demand property at gunpoint/cash, cigarettes

**Burglary-Auto** 2/9/2016 5:30:00 PM 1400 **BLOCK BEECH AVE** 

Suspect(s) smashes window for entry/ no loss Theft 2/9/2016 1:25:00 PM 3500 BLOCK **CARSON ST** 

Suspect(s) takes property from victim's purse as she shops/ wallet

Vandalism 2/9/2016 12:29 PM 4900 **BLOCK PACIFIC COAST HWY** 

Suspect(s) graffiti's residence fence

**Burglary-Residential** 2/9/2016 9:30:00 AM 4900 BLOCK CALLE DE ARBOLES

Suspect(s) smashes glass door, ransacks and attempts to disable audible alarm/ no loss •



## 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.

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Photographer wanted: We need five pictures per week, plus coverage of some events.\$10/per published photo. Must provide names and captions with all photos. Interested parties email management@heraldpublications. com. No calls please.

#### **EMPLOYMENT**

Senior Fixed Income Analyst. MBA w/major in Finance, Accounting or rel field (or fgn equiv) w/5 yrs exp in: U.S. credit & interest rate market research; Excel & Bloomberg; using risk mgmt techniques (stress testing, scenarios analysis using both stat & fundamental analysis tools); perform risk analytic computations; using derivatives; analyze corporate credits using key balance sheet & income stmt metrics; assign credit worthiness scores; analyze structured products. Exp to also include 3 yrs w/Intex. Job in El Segundo, CA. Send resumes: Joyce Whitcomb, Athene Annuity and Life Company d/b/a Athene, 7700 Mills Civic Pkwy, 6A-18e, West Des Moines, IA 50266-3862. EOE

#### EMPLOYMENT

Computer/IT: Accenture LP seeks a Technical Architecture Lead, in El Segundo, CA, to design, implement. & maintain dylpmnt of environment.

By H. Nelson Tracey

tools, & processes. Manage implement & maintenance of tools to support the config mgmnt & automated build process; work with infrastructure to determine how the application is supported in production; resolve & complete root cause analysis of incidents that interrupt services required for custom java solutions to function in a non-production/ production environments; analyze dvlpmnt environments & processes; develop/ design environment config & admin req to support custom java sol on implemented platforms. Reqs at least bach degree, or its foreign equiv, in Comp Sci, Info Sys/Tech, or Engin (any), + 3 yrs of exp in the IT consult industry, including: 3 yrs develop architect & operational proced for custom java apps, applying tools: Maven, Jenkins, Sonar, version control, and Eclipse; 2 yrs config & admin Oracle Product Suite in clustered environ using at least one of features: application server, service bus, business process mamnt, content mgmnt & access mgmnt; 1 yr exp in config & admin of business rules on IBM Operational Decision Manager platform (previously known as ILOĞ); 2 yrs performing work in LINUX based environ, support apps & tools in cloud environ; 3 yrs implement functionality on Java Spring MVC platform. Apply online at www.accenture.com [Select Careers; Job #00347826].

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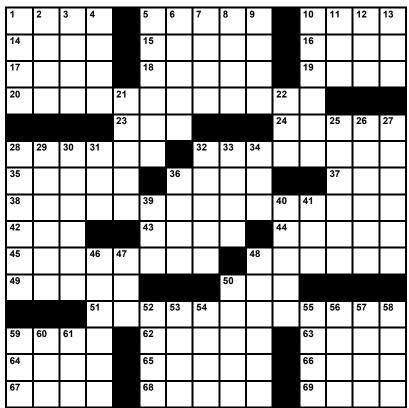
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### **WEEKLY CROSSWORD**

See Answers Next Week



#### Across

- 1. Sunbathes 5. Swindled
- 10. Bollard
- 14. Plant with healing properties
- 15. Upper crust 16. Hodgepodge
- 17. Sidelong glance
- 18. Per 19. Jet part
- 20. Festivities
- 23. Bar order
- 24. Pirate outburst
- 28. Gyrocompass inventor 32. First showing
- 35. Append
- 36. \_\_\_\_ bean 37. Nod, maybe
- 38. Letting your hair down in
- Mont Tremblant?
- 42. Detergent ingredient
- 43. Bad day for Caesar
- 44. Type of salad 45. Cirque du Soleil troupe, e.g. 48. Borgnine and DeLuise roles
- 49. Thingamajig 50. Babe
- 51. New Year's Eve song
- 59. Breathing organ

65. Make merry

62. Return

- 63. Fictional captain 64. S-shaped molding
- 66. Saying nothing
- 67. "\_\_\_ Afraid of Virginia Woolf?"
- 68. Be wild about
- 69. Mineralogical deposits

#### Down

- 1. Perfumed powder 2. Toward one side of a ship
- 3. Christmas song
- 4. Thirsty
- 5. So very much
- 6. Long bones 7. Post-show bar order
- 8. Small decorative case
- 9. Garage band tape, perhaps 10. Japanese mini trees
- 11. Nobel Prize-winning U.N.
- workers' grp.
- 12. Carol contraction 13. Little digit
- 21. Farm buildings
- 22. "China Beach" setting
- 26. American in Honduras
- 25. Nods again, at auction

- 27. Limits risk 28. War movie setting
- 29. Ancient writing materials
- 31. Kind of deer
- 32. John, Paul and John Paul 33. Handwoven Scandinavian rugs
- muff
- 36. Faction
- 39. Outfit
- 40. Guitar sound
- 41. Still
- 46. iPhone pix 47. Former French coin
- 48. Touch gently
- 50. Fitter 52. Northern constellation
- 53. Went out, as a fire
- 54. Prefix meaning "on the left"
- 55. Foolish person
- Song" (Elton John song) 57. Mark down
- 58. Just makes, with "out"
- 59. Blue
- 60. Repugnance sound
- 61. Modern (Prefix)

### Last Week's Answers

										Last Wee					
<sup>1</sup> A	² S	<sup>3</sup> K	⁴s		<sup>5</sup> L	<sup>6</sup> I	<sup>7</sup> K	<sup>8</sup> E		°s	<sup>10</sup> N	<sup>11</sup> E	<sup>12</sup> E	<sup>13</sup> R	
¹⁴C	0	Α	L		<sup>15</sup> O	٧	Е	R		<sup>16</sup> T	0	М	М	Υ	
<sup>17</sup> E	R	Z	Е		18 <b>B</b>	Α	В	Α		19 R	0	U	s	Е	
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### SUDOKU Medium

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Each Sudoku puzzle consists of a 9X9 grid that has been subdivided into nine smaller grids of 3X3 squares. To solve the puzzle each row, column and box must contain each of the numbers 1 to 9.

## Film Review

### Oscar Nominee Embrace of the Serpent is an Intimate Journey of Epic Proportions

for www.CINEMACY.com The festival darling turned foreign film Oscar contender, Colombian adventure drama Embrace of the Serpent, is undoubtedly one-of-a-kind. Borrowing from the distinctive black & white photography style of early 20th century South American visitors and neo-colonialists, the entire film paints the Colombian jungles with a distinctly colorless palette, giving every image

a natural depth and mystery. Two storylines follow the same protagonist Karamakate, an Amazonian shaman and only survivor of his kind, guiding two different white men to search for a rare plant deep in the Colombian jungle. It is better to know going into the film that these are the same character roughly 30 years apart because it isn't immediately

some details pass by quickly that need to be noted in order to comprehend later sections of the film. A few distinct languages are spoken, primarily Spanish and an indigenous language, but for non-speakers it can be hard to distinguish the subtle differences that carry thematic weight. Viewing becomes easier as the film unfolds and reaches more narrative moments. The film is more focused on the protagonist grappling with his place in the changing world. We never see the 'civilized' world that all viewers of the film are a product of, but its weight is felt in profound contrast to the images of this ancient jungle,

and the stories told by the indigenous peoples. That being said, the photography is a true innovation and feels unlike anything we've ever seen in a narrative film. Press images may have you fooled in thinking this is a documentary



Photo by Andres Córdoba / Courtesy of Oscilloscope Laboratories

clear and much can be deciphered from watching his differences as a young man (played by Nilbio Torres) vs. an old man (played by Antonio Bolivar). The inherent conflict remains the same in the parallel storylines: the world of the ancients clashing with the modern. Considering the time period the film covers is roughly 1909 and 1940, few differences can be made between the two time periods: this is deliberate, because in comparison to the ancient legacy of the native people, this is merely a blip. The parallels between the journeys become the most compelling part of the story.

At a dense two hours, Serpent can feel long at times because there is so much focused on the mood and the subtlety it doesn't always leave the viewer with as much to grasp. Similarly, because of the intentionally shot images that feel like archival work even though everything was shot for this film. This is a prime example of using elements to capture the essence of what message the film is trying to convey.

Overall, Serpent isn't as emotionally moving as some of its fellow foreign-language nominees, like last week's Danish drama A War, but it makes its mark in how unique of a look it has compared to any other recent release. Those who prefer a more clear narrative may not gravitate toward this film as it meanders like the rivers the characters follow, but audiences who love mood and thematic displays will undoubtedly embrace every picture that comes on screen during this film's runtime. Embrace of the Serpent is now playing at the Nuart Theatre and is not rated. •

## How Rams Can Make a Splash in L.A.

#### By Adam Serrao

The offseason is finally here for every team in the National Football League. While the Denver Broncos have gone home as champions of the league, celebrating at every turn they take, other teams are trying to figure how to get better so that they, too, can one day hoist the Lombardi Trophy high above their heads. While the Rams haven't won a championship since 1999, owner Stan Kroenke and company may feel like they have hit the jackpot after being awarded a move to the land of dreams; Los Angeles. While the dust is settled on all of that decision making and it is clear that the Rams will be in Los Angeles to play the 2016 season, it now becomes pertinent for the team to decide on how they will spend their money to rise to a championship level of greatness. So, who are the St. Louis Rams? And further, what do they need to become an even better football team?

It goes without saying that almost every member on the Rams team has to be thrilled about the move to come to Los Angeles. Sure, packing your bags and moving the kids to a different part of the country can always be stressful, but there's a tendency to make just a little more haste when it's to come to a place like L.A. Things won't simply fall into place once the team arrives, though. The Rams have a lot of offseason question marks to think about and address. Some of that work has already been done when it was announced last Friday that the team had released defensive end Chris Long, linebacker James Laurinaitis, and tight end Jared Cook. All three players played major roles on the team last season, but the moves save the West Coast-bound Rams a combined \$24.375 million in cap space for the upcoming 2016 season. "This is the time of year when all NFL teams are faced with difficult decisions regarding their veteran players," Rams head coach Jeff Fisher said of the moves. "Chris and James are the epitome of what it means to be a pro in this league and it's been an honor to coach them both."

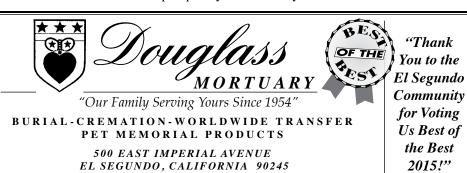
So now that room on the roster has been created, where do the Rams turn next? Well the team certainly has a great need at quarterback. The combination of Nick Foles and Case Keenum certainly did them no favors last season. The rumor is that the team will go after Robert Griffin III in free agency. Griffin is going to want to start, so the Rams would be a perfect fit, at least as far as Griffin is concerned. People quickly

forget, however, about the ex-Washington quarterbacks inability to stay healthy, about the concerns with his character in the locker room, and about his failure to be anything near a capable starting quarterback during his final years in Washington. Maybe that was a product of the head coach at the time, Mike Shanahan, but there's no denying the fact that Griffin, himself, would be a highrisk (and possibly high-reward) play for the Rams to make this offseason.

If not Griffin, then who? The team seems to be high on Sean Mannion, who they drafted with the 98th overall pick (3rd round) in the 2015 draft. Hearing the name Mannion certainly doesn't strike confidence into the hearts of Rams fans across the country, but the quarterback out of Oregon State has only played a total of seven snaps, all in week 12 of last season, and is still largely unproven at the professional level. He might be worth a flier, especially with Todd Gurley and the team's elite offensive line in place. That being said, don't be surprised to see Keenum back under center with Mannion as the team's No. 2 as they attempt to work magic in the draft once again.

Now that Cook is gone, the Rams need someone to step in and make a difference at tight end. Lance Kendricks and Justice Cunningham are on the roster, but going out and signing a free agent like Ladarius Green might be more splashy. Rather than going out to get people, the Rams also need to re-sign their players. Namely, cornerbacks Janoris Jenkins and Trumaine Johnson, defensive ends Eugene Sims and William Hayes, and finally safeties Mark Barron and Rodney McLeod. It also couldn't hurt to use the draft to take in more wide receivers to put around Kenny Britt and Tavon Austin. Britt is what everyone thought he would be and while Austin is certainly explosive, a deep-threat could do a lot to bolster his game and the Rams passing attack in general.

The players on this L.A. Rams roster, as it currently stands, may seem a bit foreign to everyone outside of the St. Louis area, where the team, of course, formerly played. Now that they are here in sunny California, however, it may be smart to get a bit more comfortable with the names on the back of the jerseys. It won't be long before the players march on to the Coliseum field to play their first season in their new home. Los Angeles finally has football back and with just a few tweaks to the roster, the Rams could be looking to bring a championship back to the city for the first time since 1983. •



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## **Up and Adam**

### **Torrance Tumbles in First Round**

#### By Adam Serrao

After what was a record breaking season for the Torrance Tartars, everything came crashing down in what seemed to be the blink of an eye. It wasn't without much drama and suspense, though. Last Wednesday night at Torrance High, the Pioneer League champion Tartars entered their first round playoff game against the Lawndale Cardinals with confidence on their side. Torrance not only won their division, but also won their last two games of the season. Lawndale, on the other hand, finished in third place in the Ocean League and some would say were relieved to just be in the playoffs. That relief turned into jubilation and the Tartars confidence turned into sorrow. A thrilling 74-72 overtime game ended with Torrance on the losing side of the CIF Southern Section Division 2A first round game, giving head coach Paul Nitake and his team a much earlier exit from the tournament than what was originally expected.

The nerves could be felt on the basketball court from the opening tip, but especially on Torrance's sideline. Sloppy play, followed by turnover after turnover led to an unimpressive first quarter and ultimately first half that saw the Tartars down early and trailing by one point at 23-22 come halftime. Giovanni Jackson sparked Torrance to begin the second half as he led the team to a 10-1 run to open the third quarter. The burst in play not only gave the Tartars an eight point lead, but also put them in control of the game for the first time all night long.

The Tartars momentum was short-lived. As soon as their run ended, Lawndale began one of their own, outscoring Torrance 11-2 to retake the lead. The back-and-forth second half was highlighted by an ending for the record books. The Cardinals looked to be in control and led by as many as six points with under four minutes remaining in the game. With just seconds left, the Tartars were able to cut the lead to four before Jackson pulled up and hit a clutch 3-pointer to bring his team to within just one point. Torrance committed a foul to stop the clock and Bryant Perkinson was only

able to convert one of his two inherited free throws. With under five seconds remaining in regulation, Jackson again went the length of the court, drew a foul and hit both of his free throws to send the hometown fans into a craze and the game into overtime.

Unfortunately for the excited fans, Torrance went cold in the OT. The team scored their first points from the field in the extra period as the final buzzer sounded. Meanwhile, the Cardinals hit all of their free throws and were able to knock down a clutch shot to start the period that swung momentum their way. "We played hard on defense and never gave up," Lawndale center Erick Willis explained. "In the fourth quarter and overtime we never gave up."

Willis led the way on the night for the Cardinals, who absolutely dominated the Tartars inside the paint. He finished with 18 points and 21 rebounds. For the Tartars, Jackson led the way as usual, compiling 26 points. Fellow teammates Justin Hino, Evan Mejia, and Oscar Parada scored 16, 10 and 10 points, respectively, in the losing effort.

Torrance's season ends after having won their first league title in 13 years. Jackson, a senior this year, averaged 17 points, seven rebounds, four assists, and 2.5 steals per game in the regular season for the Tartars in a role that featured him as the team's most talented player. After a five game winning streak earlier in the season, Torrance began league play on a 6-0 streak. They finished the season with a 17-10 record, going 8-2 in league play under coach Nitake.

### **North High**

The North High Saxons entered this year's playoffs in the Division 3AA bracket and in second place in the Pioneer League standings, right behind the Torrance Tartars. Unfortunately for North, however, they wound up suffering a similar fate as the Tartars. A first round match-up on the road against San Marcos ultimately proved to be too much for head Gary Duperron and his team. San Marcos jumped all over North at the outset of the game, getting out to a big lead and

See Up and Adam, page 7



## TerriAnn in Torrance

## **Our Stars Are Dancing**

#### Story and photo by TerriAnn Ferren

Coming up on Saturday, February 27th ten brave, talented, generous people will take center stage at the James Armstrong Theatre in our hometown for the dance-off of the year, in the Dancing with the South Bay Stars V event. This year, Leslie Cortez, one of ten contestants paired with a professional dancer, hers being Abel Peña, will match skills with nine other couples. In this event, dance contestants participate for their favorite non-profit charity with a portion of the money they raise going to their chosen non-profit. You may vote for your favorite dancer (\$1 per vote), which counts as half of the dancer's overall score. One hundred votes counts as one point and each dancer may acquire a maximum of 30 points in votes. Got that? Scoring is quite a bit different than the television version with the similar name that so many of us know.

Last week I decided to peek-in on a rehearsal with Leslie Cortez and Abel Peña at a dance studio in Torrance. Leslie was putting on her dance shoes when I arrived and Abel was due any moment. The two have been rehearsing for weeks, fitting rehearsals in between their busy work schedules.

The door whooshed open and into the studio walked Abel Peña, four-time ESPN World Salsa Dance Champion. Abel carries himself like a dancer. He even walks like a dancer. His broad shoulders and straight carriage relay the fact that this man dances. Abel has been dancing all his life, - professionally since 2004. He was born in Mexico City, Mexico and has lived in the United States since he was 7 years old. Abel grew up in Southern California, and has traveled all over the United States, Europe, Mexico,

and South America - performing. I asked him what he thought about participating in the Dancing with the South Bay Stars V and he

very happy to be here working with Leslie." I asked Able how Leslie is doing with the routine and he said, "She is very good. We

the clock - but being that this is one of my passions - community volunteerism, I make the time for it. The challenging part is trying



Abel and Leslie ready for the throw.

said, "I got invited and thought it was a very nice project for me to do. What I do with my life is I like to change people's lives by dancing – to make a difference. That is what I do. It is a great idea [the event] - so I am

have a very busy schedule - and that is the hardest part. It is teamwork."

Then I asked Leslie how she got involved with the Dancing with the South Bay Stars and she said, "Actually, I have been involved with the Dancing with the Stars event for as long as it has been running, five years, and typically, I work the concessions and have always watched from afar. When I was invited and given the opportunity to do this, I kind of hesitated 'cuz I see how great the dancers and the stars are. A lot of them are my colleagues and friends and I came on every year and cheered them on and voted for them. One of the reasons I jumped on this opportunity is because it afforded me the opportunity to help one of my favorite non-profits, The Torrance Historical Society." Leslie, currently on the Board of Directors of The Torrance Historical Society added, "I think the bigger picture is being a city employee, a Torrance resident, and being involved and intrigued with history. This was kind of a no-brainer. I think it is the first time that Torrance Historical Society has been chosen as a charity and I hope I do right by them."

Leslie is no stranger to the dance floor. "It was a little intimidating in the beginning. My background in dance is mostly hip-hop and freestyle," she said. I learned Leslie danced throughout the early 80s and 90s in performance and in nightclubs. She performed in music videos and choreographed performances of dance including hip-hop, free style, and contemporary. "I landed a couple cameos on some music videos and was a featured dancer on Soul Train. I did a couple of shows with 'cheerleader basketball' sports. This is a lot different. It is not hip-hop. The biggest challenge is we both have very busy schedules. He works round the clock - I work round

to land the steps - trying to remember what I am doing," added Leslie.

Able chose a dance combination consisting of two dance styles, the Bachata and Salsa. Apparently, they are quite popular at the moment. Abel said, "The salsa-bachata is very sexy and sensual." Leslie told me she remembers telling Abel, "Please tell me we are doing cha-cha or free-style or tango."

Then this focused couple began their dance rehearsal. Their moves were smooth, sexy, and smoldering. They focused on their routine and I watched them glide around the wooden floor with the experience and training of two not unfamiliar with movement. This pair is serious about their dance and their mission. I couldn't take my eyes off the two of them. They repeated their routine over and over until they were glistening with beads of perspiration - they want to be perfect. Honestly, the combination of Salsa and Bachata (which was new to me) was mesmerizing. I think Leslie and Abel will have no problem with the routine from what I witnessed at the rehearsal. The two danced as one in a smoldering, exciting, fabulous routine.

I left the studio thinking about Leslie and Abel - two dedicated 'stars' who are giving their time and talent for local non-profits. I learned that this is something important to each of them. And nine other couples are doing the exact same thing. Also dancing with professional dancers on February 27th, in addition to Leslie Cortez and Abel Peña, at the Dancing with the South Bay Stars V, are Melissa Ginsburg, Brandon Matson, Chad Mayer, Daniella Morreale, Rafael Porter, Bernadette Reid, Andie Shaw, Cindy Shields, and Boris Skyar. Good luck to everyone! For tickets and information call the Box Office at 310.781.7171 or access www.torrancearts.org. Shall we dance? •



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### **Sherry Kramer**

### from page 2

over the last 10 years—serving as chair at various points in El Segundo, Torrance and Manhattan Beach. Her areas of focus include participation in legislative, economic development and education committees. She also works extensively with several philanthropic organizations. Ones close to her heart include serving on the boards of the El Segundo, Torrance and Manhattan Beach education

knowledge and experience have reflected on me and given me a better understanding and caring for children with challenges."

Looking at the future, Kramer has no plans to slow down and the thought of retirement is not even a blip on her radar. "I will keep plugging along," she said. "We're [CDC] a company always exploring options in other cities, so I will jump in and get involved in

"I believe in going the extra mile by stepping up and truly being part of it rather than just showing up."

foundations, Torrance Memorial, Torrance Cultural Arts Center, and South Bay Police and Fire Memorial Foundation. "I don't sit on boards to have my name on a board—that's not why Richard pays me," Kramer explained. "I like to give my time and if I'm going to take the plunge, I'm going to go all in and be active on it."

The level of dedication has not gone unnoticed. Kramer is the recipient of several high-profile honors, including the Manhattan Beach Chamber "Heart and Soul" (2007), Senate District 28 "Woman of the Year" (2010), Torrance Chamber "Athena Award" (2014), Switzer Learning Center's "Woman of the Year" (2016) and the upcoming Los Angeles County Board of Supervisors and LA County Commission "Woman of the Year" from Supervisor Don Knabe on March 14. Kramer was also proud to receive an award from the Richstone Family Center, which has been a personal charity for her over the years. "Both my mother and sister-in-law have special education backgrounds," she said. "Their those areas if we expand." In the meantime, she will continue to represent CDC—particularly in the hotbed areas of El Segundo and Torrance. "In some ways, the two communities are very similar and they are both more focused on business with strong organizations and great partnerships with schools and local companies. Both El Segundo and Torrance are open-minded about listening to businesses and helping with concerns while also balancing that with a family environment and quality lifestyle for residents."

Despite her penchant for being everywhere at once, Kramer doesn't believe in cutting corners by using today's technology or social media to spread the message in order to ease her workload. "People know me, but I don't do Facebook or Twitter," she said. "I like the old-fashioned way of picking up the phone and talking, or better yet seeing them face-to-face. I sometimes think I was born in the wrong generation. But when it comes down to it for me, it's all about building relationships with people..." •

### **Rooftop Solar**

from page 2

forward toward giving California consumers more choice, more control and more responsibility over their energy choices." Nobody got everything they wanted. Call it a draw.

The January net-metering decision won't end the utilities-vs.-solar struggle. It pushes it down the road to 2019, when the Public Utilities Commission will reconsider net metering once changes to residential electricity rates and grid modernization proceedings take full effect.

Even the members of the Public Utilities Commission who supported the net-metering program admit that more charges are coming in 2019, which will affect the affordability of home solar.

One of the changes the commission approved will result in solar homes paying higher rates for power during peak-use times and lower rates during off-times.

The switch to time-of-use rates instead of a flat rate creates uncertainty about the actual costs and savings for a homeowner who switches to net metering, said Gallagher of the Solar Energy Institutes Association, a nationwide alliance of 1,000 companies in the solar-energy business.

The goal of time-varying rates, as explained by a news report in USA Today, is "giving people a financial incentive to cut back in the evenings, on hot summer days and during other periods when demand traditionally peaks."

All homes will be switched to time-varying rates in 2019, under a separate decision by the Public Utilities Commission.

Home-solar professionals didn't view the new costs as a deal breaker. They were confident the industry will be able to reduce prices to offset the utility charges on home-conversions in the future.•

### **Up and Adam**

from page 5

never looking back. An 80-52 final score sent the Saxons into the off-season, only to reflect on the successful regular season that the team must now put behind themselves.

The Saxons (15-12, 7-3) season was highlighted by a five game winning streak earlier in the year and a couple of key league wins like the team's 70-69 overtime thriller at West and their late-season upset over the Tartars. Duperron will lose eight seniors this off-season and is faced with the challenge of replacing them in order to make another run at the division crown next year.

West High

Despite finishing in fifth place in the Pioneer

League standings this season, the West High Warriors received an at-large bid into the playoffs and hit the road to take on Pasadena in the Division 3AA tournament. Unfortunately for the Warriors and their fans, the game was somewhat of a blowout. Pasadena came away with a resounding 75-49 win, officially sending the Warriors into their off-season. West (10-17, 4-6) had some key league-play victories this season, like their 51-44 rout of the North High Saxons and their season sweep of the South High Spartans. With only three seniors on the team this season, the Warriors should come back stacked and fully prepared to make a run at a league title next year. •

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This business is being conducted by a Corporation. The registrant commenced to transact business under the fictitious business name or names listed above on: 12/17/2010. Signed: CORRA, NICHOLAS GUSTAVSON, Secretary. This statement was filed with the County Recorder of Los Angeles County on February 9, 2016.
NOTICE: This Fictitious Name Statement expires on February 9, 2021. A new Fictitious Business Name Statement must be filed prior to February 9, 2021 The filing of this statement does not of itself authorize the use in this state of a 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. 2/11, 2/18, 2/25, 3/3/2016 H-1392

#### Fictitious Business 2016018856

The following person(s) is (are) doing business as BE AHEAD IN HEALTH, 3816 VIRGINIA ROAD, LOS ANGELES, CA, 90008, LOS ANGELES COUNTY. Registered Owner(s): 1) AMON HEAD, 3816 VIRGINIA ROAD, LOS ANGELES, CA 90008; 2) BRITTANY HEAD, 3816 VIRGINIA ROAD, LOS ANGELES, CA 90008. This business is being conducted by a General Partnership. The registrant commenced to transact business under the fictitious business name or names listed above on: N/A. Signed: AMON HEAD, PARTNER. This statement was filed with the County Recorder of Los Angeles County on January 26, 2016.

NOTICE: This Fictitious Name Statement expires on January 26, 2021. A new Fictitious Business Name Statement must be filed prior to January 26, 2021. The filing of this statement does not of itself authorize the use in this state of a 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: 3/3, 3/10/2016 Pub. 2/18, 2/25,

#### **Fictitious Business** Name Statement 2016022348

The following person(s) is (are) doing business as PONSEPOL REAL ESTATE BROKERS, 600 LAIRPORT STREET, EL SEGUNDO, CA 90245, LOS ANGELES COUNTY. Registered Owner(s): STANLEY MORTON ZIMMERMAN, 600 LAIRPORT STREET, EL SEGUNDO, CA 90245. 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: STANLEY MORTON ZIMMERMAN, OWNER. This statement was filed with the County Recorder of Los Angeles County on January 28, 2016.
NOTICE: This Fictitious Name Statement

expires on January 28, 2021. A new Fictitious Business Name Statement must be filed prior to January 28, 2021. The filing of this statement does not of itself authorize the use in this state of a 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. 2/18, 2/25, 3/3, 3/10/2016 H-1394

#### Fictitious Business 2016018582

The following person(s) is (are) doing business as CAMBRIDGE AUTOMOTIVE GROUP, 21801 S WESTERN AVE, TORRANCE, CA 90501, LOS ANGELES COUNTY. Registered Owner(s): Garnett Station Capital Partners, LLC, 208 North Garnett Street, Henderson, NC 27536, Delaware. This business is being conducted by a Limited Liability Company The registrant commenced to transact business under the fictitious business name or names listed above on: N/A.
Signed: GARNETT STATION CAPITAL PARNERS, LLC This statement was filed with the County Recorder of Los Angeles County on JANUARY 26, 2016.

NOTICE: This Fictitious Name Statement expires on JANUARY 26, 2021. A new Fictitious Business Name Statement must be filed prior to JANUARY 26, 2021. The filing of this statement does not of itself authorize the use in this state of a 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). Torrance Tribune 3/10, 3/17/2016 Pub. **HT-1395** 2/25, 3/3,

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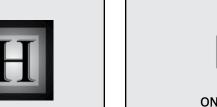
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We are looking for volunteers to help with our pet adoption fairs which are held every Saturday at the Petco located at 537 N. Pacific Coast Highway Redondo Beach 90277, from noon-3: 30 p.m. If you are interested in volunteering and can commit to at least one Saturday a month, please contact us at info@msfr.org. You can also visit all of our Miniature Schnauzers & Friends rescues at the adoption fair or check out our website, www.msfr.org. If you have any questions about a particular dog's availability you can email us at info@msfr.org. Schnauzers! Bet you can't adopt just one!

Hello - My name is Sandy and I'm destined to be yours. If a handsome, 2-year old, male, Miniature Schnauzer/Shih Tzu mix is your heart's desire - here I am!! After wandering off, I was taken to a LA county shelter and considered a stray. Being rescued by MSFR was definitely not a coincidence. I was supposed to be on a transport to another state but, as fate would have it, I became ill with kennel cough and was rescued instead. I'm healthy and 15 pounds of personality that gets along with everyone. I have a happygo-lucky temperament and if you think our being a family could be kismet, come to adoptions and see. If you are interested in Sandy, please email info@msfr.org for more

Although my name is Clint, folks also refer to me as Precious, Cutie, Darling and a host of other cuddly names. I think it's because I am a tiny (only 12 pounds) adorable 2-year old, male, Miniature Schnauzer mix. I have a glistening black coat topped off with a natural tail that you'll just love. I was rescued from a LA county shelter where I was residing as a stray. I had a potential adopter but they never appeared so I just waited until I was rescued. You'll find that I'm not an enthusiastic greeter - in fact I'm a bit shy so I'll need a patient owner. Once I warm up to you it's a whole different story and I will just melt in your arms. In the practice of full disclosure, I really think I'm closer to being a 1-year old than 2. It could be my shyness that made me appear older but I'm still pretty puppyish and cuddly. If you are interested in Clint, please email info@msfr. org for more information.

My name is Tracev and I'm on a quest. I'm looking for a very special treasure. A forever home with a doggie pal would be my idea of a crown jewel! If not a doggie pal, then I'd love a household where someone is home most of the time to keep me company. I don't like being alone and want a pal to share in my adventures. I'm a 6-year old, male, purebred Miniature Schnauzer with a twinkle in my eye and lots of affection to give my new family. When I was rescued from a Inland Empire shelter I had a huge tumor on my back that has been removed. I'm completely healed and looking forward to begin the journey of loving my people and





being the best companion ever. I'm super sweet and not very big, only 16 pounds, so I can easily accompany you wherever life takes us. If you are interested in Tracey, please email info@msfr.org for more information.

I'm Guiseppe, a 10-year old, male Chihuahua mix. The guess is, that due to my delicate frame and long legs, I could be a Chippet (Chihuahua/Whippet mix). After being at the Baldwin Park shelter for over 2



months I was beginning to wonder if I had worn out my welcome. Since, space is at a premium, a lengthy stay is very unusual and most dogs are euthanized. My rescuers think I must have been a shelter favorite because I was a resident for quite some time. I hate to brag but I think it's because I'm such a great guy! I ride well in a car; walk nicely on a leash; I'm quiet and very sweet with strangers. I'm pretty serious by nature and not really interested in playing with other dogs. I do, however, have impeccable manners so I'm calm around both large and small dogs. I must confess that for a mature gentleman, I'm in good health and at my perfect weight of 12 pounds so do I fit the bill for your perfect companion? I believe that an apartment dweller that would appreciate the socially acceptable behavior of a reserved fellow would bring the joy and happiness to my life. Guiseppe can be seen anytime at Yellow Brick Road Doggie Playcare in El Segundo. Call 310-606-5507 or email southbaydoggie@hotmail.com for an appointment or additional information. •

## <u> Happy Tails</u>



Halo has found a happy home!

Congratulations to **Halo** and her new family. couple of years ago but now have Halo to give Halo is our senior gal who lost her home due to her owner's serious illness. Then, in late December Halo had surgery to remove bladder stones but is fine now. Halo found a home with a couple whose previous Schnauzer developed chronic renal failure. Sadly, they lost him a

them lots of love. Halo now lives in LA with her folks and a senior cat for a sibling. She's definitely living large since it was reported that she spent her first day at the tennis courts and then off to dinner at her dads' favorite restaurant. Wishing them many happy days ahead. •

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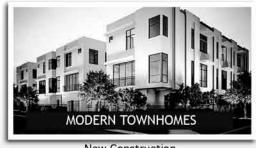


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# Real Estate

## 5 Things to Discuss with Your Significant Other before Purchasing a Home

(BPT) - In a relationship, you count on your significant other to be there with you through the good and the bad. They are your best friend, your confident and your closest ally. And you count on being able to have important conversations with them as well.

One of those important conversations every couple should have focuses on money and each person's respective financial goals, especially if you are planning to purchase a home. However, 33 percent of married or partnered adults have difficulty discussing money with their significant other, according to a Wells Fargo survey. "I think money is one of those topics most couples put off discussing because it can be sensitive," says Arlene Maloney, senior vice president, Wells Fargo Home Mortgage. "However, if you don't discuss money before entering into a major credit purchase, like homeownership, you open yourself up for potential problems down the road.'

Purchasing a home is one of the largest investments most people make in their lifetime. When two people decide to achieve the goal of homeownership together, it's important to understand not only your own finances and credit profile but your partner's finances and goals as well.

To help you broach this conversation with your partner, here are some things you should discuss before you move forward:

YOU WANT TO PURCHASE

suburbs? Are you set on a single-family

home or a condo? Do you want to build your

home or purchase an established property?

Having answers to these questions will help

you speak to a lender and learn more about

how the type of home you choose may affect

loan approval requirements or what options

exist if you want to build your home. You'll

Do you want to live in the city or the

also learn if any bond or down payment assistance programs may be offered in the municipalities you are considering.

### YOUR PARTNER'S CREDIT SCORE

Lenders use customers' credit profiles to help determine your ability to repay a loan. When purchasing a home with someone else, both of your credit scores are considered. In most cases the lowest middle score between the two of you will be used. If you or your significant other has a very low score this may not only impact the loan amount you receive but also the interest rate. It may even prevent approval. If one of the credit scores is very low, as a couple you might discuss only one person applying for the mortgage loan. HAVE AN HONEST CONVERSATION ABOUT DEBT.

An important factor that lenders evaluate is your debt-to-income ratio. This varies by mortgage program but a good rule of thumb is to ensure your debt level is at or below 36 percent of your gross monthly income. Having an overabundance of debt could impact the amount of the loan or whether you receive mortgage approval.

#### HOW MUCH MONEY CAN YOU PUT TOWARD THE PURCHASE?

It isn't necessary for you to put 20 percent down but most loan options require some sort of down payment. In many cases lower down payment options require mortgage

> insurance, which will increase your monthly payment.

#### WILL ONE OR **BOTH OF YOU BE** ON THE NOTE?

If purchasing a home with someone else, each of you must qualify in order to be on the note, and both of you are responsible for the debt. If only one person is on the note, the other may not engage in any transactions regarding the

loan, including refinancing, or application for modification. If one of you has less desirable credit, you may decide that only one of you will apply for the mortgage. You should also consult your state's attorney general's office to see if any community property laws exist in your state. Such laws could make a spouse legally responsible for any debt acquired by the other spouse after marriage. If such a law exists in your state, it's important you

Purchasing your first home is an exciting time and, for many people, a sign of success. But while you may want to rush out and start the shopping process now, take your time. Having a conversation with your significant other about the topics above beforehand will ensure you're both on the same page and set you up to make the most of your future and the home it includes. To find answers to your other questions about credit and homeownership, visit Wells Fargo's Smarter Credit Center or WellsFargo.com/mortgage.•

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