

November/December 2010

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# kids 2 kids

The Felix Kids

Photography by CMS Portraiture

*Antonia* - 8 years old - 3rd grade  
*Ethan* - 7 years old - 2nd grade

**Favorite color:**

*Antonia* - sky blue  
*Ethan* - blue

**Favorite Activity:**

*Antonia* - volleyball, reading & writing  
*Ethan* - playing basketball, baseball & football

**Favorite vacation spot:**

*Antonia* - Palm Desert  
*Ethan* - Shaver Lake

**Favorite Video Game:**

*Antonia* - Club Penguin  
*Ethan* - Wii Nerf

**Favorite Sport:**

*Antonia* - volleyball  
*Ethan* - basketball

**Favorite food:**

*Antonia* - Pasta and meatballs  
*Ethan* - Teriyaki chicken

**Birthday month:**

*Antonia* - January  
*Ethan* - March



# LIFE SAVER

By Karen Lent  
Photo by Julian Chasin

## Andrew Herzik, Redondo Lifeguard & Medal of Valor Recipient

You might have seen Andrew Herzik at the Avenue C lifeguard tower this summer. This is his eighth season serving as a Redondo Beach Lifeguard. Andrew, in his early 20's, is a well-respected Medal of Valor Winner. As a lifelong Riviera resident, Andrew and his younger brother Nicholas, grew up on Calle de Arboles with their parents, Deborah and Terry Herzik. Both boys attended Chadwick, playing AYSO, Little League, basketball, participating in Junior Lifeguards, and, of course, surfing.

### Andrew was a RHA Scholarship Winner

When Andrew Herzik received a Riviera Homeowners Scholarship seven years ago he was an impressive Chadwick High School scholar, athlete and M.V.P. water polo star, graduating in 2003. Today, Andrew is equally notable-- a graduate of Middlebury College in Vermont and now in the process of applying to medical school. Andrew's degree is in Sociology and Biology. He's already taken his MCAT and is geared toward Emergency Medicine. During his years at Middlebury, he excelled at water polo, earning League M.V.P. several years as well as Club All-American. In the absence of good surf spots in Vermont, Andrew also took up snow skiing. The biggest influences in Andrew's life have been his father, Terry, and his mother, Deborah. Also his grandmother—all of which he said were selfless, hard workers; encouraging and promoting education as a catalyst for opportunity. Emphasis was also put on the obligation of "giving back." Andrew's father is a commercial sea urchin diver, who impresses with the hard physical labor he is still able to do. His mother is a nurse practitioner who went back to school when Andrew was ten. Their loving grandmother was always there to support the family in whatever way possible.

### Medal of Valor

Two years ago, Andrew got a chance to" give something back,"and very impressively so, when he jumped off the Redondo Beach Pier to save boaters in distress. Off duty, Andrew and his girlfriend had just sat down at the crow's nest at Tony's on the Pier for one of their great Mai Tais. Before the drinks arrived, Andrew looked out the window and noticed a woman in a sail boat frantically waving her arms. The boat was drifting dangerously toward the pier. Knowing there was a life-threatening incident in play, Andrew leapt up from the table and ran out of the restaurant to the pier edge. One lone lifeguard was trying to get a handle on things but from experience Andrew knew much more help was needed. He

jumped in and helped save a couple and their small child from the dangerous situation. When Andrew finally got back to his friend and their table at Tony's, the Mai Tais had unfortunately watered down a bit! Last year, Andrew received a Medal of Valor Award from Los Angeles County for his heroic efforts.

### Lifeguard Advice

Through the many summers spent as a Los Angeles Life Guard, Andrew says that 95% of ocean rescues are due to rip currents. People don't realize how dynamic the ocean is. If you are caught in a rip tide, the advice is to swim parallel to the shore, keep your head up and don't panic. Stay afloat and wait for help. Also good advice: check in with the Life Guard when you arrive at the beach; find out if there are any conditions to be aware of. Besides his Pier rescue, Andrew remembers another dangerous incident when a very panicked father and son, both non-swimmers, got caught in a current. After the successful rescue Andrew realized the next day was Mother's Day and he was relieved to be able to help provide a happy one to the mother and wife of near-victims.

### A Visit to India

Last year Andrew decided to take time out for some travel. Besides visiting his uncle who lives on an island in Panama, he went on a month long hiking trek with a friend in the Himalayan foothills. He said it was some of the most spectacular scenery anywhere and that the people were incredibly hospitable. He spent half a year travelling in India including a month living and shadowing a doctor in the slum town of Patna where electricity was sporadic. During down time he played cricket with area children. He also visited New Delhi and saw the Taj Mahal which he found to be worth all the accolades. The best way to describe the country he said is that it is full of extremes. Clean water and beef, of course, were non-existent. He found the food spicy and the curries delicious - when there was meat it was always chicken. Unfortunately, he suffered the ills of "Curry Revenge" and ended up spending a good amount of time fantasizing about a cheeseburger.

*Thanks Andrew (and your fellow lifeguards!) for continuing to keep our beaches a safe place to be. One never knows the caliber of those watching over us! (AND, thanks so much for giving us a refreshing view of young people today!)*

# Precious PETS

My name is Roxy and I was adopted from Carson Pound in September. My mix is half Chi/Dachshund! I live in the Hollywood Riviera and love to play with my family and go camping.





## Ask the Retirement Pros!

Thomas A. Gray, MBA  
Christina Jespersen, MA

This is the first column of your personal financial questions, problems, and issues. Please email your financial questions to [info@retirementpro.com](mailto:info@retirementpro.com), give us some background on your situation, and we will research and answer your questions here! Don't worry – we will never use your name or other personal information. Because this is the first issue, the following questions are representative of some of the most common issues we hear from people in our community.

**Q.** With interest rates on bank CD's near zero, how can a retired couple maintain their monthly fixed income needs without taking on a lot of risk?

**A.** This is a question we hear quite often in our practice. Is it possible to increase my income in this low-rate environment? We know it is frustrating to open your statements and see the paltry interest you've earned on your CD's; but, there are surprisingly a number of good alternatives to follow.

We find that all too often investors will simply use bank CD's or money market funds to generate the income they need. Unfortunately, with life expectancies what they are, these low yielding investments may not perform over the long-term. A better solution is to carefully design a ladder of individual bond portfolio consisting of corporate and municipal bonds that may increase your yield significantly over bank CD's!

Also, you may want to select an asset allocation model that uses some equity investments that could provide needed growth over time. Then, if you do regular rebalancing of your assets to maintain proper asset allocation this can provide cash to fund your monthly lifestyle expenses along with the interest coming from your bonds.

**Q.** I have a number of IRA's at local banks, mutual fund companies, and at brokerage firms. I'm over 71, and I need to know the best way to take my required minimum distributions.

**A.** Too often, we find that investors in their quest for diversification, will have a jumbled collection of IRA's at a number of financial institutions. The problem?? The sheer number of accounts may produce financial disorganization – leading to lack of attention, and perhaps lower returns than you might like. Sound familiar? A better approach might be to work with a qualified financial professional who can help you consolidate some accounts where necessary so you are properly diversified in your asset selections. After reviewing all your assets they can better direct you on how much your total RMD will be and which accounts/accounts would be best to take them from.

**Q.** My stock investment accounts seem to be stuck in a range, with little or no growth for a number of years. I thought about moving it to government bonds – but I'm afraid of losing money if interest rates rise. What should I do?

**A.** Sounds like you're over concentrated in one type of stock or funds. It's true that the Dow is about where it was about 10 years ago. However, you need to start looking beyond the "Dow" basics. What about small caps, mid-caps, emerging market stocks, commodities and more! Many asset classes have done much better than just the "Dow 30". A new approach might be diversifying over several asset classes and implementing a proper asset allocation model where you will have equities and bonds.

About the authors: Thomas A. Gray, MBA and Christina Jespersen, MA are financial & investment consultants, and founders of Retirement Protection Group, a fee-based financial advisor firm located in Riviera Village, Redondo Beach. Securities offered through Triad Advisors, Inc. Member: FINRA & SIPC. They can be reached at 310-375-1300. Send your personal financial questions to them at: [info@retirementpro.com](mailto:info@retirementpro.com).



Randy, Heather,  
Dylan and Sawyer  
Photography by CMS  
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## Family Spotlight

### Rovegno Family

**Pets:** Roxy the cat; Rose the hamster; Bubbles and Splishy the fish; and Shelly the turtle

**Profession:** Randy owns his own sports and entertainment marketing agency, LONGBOARD Marketing. Heather is a marketing consultant for various movie studios.



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**Favorite Activities and hobbies:** Riding Bikes, Camping, Going to the Beach, Going for long walks, Playing Soccer, Going to Baseball Games (Go Padres!)

**Favorite Restaurants:** Rock N Fish, HT Grill, Pedone's, L&L Hawaiian BBQ

**Favorite Vacation spot:** Barra De Navidad, Mexico

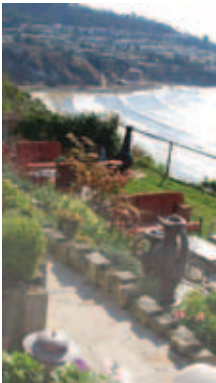
**Favorite Family Dinner:** Orange Chicken and Rice

**What music do you listen to:** Jack Johnson, Journey (Best of!), Matchbox Twenty, and anything 80's

**What are your favorite TV shows:** Modern Family, Phineas and Ferb, Rescue Me and The Office

**What is your favorite part about living in Hollywood Riviera:** Proximity to the beach, great restaurants and shopping, small-town vibe, Halloween/Christmas in the village, watching sunsets from our living-room





# Yard of the Month

Mary Lou McCammack and Don Mattick

Landscape Story by Karen Lent  
Photos by Phyllis Valentin



## Autumn Along the Riviera

Add the blue Pacific, a touch of harvest flavor, mix with the green thumbs of homeowners Mary Lou McCammack and Don Mattick and the concoction produces a serene scene of Autumn Along the Riviera.



Mary Lou and Don's Paseo de la Playa seaside home is a decorator's delight inside and out. They both have fabulous decorating and gardening sense. Mary Lou has a designer's background and Don has the how-to contractor skills. The addition of their devoted dedication and attention to detail pulls all the pieces together.

Riviera residents for 7 years, Mary Lou and Don have spent a lot of time defining garden space and terraces. Their house was featured as a Riviera Garden Club Garden Tour House Extraordinaire in 2008. They have put together a delightful showcase and we thank them for giving us a peek!



Stop by our blog to see the brilliant colored photos of this garden:

<http://valmontesgardenofthemoth.blogspot.com/>.



# Breast Thermography

## What Is It And Who Needs It?

You might not realize that cancer, not heart disease is the disease most likely to cause your death. If you are a woman, breast cancer is the one you are most likely to get. If there was a way for you to find breast cancer in its earliest stages, would you be interested? Breast Thermography is just such a tool. A Breast Thermogram is a digital infrared photograph of heat. Breast cancer grows blood vessels which give off heat. This heat can often be detected by the Thermogram as early as 6 to 10 years before it can be seen by mammogram or ultrasound. In addition, there is no radiation, compression or pain during the procedure. Thermography was brought to America from France

in 1972 by Dr. William Hobbins and Dr. George Chapman. In 1982 The FDA approved Breast Thermography as an adjunct to mammograms. Although not nationally regulated, current Thermographers take their profession very seriously and have strict certification guidelines.

Dr. Diane Jordan, an integrative chiropractor in the South Bay for 29 years, added Breast Thermography to her practice 3 years ago. She was trained and certified by Dr. William Cockburn and continues her studies with Dr. George Chapman. To honor Breast Cancer Awareness Month, Dr. Jordan is offering Breast Thermograms for only \$99. They

are normally \$249 and up. Please call her office at 310 375 4039 or go to her website at [www.drdianejordan.com](http://www.drdianejordan.com) to take advantage of this wonderful opportunity. Bring your mother, sister and best friend along with you.



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# Business Beat

## Jamin’ Mama’s

Linda McNamara and Michelle Stemig

Something very unusual happens when you click on jaminmamas.com website. You are greeted with music- "Jam up and Jelly Tight" by Tommy Roe and "Tutti Frutti" by Little Richard. You are also looking at the most colorful website you are likely to ever encounter with bright, cheerful, vibrant text and pictures. The folks behind all this are Linda McNamara, her sister Diane Appleman and her daughter Michelle Stemig. "The three of us have always had a tradition of Christmas baking. Well, three years ago Michelle had a new baby (her third) and we decided that for the holidays we would cook and give presents rather than buying everything. In addition to our regular baking we also decided to make jam. It was such a big hit that people told us 'gosh, you should sell these.' And that's how we got started".

Both mother and daughter have had experience in business and working together. The family has lived in the South Bay pretty much all their lives and at their present address in Ranchview for seventeen years. Linda worked for thirty-five years with the Redondo Beach police department. Michelle is chief financial administrator for Interlingua, a document translation service. She hired her mom part time five years ago when Linda retired. Together they researched the nuts and bolts of starting a small business, completed the necessary paperwork, designed the website and launched in early 2009. They wanted to offer a unique product which would not be too expensive and could be easily personalized.

The products they offer are indeed unique-exotic jams made with whole fruit, various liqueurs, low sugar or sugar free (made with Stevia) and no preservatives. "We do our market research right here in the family kitchen, enlisting tasting opinions from

friends and family members ranging in age from two years old to eighty-five years old. We make up small batches, pairing various fruits with various liqueurs. Some work, some don't. Through this trial and error process we have come up with our present seventeen offerings:

- Strawberry-Creme de Cacao
- Triple Berry-Amaretto
- Cherry-Comfort
- Apricot-Brandy
- Peach-Mango-Rum
- Peach-Spiced Rum
- Pear-Grand Marnier
- Grape-Cognac
- Marmalade-Lemoncello
- Pineapple-Coconut Rum
- Cranberry-Blackberry Brandy
- Pumpkin Pie-Spiced Rum
- Apple-Schlager
- Apple-Butterscotch Schnapps
- Kiwi-Rita
- Strawberry-Creme de Cacao with Stevia
- Peach Mango-Rum with Stevia



In the cooking process essentially all the alcohol in the liqueur is burned off but flavors are retained". The production side of the business happens in a Health Department approved kitchen in Orange County. "We prepare the fruit at home then take it and all the other ingredients and the glassware with us. On a busy day we may put up a couple hundred jars. Then we take it back home, ready for labels, packing and shipping".

The "not too expensive" target has also been met. Four ounce jars are five dollars. A sampler of three one and one-half ounce jars is five dollars. Small baskets begin at five dollars. Plus for an additional five dollars you can add scones, cakelettes, mini croissants, biscotti, ten tea bags or hot chocolate for six.

What really adds to the appeal is the free personalization. "We all have people to whom we want to express our gratitude (teachers, health care providers, mail carriers, gardeners, house-keepers, coworkers) and occasions for celebration (Thanksgiving, Christmas, Easter, Mothers' Day, anniversaries, baby showers, weddings, graduations). And it can be frustrating trying to come up with a gift. Another gift card? More movie tickets? A prepackaged gift basket? This is where we can really help. We can personalize labels, personalize baskets and personalize the wrappings. You can put together any combination of jams from our list in any amounts according to your tastes and budget. Our suggestion is to browse our website, see what we have to offer and then give us a call. Together we should be able to create just what you want. And if you live in the South Bay you are welcome to come by and pick it up, saving shipping."

With the holidays fast approaching Linda and Michelle are busy preparing pumpkin jams and cranberry jams. But whichever flavor you may choose, "This Ain't Your Grandma's Jam"

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# Farmer’s Market

## *Comes to Riviera Village*

A new Farmer’s Market is coming to the South Bay! Beginning September 17, there will be a certified Farmers Market in Riviera Village, Friday afternoons from 3 to 7 pm, on the corner of Ave. I and Catalina Ave. in Riviera Village.

The carefully selected vendors include organic, responsible, and traditional farmers from southern and central California presenting an array of seasonal offerings. Come taste the flavorful fruits and vegetables, meat and eggs, and honey and olive oil.

Make an evening of it, and stop for dinner in one of the new restaurants in the Village. It’s a great way to start your weekend and enjoy all that Riviera Village has to offer.

For more information on Riviera Village, please contact Ellen Engelke at (310) 377-0205, or visit them on the web at [www.rivieravillage.org](http://www.rivieravillage.org).

**Event Contact: Ellen Engelke, 310-251-5194.**



## 5th Annual Power of Art

Photo by Valerie Kampmeier • Article by Karen Lent



### 5th Annual Power of Art

The Redondo Beach Art Group put on their fifth annual Power of Art this summer. The free art festival was held at the Redondo Beach Performing Art Center over three days. More than 80 artists displayed their artwork. In addition, there was poetry reading, dance demonstra-

tions, children’s art, a Wearable Art fashion show and a Short Film Festival.

The non- profit art group’s goal is to foster the arts in the South Bay and to eventually establish a Creative Art Center. Don’t miss this amazing event next year!



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# INTO AFRICA

By Karen Lent

## BILL AND DEBBIE DUNCAN DEPART

Local residents, Bill & Debbie Duncan departed from Los Angeles in September for their mission in Africa. Residents of the Riviera for over 25 years, and grandparents of 8 (ALL under the age of 6!) the Duncans' have made a six-month commitment to an orphanage in Franschhoek, South Africa.

The "Bridges of Hope" Academy and Retreat Center is located in a former French Colony area about 45 minutes from Cape Town. Franschhoek means "French Corner" in Afrikaans. The Academy is a boarding school for 50 students orphaned by parental AIDS. The children come from the nearby very poor, shanty town known as "Cape Flats." The "Flats" are in the township of Philippi, South Africa.

Bill and Debbie are parents of four grown children. Bill is President of ISU-Olson Duncan Insurance. The Duncans' became involved in this mission after they chaired a South Africa Task Force at their church, Rolling Hills Covenant. They spent several weeks in South Africa four years ago as guests of Bridges of Hope International (BHI), a Christian, non-profit organization formed to help assist those suffering in the HIV/AIDS pandemic. Bill became a Board Member of Bridges of Hope and over time, the couple's involvement

escalated with the decision to dedicate six months as "hands on" Interim Retreat Centre Directors in South Africa. They felt that they could contribute best with the Centre development by being on site. Their goals are to improve development in several areas including leadership staff, property improvements and sustainable financial support.

Franschhoek, in the Winelands region, is a beautiful valley originally settled by the French in late 1600's. The Mediterranean climate encouraged grape growing and the original farms have become renowned wineries. Although the area is known as the culinary region of South Africa, many extremely poor areas exist.

The beautiful South African summer is just beginning, so there should be lots of time for Debbie to establish her gardens and for Bill to keep up the golf lessons! (Besides all their other tasks!) We are sure that the Duncans' would appreciate everyone's good thoughts and prayers as they undertake this important mission. You may read more about Bridges of Hope at [www.bridgesworldwide.org](http://www.bridgesworldwide.org) and follow the Duncans' experiences through Bill's blog at <http://www.olsonduncan.com/bridgesofhope>.

## Health Hint: Be a Fanatic About Fish Oil!

Roberta Blowers, DDS

As a dentist, I know that what goes on in your mouth can affect the rest of your body and what goes on in the rest of your body can have an effect on your mouth.

Research has shown, and experts agree, that there is an association between the health of your mouth and chronic inflammatory conditions, such as diabetes, cardiovascular disease and Alzheimer's disease. Therefore, treating inflammation may not only help manage periodontal diseases in the mouth, but may also help with the management of other chronic inflammatory conditions in your body.

Inflammatory responses in the body can create a wide range of health challenges including heart disease, diabetes, depression, memory loss, vision deterioration and other cognitive problems, chronic back pain, arthritis, COPD, irritable bowel syndrome, asthma, cancer and more. Research shows a strong correlation between omega-3 fatty acid deficiency and these mainly degenerative diseases. Inflammation appears as a common thread through these serious conditions.

Now there is also compelling evidence that omega-3 fatty acids directly influence the aging process.

Omega-3 essential fatty acids are very powerful anti-inflammatory agents. Research has shown that eating fish two to three times a week offers several health benefits due to omega-3 fatty acids found in certain cold-water fish, such as salmon, mackerel, albacore tuna and sardines.

Still you would have to consume nearly five pounds of fish each day to obtain the same amount of omega-3s you could get in one capsule of the purest fish oil supplement. In fact, fish oil supplements provide the benefits of omega-3 fatty acids without the risk of consuming high levels of toxins that are common in certain types of seafood.

But beware- not all fish oils are created equal. Recent medical journal studies show that most "off the shelf" fish oils were rancid, even before their expiration date, and had high levels of mercury, PCBs and dioxins. Consider looking for pharmaceutical grade fish oil products made from the purest sources and molecularly distilled for the highest safety and effectiveness possible. Be sure to consult with your doctor before taking fish oil supplementation.



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# A Season to Remember

## The Boys of Summer

This summer, as most kids packed away their backpacks and sports equipment to enjoy long, carefree days on the beach, a lucky group of hardworking boys earned the chance of a lifetime. On July 27th, twelve 10 and 11 year olds boarded a plane bound for Virginia. These boys were members of Torrance American Baseball (TABB) Bronco 11's All Star Team and they were headed to the Pony World Series.

When most people hear "baseball" they think Little League. TABB, however, is part of the PONY (Protect Our Nation's Youth) Baseball League, a community-based, national and international organization of approximately 500,000 players, ages 4-19, that was started in 1951. The main difference between Little League and PONY is the rules. PONY baseball utilizes rules similar to those of Major League Baseball, such as runner lead-offs, stealing home, and dropped 3rd strike to name a few.

The members of the TABB Bronco 11's All Star Team were selected from their regular season teams to represent TABB. All of the boys live locally and play out of TABB's home fields, which are located below St. Lawrence Martyr Church. Their road to the World Series began in June with two pre-season tournament championships, in Chino Hills and Long Beach. Sanctioned play followed where the Bronco 11's took both the District Championship (representing Southern California) and the Zone Championship (representing the Western United States), clinching a spot in the PONY World Series in Chesterfield, VA.

Three players on the Bronco 11's are recent graduates of Riviera Elementary School who have now moved on to Richardson Middle School. Nathan Critchett, Matt Diederich and JT Frew have played year-round baseball together for the past 4 years but never dreamed they'd make it to the World Series. All three had stellar performances in the World Series Tournament; Matt won the World Series Homerun Derby, Nathan had a pitching record of 2-0 with an overall ERA of 2.03 and JT had a series batting average of .353.

Together, the team continued their high level of play in Virginia, beating teams from Pennsylvania, Virginia and Mexico. They eventually lost a hard fought championship game to Mexico, ending their

All Star season as World Series Runners Up with an overall record of 21-3. No team from TABB had ever attended the PONY World Series and the league's coaches, players and families are very proud of all that these boys accomplished.

The TABB Bronco 11's All Star Team was comprised of Jack Colette, Nathan Critchett, Matt Diederich, JT Frew, Matt Hennessy, Joey Johnson, Nathan Krause, Ruben Markham, Travis Martizia, JR Morelos, Brandon Smith, and Konnor Smith. The team was managed by Jon Smith and coached by Mike Hennessy and Ted Martizia.



## Riviera Real Estate Happenings

### Kelly & Laura

"Sisters SOLD on the Hollywood Riviera"  
(310) 613-2465 Kelly • (310) 738-7355 Laura



#### KELLY & LAURA's Fall 2010 Highlights



936 Calle Miramar, 2010 Mediterranean  
w/ Views. \$2,499,000



422 Camino del Campo. 4 Bed, 3 Bath,  
2494 Sq Ft. \$1,199,000



160 Vista del Parque. 5 Bed, 3 Bath,  
2286 Sq Ft. \$999,000



829 Calle de Arboles. 3 Bed, 2 Bath,  
Remodeled. \$939,000

#### Welcome To the October 2010 Newsletter



Sold April 2010 ~ \$1,000,000  
3 Bed & 2 Bath, 2032 Sq Ft  
Lower Riviera, Corner Lot



Sold August 2010 ~ \$1,039,000  
4 Bed & 2 Bath, 1890 Sq Ft  
Lower Riviera, Updated



Sold August 2010 ~ \$999,000  
2 Bed & 2 1/2 Bath, 1697 Sq Ft  
Panoramic View Home



Sold March 2010 ~ \$1,050,000  
3 Bed & 2 Bath, 1571 Sq Ft  
Updated Nicely, Partial Views

*What Do You Get for  
\$1,000,000 in the  
Hollywood Riviera?*

The average sales price in the Hollywood Riviera for the first 8.5 months of 2010 was \$1,001,473. So here are 4 of the examples of that approximate price range. Of course there were some that sold for more and some for less. The highest sales price in 2010 so far was \$2,675,000 (on the bluffs of Paseo de la Playa) and the lowest was \$579,000 (on Pacific Coast Highway.)

So far we are up almost 3% year over year—as the first 8.5 months average price from 2009 was \$972,152. The number of homes sold in 2010 is up 30% over last year at this time as well - 59 for

2010 and 41 for the first 8.5 months of 2009. Of course, we are still 14% off of our high in 2007 when the average price was \$1,164,456 and 66 homes had sold in the first 8.5 months of 2007.

According to a CNN article dated Sept 15, 2010, national statistics are not so favorable yet here in the Golden State home prices are rising in virtually every corner of the state. They've climbed for 9 consecutive months and in July posted a 10.4% gain year over year. That puts the state's median price at \$315,000 nearly twice the national median of \$183,000.

*Kelly & Laura*

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[www.KellyandLaura.com](http://www.KellyandLaura.com)



# Riviera Real Estate *Happenings*

## Hollywood Riviera Real Estate Trends

### Average South Bay Home Price Comparison

Cities	Average Sales	# Homes Sold	Average Sales	# Homes Sold	Year-To-Year % Change
	Jan - Sept 2009	Jan - Sept 2009	Jan- Sept 2010	Jan - Sept 2010	
El Segundo	\$802,352	54	\$888,616	40	+10%
Manhattan Beach	\$1,692,255	181	\$1,826,405	230	+8%
Hermosa Beach	\$1,504,393	61	\$1,291,071	77	-15%
West Torrance	\$672,258	78	\$689,831	86	+8%
South Torrance	\$677,185	86	\$706,691	78	+4%
N. Redondo Beach	\$668,912	87	\$683,793	133	+8%
S. Redondo Beach	\$934,252	66	\$876,753	67	-6%
Rolling Hills Estates	\$1,197,919	37	\$1,252,663	49	+4%
Rolling Hills	\$2,463,364	11	\$1,847,154	13	-2.5%
Palos Verdes Estates	\$1,759,813	80	\$1,649,913	120	-6%
Rancho Palos Verdes	\$1,073,273	176	\$1,131,093	203	+5%

As you can see, 8 local South Bay regions have rising average prices for the 1st 9 months of 2010 vs. those same months of 2009. 10 of these areas had more homes sold during that time period as well. Low interest rates along with many of the Economic Stimulus Plans seem to be generating some steam here in our local area. Only time will tell what the future holds, but things look good for now.

Sales information obtained from the Greater South Bay Multiple Listing Service, deemed reliable but not guaranteed.

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[www.KellyandLaura.com](http://www.KellyandLaura.com)

## "Sisters SOLD on the Hollywood Riviera"



**936 Calle Miramar, Redondo Beach**  
**\$2,199,000**  
2010 Mediterranean  
4 Bed, 3 1/2 Bath + Elevator & more...



**422 Camino del Campo, Redondo Beach**  
**\$1,199,000**  
4 Bed, 3 Bath, Living & Family Rooms  
Great Lot with Pool & Spa...



**160 Vista del Parque, Redondo Beach**  
**\$999,000**  
5 Bed, 3 Bath, 2 Levels  
Overlooking Park with Pool & Patio...



**Call for Details**  
**\$929,000**  
3 Bed, 2 Bath includes Master Suite  
Completely remodeled with Pool...



**829 Calle de Arboles ~ Redondo Beach**  
**\$939,000**  
3 Bed, 2 Bath, Mediterranean  
Beautifully Remodeled



**4117 Paseo de las Tortugas ~ Torrance**  
List \$1,089,000 ~ Sold \$1,089,000  
3 Bed, 2 1/2 Bath View Home  
Over 2200 Sq Ft ~ Great Kitchen



**445 Calle de Aragon, Redondo Beach**  
List \$899,000 ~ Sold \$890,000  
4 Bed, Over 2000 Sq Ft  
Fixer Upper with Big Views...



**204 Via Buena Ventura, Redondo Beach**  
List \$1,699,000 ~ Sold \$1,575,000  
Gorgeous 2010 Remodel, 3400 Sq Ft  
5 Bed, 4 Bath, Huge Backyard...



**709 Calle de Arboles, Redondo Beach**  
List \$929,000 ~ Sold \$936,000  
3 Bed, 2 Bathroom with Pool  
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Email: Kelly@KellyandLaura.com

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## Save the Date!!

**Trick or Treat - Halloween**  
In the Riviera Village  
Sunday, October 31st 4pm on..  
www.RivieraVillage.org

**Holiday Stroll**  
In the Riviera Village  
Thursday, December 2nd 6-10pm  
www.RivieraVillage.org

**Sketchers’ Pier 2 Pier Walk**  
Donate to Torrance Ed Foundation  
Sunday, October 24th 8am-noon  
www.Pier2PierWalk.com

**Windham’s Shoe Repair**  
306 Ave I (at PCH)  
Donate Your Old Shoes  
www.Soles4Souls.org

## Mortgage News by: “Riviera Funding’s” Brian Diederich

Great Rates are Here Now!

U.S. Mortgage Rates are at their lowest levels in nearly 4 decades. During the 1st week of September rates were at their lowest level since Freddie Mac began tracking these figures in 1971. This is giving many real estate industry watchers reason to believe the housing market will gain momentum as the banks start to help people buy and/or refinance their homes. These falling rates have already helped the U.S. housing market with pending sales throughout the United States growing unexpectedly in the July. Homeowners, home-buyers and real estate insiders have hopes these rates will lead lenders to approve more loans for purchases and allow more cashstrapped homeowners to refinance their homes to help assist in reducing their monthly debts. These low levels on rates have ignited a wave of refinancing among consumers which we have not seen in about 7 years. One of the big differences we are seeing today is many people are opting for a 15 year loan instead of the traditional 30 year fixed. Current rates for

the 15 year loan are well below 4% which makes it very tempting. This may increase a borrower’s payment but if the overall goal of the borrower is to retire in 10-15 years, it should be strongly considered. It could save hundreds of thousands in interest expense.

If you have any questions regarding the financing of a new purchase or the refinancing of your existing home please call me at 310-989-4041. My office is located in the Riviera Village and I have been a resident of the Hollywood Riviera for 38 years.



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1801 S. Catalina Ave #201, Redondo Beach, CA 90277  
310-989-4041 BDiederich@RivieraFunding.com

# MEMBERSHIP FORM

JOIN the Riviera Homeowners Association (RHA) for 2010-2011

Your dues are an important contribution to our community. They allow us to provide scholarships to college bound students and donations to elementary and middle schools. They are also used to sponsor general meetings in the Riviera on topics important to our community. They finance our communications and allow us to keep members informed on important issues being discussed in the City. Your dues allow us to thank the City when they are doing a great job and to express our concern when our property interests are impacted. If you are not a member, please consider joining. It is a small sum, well invested.

Membership runs from September thru August. Since our new membership and business year has begun, it’s time to join or renew your membership in the Rivera Homeowners Association today and help support the interests of our community. Membership dues are only \$25 a year . Please fill out the form below or update the mailing label on reverse, enclose your check payable to “Riviera Homeowners Association”, and mail to RHA Membership, P.O. Box 1074, Torrance, CA 90505. Or, you can renew or join online through our PayPal system-it is quick and secure! Go to our website at www.hollywoodriviera.org

(Please note: Your street and/or email address are never shared with any third parties, and are used only for the purpose of notifying our members about upcoming events and other important information.)

Name: \_\_\_\_\_ Address: \_\_\_\_\_  
City: \_\_\_\_\_ Zip: \_\_\_\_\_

Do you receive emails from us? If not, and you would like to be on our list, please provide us with your email address:  
Email: \_\_\_\_\_

☐ \$25 Annual Membership for 2010-11 (Sept.-Aug.)

Additional contributions are always welcome! ☐ \$50 ☐ \$100 ☐ Other: \_\_\_\_





September 18 - November 6

**Torrance Art Museum -Baker’s Dozen**

On view September 18 - November 6, open Tuesday-Saturday, 11 a.m. to 5 p.m. This exhibit is an annual survey exhibition of 13 artists who reflect the zeitgeist of Los Angeles contemporary art practice, curated by Max Presneill.

Saturday, Nov. 20

**Saturday Family Fun: Shark Sleuths**

**Where:** Aquarium of the Pacific

**When:** 10am-11:30

Bring your detective skills as we uncover the truth about the important, stunning, and misunderstood shark. During this 1 ½ hour program, you and your four- to six-year-old child will: Touch real shark teeth; Practice swimming like a shark; Learn how some sharks hatch from eggs; Take a guided tour of Shark Lagoon; Make your own shark hat to take home; Touch a shark in our private classroom touch pool and much more!

**For more information:** (562) 590-3100

Saturday, Nov. 20

**Demetri Martin**

**Where:** The Wiltern Theatre, 3790 Wilshire Blvd., Los Angeles, CA 90010

**When:** 6:30pm

Demetri Martin is an Emmy Award–nominated and Perrier comedy award–winning American comedian, actor, artist, musician, writer, and humorist. Martin is best known for his work as a standup and prop comedian, and as a contributor on The Daily Show.

**For more information:** www.eventful.com

Sunday, Nov. 21

**North by Northwest**

**Where:** Charles F. Lummis Home & Garden, Los Angeles, CA

**When:** 9:30am-5pm

North by Northeast": Cutting-edge art meets artistic heritage at

the 18th annual Arroyo Arts Collective Discovery Tour. This is a self-guided auto tour featuring more than 100 artists in homes and studios in Eagle Rock, Highland Park, Glassell Park, Montecito Heights and Mount Washington

**For more information:** (323) 222-0546

Sunday, Nov. 21

**The Nutcracker**

**Where:** Nutcracker Ballet Production, Santa Ana, CA

**When:** 4pm

This holiday season give your family a gift. Come and see American Pacific Ballet Company's The Nutcracker ballet, performed Sunday, November 21 at 4pm at Fullerton's historic Plummer Auditorium. Principal dancers from New York City Ballet will join dancers from the Company and from an Academy of Dance cast drawn from all over Orange County in APBC's 11th Nutcracker production.

**For more information:** www.yelp.com

Friday, Nov. 26

**4th Friday Night Swing Dance**

**Where:** Pacific Unitarian Church - 5621 Montemalaga Drive Rancho Palos Verdes

**When:** 7:30pm

The joint is jumpin’ at our Fourth Friday Swing! Every 4th Friday night is dance night. Free swing dance lesson from Tom and Ava at 7:30 PM.

**For more information:** www.pacificunitarian.org

Thursday, Dec. 2

**West Side Story**

**Where:** Pantages Theatre, 6233 Hollywood Blvd., Los Angeles, CA 90028

**When:** 8pm

Set in New York City in the mid-1950s, the musical explores the rivalry between the Jets and the Sharks, two teenage street gangs of different ethnic backgrounds. The members of the Sharks from

Puerto Rico are taunted by the Jets, a white working-class group. The young protagonist, Tony, one of the Jets, falls in love with Maria, the sister of Bernardo, the leader of the Sharks. The dark theme, sophisticated music, extended dance scenes, and focus on social problems marked a turning point in American musical theatre.

**For more information:** www.eventful.com

Sunday, Dec. 5

**Holiday Treats for the Animals**

**Where:** Aquarium of the Pacific

**When:** 9-5pm

Guests can see Diver Santa dive with sharks and watch the Aquarium’s animals receive their special treats and enrichment gifts during the Holiday Treats for the Animals weekend. Families can enjoy holiday music, crafts, special presentations, unique photo opportunities, shopping, and more. The Seal and Sea Lion Habitat will be decked out for the “sea”son with frozen “fishmas” treats. Guests can watch the sea otters savor candy cane-shaped ice treats, gourmet lobster tails, and their very own snowman.

**For more information:** (562) 590-3100

December 8

**Riviera Kids – Holiday Sing**

Riviera Homeowners’ sponsor the annual Holiday Sing at Richard-son School, December 8, Wednesday, at 6 pm, Richardson School.

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Friday, Dec. 10-12

**Hilary Hahn plays Tchaikovsky**

**Where:** Walt Disney Concert Hall, 111 South Grand Avenue, Los Angeles, CA 90012

**When:** 8pm

Celebrated for her probing interpretations, technical assurance and compelling stage presence, Hilary Hahn can take a well-known masterpiece and make it sound totally fresh.

**For more information:** 323.850.2000

Saturday, Dec. 11

**An Irish Christmas**

**Where:** Norris Center for the Performing Arts

**When:** 2pm and 8pm

We welcome you to a great Irish night celebrating Christmas in Ireland with glorious music, traditional dance, storytelling, laughter and plenty of Irish soul. Join us 'round the hearth' on this joyful Irish night and celebrate with us the wonder and beauty of AN IRISH CHRISTMAS. A great night to be Irish...and be certain of a grand welcome!

**For more information:** www.norristheatre.org

Monday, Dec. 13

**Michael Buble**

**Where:** Staples Center, 1111 S. Figueroa St., Los Angeles, CA

**When:** 7pm

Aside from discovering a fresh way to deliver the live authentic feeling musical goods he is known for, Michael Buble’s choice of material shows an artist still hungry to innovate and make his mark both as a stylist, but also as a songwriter. He has already proven his mettle composing the smash “Home” that is the remembrance song for so many soldiers and their loved ones in these times of war.

**For more information:** www.eventful.com

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