

May 2011

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AN EXCLUSIVE NEWSLETTER FOR THE RESIDENTS OF THE HOLLYWOOD RIVIERA

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Kelly & Laura Newsletter Inside...



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RIVIERA HOMEOWNERS ASSOCIATION

RHA OFFICERS EMAIL ADDRESSES

The following RHA Officers can be contacted
through their e-mail:

president@hollywoodriviera.org

secretary@hollywoodriviera.org

treasurer@hollywoodriviera.org

dues@hollywoodriviera.org

newsletter@hollywoodriviera.org


traffic@hollywoodriviera.org

landscape@hollywoodriviera.org

photog@hollywoodriviera.org

webmaster@hollywoodriviera.org

scholarships@hollywoodriviera.org





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AREA DIRECTOR

Rick Rizzo

310.750.6574

rick.rizzo@n2pub.com

LOCAL EDITORS

Geneva Martin

Roberta Blowers

Karen Lent

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IMPORTANT PHONE NUMBERS		
911	Emergency Only	
310-328-5310	City of Torrance - General Number	
310-784-7950	Airport Noise Abatement	
310-618-2801	City Council/Mayor's Office	
310-618-5990	Community Development	
310- 618-2930	Community Services	
310- 618-5959	Library Services	
310-781-7000	Fire/Administration	
310-328-3456	Police/Information	
310-781-6900	Public Works	
310-781-7042	Water Emergency (after hours)	
310-618-3850	Torrance Animal Control	
310- 618-6266	Transit	
310-523-9566	Animal Control (L.A. County)	
800-655-4555	Street Light Repair (Edison)	

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President's Message: *What is the health of the RHA?*

Well, to be quite honest NEEDS IMPROVEMENT. Our reserve revenues are down which is why we have taken measures to cut costs in getting our information out to you.

Also general meeting attendance sometimes is mediocre, except for special occasions.

This brings me to this message, by the time you read this we had our board member elections and we have had few changes and the rest have agreed to continue being the dedicated hard working wonderful people who have served selflessly for many terms.

I also want to recognize the few that have chosen to step down from their positions. I would like to thank both, Geneva Martin and Karen Lent, for their dedication and commitment to this community, as well as being great contributors to this RHA Board. We will miss them from the board but I am sure they will stay involved in our community RHA.

The Riviera Homeowner Association is the organization representing our neighborhood which brings me to the definition of the word "Neighborhood": Distinctive area -a district with characteristics that distinguish it from the areas around it. By definition describes how we are codependent on maintaining the quaintness we have long sense enjoyed, but that requires input from the actual residents that live within that district. Several things as President I have seen what we need are:

A. That more households decide to send in their membership dues, and yes it is a small amount for each of us which can go a long way if more of us would make a point of contributing by the beginning of next term Sept. 2011. (Our neighborhood consists of about 3500 households.)

B. Attend the General Meetings: We now have a Great VP. Who is in charge of developing subjects for said meetings? Send in suggestions to 1st VP (Programs) via webmaster if you have not seen something that interests you.

C. Communicate anytime to board members via our website with concerns or praises. As well as visiting the website to see latest news regarding RHA and Community links to our City of Torrance and other interesting tidbits of information.

As with most health issues there is something that we can do about them. Follow certain steps:

As outlined above are the starting points and I am optimistic that as more of this wonderful neighborhood homeowners get involved then we can become more of what they need in serving them. Let us know of any suggestions offered by members and homeowners via webmaster at our board meetings to make sure we are representing you the actual RHA.

Plus we are really looking forward to the next general meeting June 8, 2011 we are still developing the subject, which isn't completely in place before my deadline of this message.

But I can tell you we will announce and present the Scholarship Awards during that program SO PLEASE ATTEND. I would like to thank those residents that are continually faithful in their membership and contributions. "If you would like to check your current status as a Riviera Homeowners Association member, please log on to our website at www.HollywoodRiviera.org. There you will find your address listed (not your name) and your active or non-active status beside the address."



Sincerely,
Roberta Blowers,
DDS
RHA President

P.S. We as a board are looking forward to have a great October Meeting in the Fall. Have a great Summer.

*The Riviera Homeowners Association is not responsible for the mailing of the Riviera Living. Please contact Rick Rizzo with N2 Publications if you or any of your neighbors are not getting the publication and want to be included on the mailing list. Rick.rizzo@n2pub.com 310-734-9113

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 Riviera 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.)

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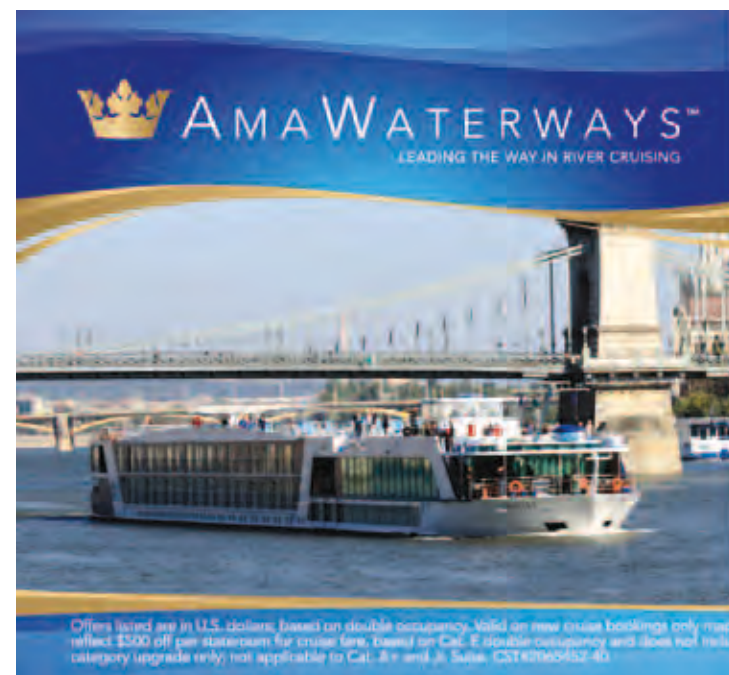
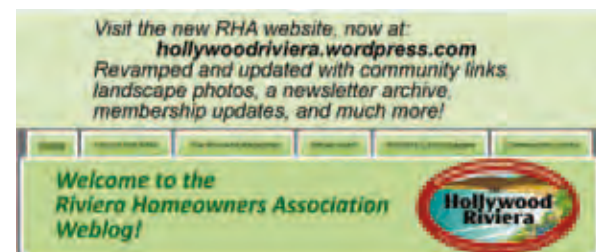
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Riviera HOA Announcements

Scholarships 2011

Get a head start. Think about submitting your application for the 2011 scholarship awards. The applications are due by March 1, 2011. The RHA college scholarship awards are given to graduating seniors in the Hollywood Riviera. Awards are based on academic excellence, participation in school activities, teacher recommendations and community service. Interested seniors can get application information from their college counselor at South High. If you do not attend South High or have questions, please read click on scholarship information on the RHA website or contact Judy Brunetti, RHA Scholarship Chair at: scholarships@hollywoodriviera.org.



RHA Next General Meeting:

Refinancing Options

Wednesday, June 8, 2011, 7 p.m.
Did you want to know about refinancing options?
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kids2kids

The Pugliese Kids

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Name: Bianca Pugliese
Age: 11
School: Richardson Middle School
Grade: 6
Favorite color: Turquoise & Orange
Favorite activities: Painting/Drawing; Piano
Favorite vacation: New York (Long Island) and Hawaii (Maui)
Favorite video game: Just Dance 2 on Wii
Favorite sport: Tennis and Volleyball
Favorite Food: Italian & any salad
Birthday month: July

Name: Tiana Pugliese
Age: 15
School: South High School
Grade: 10
Favorite color: Red
Favorite activities: Swimming, surfing with my buddies, volleyball, sleeping, and being around my crazy friends
Favorite vacation: Hawaii
Favorite video game: Just Dance 2 on Wii
Favorite sport: Swimming, surfing and volleyball
Favorite Food: Everything!
Birthday month: May

Joshua Davidson, M.D.



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Family spotlight

Marantz Family

Photography by CMS Portraiture

Pets: 1 Dog - Taco

Profession: Investment Manager & Lawyer

Favorite Activities and hobbies: Running, Yoga, Softball

Favorite Restaurants: Chez Mélange, Red Car, Lomita Thai Cafe

Favorite Vacation spot: Hawaii, Bali

Favorite Family Dinner: Everything on the grill

What activities are they involved with: Youth sports, Riviera Elementary PTA, Torrance Adult Softball

What music do you listen to: Classic rock & yoga music

What are your favorite TV shows: The Office, Entourage

What is your favorite part about living in Riviera: Nice community, close to the water, beautiful weather

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BUSINESS beat

Trotter Orthodontics

By Niki Chanel

The business of straightening teeth is pretty serious stuff – without a good bite, we can't eat properly; if our teeth are crooked, we could starve for friends. Facial appearance may be more important now than in any previous time in history, and teeth are our front and center introduction to the world.

Enter the orthodontist. Leaders in facial reconstruction (because that's what teeth straightening really is), they are our easiest path to a permanently improved appearance to the world and a better self image, but it's a slow process, so you want to find an orthodontist with heart... someone you feel comfortable with, for the duration of your care.

John Trotter has been in the business for seventeen years, and as you enter his office at 1706 South Elena Avenue in the Riviera Village, it is obvious that he loves what he is doing. The unconventional, open design lets in the light and allows for huge murals that transport one to an island in the South Seas, Hawaii or even down the block. Fish wearing braces hobnob with vintage aircraft flying through an untroubled sky, taking your mind off of the reason you are here. There are computers for the kids and even a movie room for those that have read their fill of magazines. He even has a display case for his extensive Hot Wheels collection!

John grew up in Downey then went to USC for his undergrad, dental school and orthodontics residency, finishing up with a Masters of Science in Cranio-Facial Biology. True to his alma mater, John has been teaching every third Tuesday in the Orthodontic Department for the last ten years, and yes, he is a Trojan fan. After college, he high-tailed it to Redondo Beach, and moved into an apartment at Beachbrook Village on Catalina Avenue and Ruby Street.

On vacation in Mammoth, friends introduced him to a Redondo Beach orthodontist, Ed Givins, DDS. John was invited into the

business as a partner in 1994 and after eight years, Ed retired. Dr. Trotter has kept the business going for seventeen years at the same location. "He was a great partner!" says John, who now sees the grand-kids of Ed's patients, as well as the kids of clients Dr. Trotter started with in 1994. "Ed passed on a great legacy." Unfortunately, Dr. Givins passed away in February of 2009.

John met his wife, Irene, at USC in '91 where she was a student in the Dental Hygiene Program. They married in '93, and eventually moved to Via Colusa near the golf course in the Valmonte area of Palos Verdes. They have two sons, Ben and Zack. Ben, the younger, is eight and Zack is fifteen. They have an Italian exchange student living with them for the school year, Francesco, who is seventeen.

The office was redecorated in 2004. John asked the decorator to go for a Tommy Bahama look, and it is a success! Clean, airy, open, and fun while still maintaining a professional ambiance; all the latest technology is tastefully tucked away. Two thirds of his patients are kids, so the incentive programs keep kids interested in their own oral hygiene – if you brush, you collect "Trotter Tokens" to win gift cards for AMC movies, Baskin Robbins ice cream, Starbucks or even Tillies clothing coupons, and many more.

All in all, John feels blessed. "God's hand put me in this location... it was chosen for me."

If you are looking for a local life-improver that speaks 'surf', then John Trotter, DDS is your orthodontist.

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Ask the Retirement Pros!

Thomas A. Gray, MBA
Christina Jespersen, MA

Our firm, **Retirement Protection Group** specializes in working with people nearing retirement, or those currently retired. Since there are so many issues, questions and problems that this group faces, we decided to devote our next three columns to this. If you have a specific question not answered here, call our office **310-375-1300** to schedule your complimentary consultation!

Q. When am I required to withdraw money from my traditional or rollover IRA?

A. By the end of the first quarter of the year following the year that you become 70.5 years of age, you must make your first “Required Minimum Distribution” RMD from your IRA.

Q. How do I calculate the amount of the RMD that I must withdraw?

A. The calculation is based upon the following factors: 1) The value of your IRA at the end of the previous year, and 2) Your age and an IRS table showing the percent that must be taken.

Q. What if I forget to withdraw the minimum RMD?

A. Try not to do this. The penalty is 50% of the amount not taken!

Q. If inflation averages 5%, how much will I need in the future?

A. Let’s assume you retire at age 60, and need \$4000 per month in retire-

ment income. If inflation is 5%, then at age 65 you will need \$5,105 to buy the same goods and services. At age 70, this amount will rise to \$6,515. By age 70 you will need a whopping \$8,315 just to stay even! This is the reason we often recommend equity investments to those well into retirement striving to stay well ahead of inflation.

Q. I’ve always liked real estate as an investment. Should I own rental property in retirement?

A. Real estate investments may be appropriate for their income and long-term appreciation potential. However, we find that many retirees do not want the burdens of management, etc. If this is the case, consider REIT’s – Real Estate Investment Trusts. Many REIT’s can be purchased similarly to a stock, have ready liquidity, and no “hands on” management!

Q. Should I have a living trust?

A. The answer is maybe. You need to speak to an estate planning attorney who can assess your assets, liabilities, and consider all factors that may indicate a need for this trust. Tax laws were recently



passed that greatly increased the amount you can pass estate tax free. However, you may want to consider other estate planning techniques such as power of attorney for financial and medical contingencies.

Q. What are the biggest mistakes that retirees make?

A. Unfortunately, many retirees just don’t have an overall financial strategy. This sometimes leads to “over spending”, or “under-spending” as a result. Also, many newly retirees are far too conservative with their investments—preferring bank CD’s and other low yielding investments. Remember, someone retiring at age 65 may have 30 or more years in retirement, and you should invest to stay ahead of inflation!

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 & investment advisory 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@retirement-pro.com.

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Dr. Tassone is a graduate of USC, a school which has an ongoing tradition of excellence in dentistry.

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There are rumors that Mayberry still exists and that just maybe the Riviera is the Western version. There is one family that would qualify for being a Mayberry family and that would be the Periuses. Rick and Dana Perius have raised a girl and a boy at their Riviera home on tree-lined Arboles street. Their oldest child, daughter Rachael, is now an A student at South High. Younger brother Andrew is also an excellent student at South. Mr. Perius helps with Boy Scouts and sports, and mother Dana has been Rachael's Girl Scout Leader for eleven years. The family is close-knit and spends a lot of time together.

Spinning Gold
Our heroine, daughter Rachael Perius, received her Gold Award from the Girl Scouts in June 2010. Prerequisites to the Gold Award are the achievement of the Bronze and Silver Awards for volunteerism. Rachael has been in Scouts since grammar school. Her mother is a Co-Leader of Troop 10115. While one often hears of the Eagle Scout Award given by the Boy Scouts, a Girl Scout achieving a Gold Award is a rarity.

The glimmer of the Gold originated when Rachael was in 6th grade and fell in love with swimming while taking lessons



at the Torrance City Plunge. Rachael's Gold Award Project was the putting together of a "Child-Parent Swim Experience" for 30 special needs children. She organized a three week program which included swim lessons, dry land exercises, and CPR classes for the parents. She also produced a colorful and original water safety booklet for the parents and children. The Torrance Marriott generously provided the pool for the three week program. Rachael recruited friends and fellow lifeguards to assist with the one-on-one swim experience. The Pediatric Therapy Network helped with selection of the children. The parents of class attendees raved about the opportunity for the students afflicted by Autism, Cerebral palsy, etc.

A Senior at South High, this will be Rachael's fourth year on South High's Swim Team. The butterfly is her specialty. Rachael was part of two separate relay swim teams that set South records. She says she is looking forward to an awesome South High Girls Swim Team this spring. She has been a lifeguard at the Torrance City Plunge for a year and a half: forty hours a week during the summer and part time during the school year. Rachael has had to do only one save during her lifeguarding and that was a man



OUT OF Mayberry

Story by Karen Lent

during her first season working. (It was a successful save!)

California Here She Comes
Rachael has her sights set on attending a California college in the fall. She is interested in history, government and economics. Some of these interests are because of her favorite teacher at South High, Mr. May, who is a history teacher. Besides being an excellent student and athlete, Rachael is a member of the California Scholarship Federation and Marine Science Club. Rachael is still great friends with even some pre school classmates. She says her mom and dad are her biggest inspirations.

Lucky
The Perius family puts a high standard on working hard and doing well in school. Very family oriented, the Periuses try to eat dinner together (with no T.V.) as often as possible. When they do watch T.V., the family likes reality shows. They attend St. Lawrence Church and like to hang out together as well as interact with grandparents and family friends. Their favorite family vacation place is Hawaii. The family caters to their "puggle" (a cross between a pug and a beagle) named Lucky. We think Lucky is a pretty lucky (or struck gold) to live like Mayberry with Rachael and family Perius!

"Riviera Real Estate Happenings"

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683 Calle Miramar
4 Bed, 4 Bath, 2700+ Sq Ft
\$1,249,000

Welcome To the May/June 2011 Newsletter

WHAT'S MY HOME WORTH?

We get this question all the time. Frankly, on a day like today (written on March 31, 2011), the sun is out and the temperature is 84 degrees and the dolphins are playing in the surf, the answer would have to be, *priceless*. However, we all want to know that our largest investment (for most of us) is holding up OK given the battering real estate has taken over the past several years. Our last newsletter had a 10-year breakdown of average sales prices from 2000 to present.

As you see from the chart, if you bought in 2000 and still own the home today, your average price has basically doubled. We thought it would be interesting to compare percent increases of four types homeowners. This may help us all look at the "Big Picture" of long term homeownership.

1. An original owner who bought their home brand new in 1954.
2. A baby-boomer who bought in 1975.
3. An average homeowner who bought in 1995.
4. A newer Riviera homeowner who bought in 2005.

Here is what we found based on 1st quarter 2011 average sales price of **\$918,812**

Purchased Home	Average sales price	% Appreciation from then to now
1954	\$15,000	+ 6026%
1975	\$71,920	+ 1178%
1995	\$341,380	+ 169%
2005	\$922,898	+ 0%

These numbers tell an interesting story indeed. What do you think the average sales price will be in 2015? 2025? 2035? We would love to hear your predictions.

The data for 1954, 1975 and 1995 were taken from a sample of data, not the entire list and outliers were thrown out to get an average price of the sample. Should be a close estimate but not exact. 2005 used the entire year data from the MLS. These stats do not take into account inflation, discount rates, and/or opportunities cost.

Check Out Our Website
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Riviera Real Estate *Happenings*

Hollywood Riviera Real Estate Trends

1st Quarter Sales for Hollywood Riviera - 2011

Address Currently In Escrow	Sq Ft	Beds	Bath	Price	DOM	Status
4113 Mesa Street TORR ++	1690	3	3	699,000	15	Pending
408 Calle Mayor RB ++	1269	2	2	730,000	225	Pending
4509 Newton St. TORR	1645	3	2	739,000	225	Pending
23508 Susana Ave. TORR	1264	3	2	749,000	8	Pending
550 Palos Verdes Blvd. RB	1679	4	2	759,000	6	Pending
109 Via Los Miradores, RB	1820	3	2	925,000	9	Pending
3872 Newton Street, TORR ++	4024	4	4	1,099,000	66	Pending
5418 Calle de Arboles TORR	2191	4	3	1,099,000	10	Pending
277 Via Buena Venture, RB	3615	5	5	1,799,000	152	Pending
4521 Highgrove Ave, TORR	1595	3	2	720,000	19	Backup
211 Paseo de las Delicias, RB ++	1640	3	2	800,000	126	Backup
5109 Paseo de las Tortugas, TORR	1603	3	2	825,000	57	Backup
127 Calle de Andalucia, RB K&L	1610	3	2	899,000	38	Backup
802 Calle Miramar, RB	1862	3	2	1,009,000	73	Backup
356 Paseo de Arena, TORR K&L	3021	4	3	1,169,000	58	Backup
506 Via Los Miradores, RB	2839	5	5	1,288,000	0	Backup
683 Calle Miramar, RB K&L	2785	4	4	1,298,000	52	Backup
5401 Paseo de Pablo, TORR	2030	3	2	1,299,000	610	Backup
106 Paseo de Suenos, RB	3988	3	4	2,379,000	171	Backup

Address SOLD	Sq Ft	Beds	Bath	List Price	DOM	SOLD Price
3838 Newton Street, TORR ++	1512	3	2	519,900	132	520,000
4826 Pacific Coast Hwy, TORR	2566	4	4	775,000	148	740,000
24890 Via Valmonte, TORR	2070	3	3	775,000	8	780,000
416 Paseo de las Estrellas, RB	1518	3	2	849,000	249	786,500
5413 Calle De Ricardo, TORR	1468	3	2	815,000	181	800,000
848 Calle de Arboles, RB ++	1504	3	2	799,000	178	850,000
606 Paseo de la Playa, RB	1375	3	2	789,000	9	870,000
116 Camino de las Colinas, RB ++	2176	3	3	934,000	198	875,000
4527 Vista Largo, TORR	3056	4	4	920,000	282	888,000
230 Camino de las Colinas, RB	1502	3	2	899,000	58	896,000
504 Calle Mayor, RB	2070	5	3	899,000	20	899,000
113 Calle de Arboles, RB	1375	3	2	995,000	21	950,000
160 Vista del Parque, RB K&L	2286	5	3	999,000	226	956 500
237 Via Pasqual, RB K&L	1655	3	2	899,000	24	960,000
23414 Susana, TORR	2514	5	4	999,999	208	999,999
205 Calle de Sirenas, RB	1382	3	2	1,150,000	77	1,025,000
337 Calle Mayor, RB	2951	5	3	1,179,000	58	1,185,000
404 Via La Selva, RB	2379	3	3	1,399,000	22	1,399,000

Average Sales	List Price	Sold Price	DOM	Avg. \$ Per S/F	# Sold	Sq Ft
1st Quarter 2011	\$921,722	\$910,000	117	\$489	18	1964
1st Quarter 2010	\$1,045,922	\$1,017,667	80	\$501	18	2132
Entire Year 2010	\$1,009,339	\$980,175	67	\$491	77	1994
Entire year 2009	\$1,020,643	\$985,504	85	\$500	76	1970

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

++ denotes short sale, K&L denotes Kelly & Laura represent the seller or buyer.



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Have you updated your insurance lately?

Are your insurance policies current? Our lives continually change and we often forget to change our insurance policies. For example, have you done extensive renovations to your home? Have you acquired new valuables? Below is a list of ten questions to ask yourself.

- 1. Have you gotten married or divorced?
- 2. Have you had a baby?
- 3. Did your teenager get a driver’s license?
- 4. Have you switched jobs or experienced a significant change in your income?
- 5. Have you done extensive renovations on your home?
- 6. Have you decided to buy a vacation or potential retirement home?



- 7. Have you acquired any new valuables such as jewelry, electronic equipment, fine art, antiques?
- 8. Have you signed a lease on a house or apartment?
- 9. Have you joined a carpool?
- 10. Have your retired?

Be sure to discuss these issues with your insurer soon!

Kelly & Laura’s Useful Tips & Information

First Quarter 2011 Hollywood Riviera Sales Analysis

If you look at the average sold price this 1st quarter of \$910,000 and compare to the average sold price from the first quarter of 2010 of \$1,017,667 - we find that the sold prices this year are off 12% from the same time period a year ago. The declining market that began last half of 2010 is still upon us. The homes are taking longer to sell and for less money than last year. That is not to say that homes are not selling. On the contrary, look at the large list of pendings and backup offers on page 2! The first quarter of 2010 had 15 homes in escrow. This year, the first quarter 2011 has 23 homes in escrow!

Tips to get your home sold in this market:

Proper preparation - staging & repair tips from your realtor
Proper pricing (below your competition!) Easy access for showings - and make it light & bright! Listen to the advice of your realtor!

Crock Pot Chicken Tortillas

Ingredients:

- Meat from 1 whole chicken OR canned chicken
- 1 can cream of chicken soup
- 1/2 cup green chili salsa
- 2 tablespoons quick cooking tapioca
- 1 medium onion, chopped
- 1 1/2 cup grated cheese
- 1 dozen corn tortillas
- Black olives

Directions:

- 1. Tear chicken into bite size pieces, mix with soup, chili, salsa and tapioca.
- 2. Line bottom of Crock-Pot with 3 corn tortillas, torn into bite size pieces.
- 3. Add 1/3 of the chicken mixture. Sprinkle with 1/3 of the onion and 1/3 of the grated cheese. Repeat layers of tortillas topped with chicken mixture, onions and cheese.
- 4. Cover and cook on low 6 to 8 hours or high for 3 hours. Garnish with sliced black olives.

Send in your favorite recipe for the newsletter and receive a \$25 Trader Joe’s Gift Card.



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Rancho PV City Hall/City Yard
Saturday May 7th, 9am-3pm
www.888.CleanLA.com

Relay for Life -American Cancer Society South High
Sat/Sun May 14-15th
www.RelayForLife.org/torranceca

52nd Annual Armed Forces Day Parade Torrance Blvd - Crenshaw/Madrona
Saturday May 21st, 1:30-3:30
www.TorranceCA.Gov/Armed-ForcesDay.htm

Riviera Village Summer Festival
Riviera Village
Sat/Sun June 25th-26th
www.RivieraVillage.org



Mortgage News by: "Riviera Funding's" Brian Diederich

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



Where Does Mortgage Money Come From

When you close a loan with a mortgage broker, mortgage banker or large institution, you might make payments to the company who originated your loan, or your loan might have been transferred to another institution immediately upon the close of escrow.

The company you make your payments to very rarely owns your loan. They are the "servicer" of your mortgage. They are called the servicer because they are simply "servicing" your loan for the institution that does own it. What happens behind the scenes is that your loan got packaged into a "pool" with a lot of other loans and sold off to one of three institutions: Fannie Mae (FNMA), Freddie Mac (FHLMC) or Ginnie Mae (GNMA). The servicer of your loan gets a monthly fee from the investor for processing payments and taking care of your loan. This fee is usually only 3/8ths of a percent or so, but the amount adds up.

There are companies that service billions of dollars of home loans so the three-eighths of a percent on a billion dollars is not too shabby. In fact, mortgage servicing is where lenders make the real money. The entire system of originating mortgages, including wholesale lenders, mortgage brokers and mortgage bankers is designed so that servicers get loans into their portfolio -- hopefully at a "break even" level -- but often at a loss.

Mortgage servicing is where they make their profit. Once your loan has been packaged into a pool and sold to Fannie Mae, Freddie Mac, or Ginnie Mae, the lender gets additional funds so they can make more loans (to service in their portfolio) and sell to those institutions, so they can get more money, and so on... This is the cycle.



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Frank Kostrenchik
Office: 310.697.3018
Fax: 310.921.5380
Cell: 310.344.8910
fmkost@gmail.com



Mike Mardesich
Office: 310.697.3018
Fax: 310.921.5380
Cell: 310.890.6459
mike.mardesich@gmail.com



BUSINESS beat Three Wild Crazy Ladies

What do three moms do when their sons have finally grown up? The evenings filled with soccer practice, band concerts, and boy scouts are over and they find themselves with a strange amount of free time. Obviously they band together to do something wild and crazy like start a fledgling jewelry business!

It all started with Nancy, a wild and wacky woman, who decided to try her hand at making jewelry. She had a natural, artistic flair and has shown her talents in many crafts such as crochet handbags, hand-painted wine glasses, silk ribbon embroidery and, of course, jewelry. She loved working with large stones and metal, pieces that make bold statements, and soon people were asking her to make special custom items for them.

Then, Nancy and I met through volunteering at our sons' school. I was also a jewelry enthusiast, more buying than making, so the two of us began attending local jewelry making classes. I have always wanted to be a designer, but common sense got the best of me in college and I switched my major to business. Our styles complemented each with our own individual styles. Nancy loved chunky statement pieces while I leaned toward more classic styles with a unique twist. As Nancy, I also began to get special requests from friends and family to make them custom jewelry pieces.

Soon we were joined by Kelly, a third wild and wacky woman, we met through our sons' school, who wanted to learn something new since her community volunteer work was done. She loved the many colors and designs that she could create! On top of jewelry-making, Kelly, with her accounting and IT background, was the perfect person for the finance and web component of the business and perfectly rounded out our trio. We love traveling to different gem shows, continue to hone our skills with more classes and are having a ball!

On occasion we three wild and crazy women make other hand-made items like painted wine glasses or quilts and you may see some of these rare, unique items posted on our site as well. We are constantly exploring new jewelry-making techniques such as casting and metalsmithing to ensure that every piece is original. Nancy, Kelly, and I invite you to take a moment to look through our website: <http://www.etsy.com/shop/ThreeWildnCrazyLadie>. Let us know what you like and what you would like to see more of. We hope you will enjoy the jewelry and other unique, hand-made items as much as we have enjoyed making them for you!



Frank Croasdale

health & Wellness

Low Back Pain and Exercise-A Physical Therapist's Perspective

Many Americans suffer low back pain at sometime in their life. These "episodes" may range from mild occasional discomfort to more serious pain that can affect daily activity, happiness and sleep. The key to eliminating or reducing these episodes is to understand the types of activities that contribute to low back pain and what the best course of action may be in managing your specific symptoms.

Some of the most common causes of lower back pain include weak gluteals, abdominals and lumbar extensors, lack of flexibility throughout the hip musculature, obesity and poor lifting techniques.

In order to understand what is contributing to your particular condition it is important to be assessed by a healthcare professional such as a Physical Therapist who will perform a thorough evaluation. Depending on the severity and type of pain, the physical therapist will create a treatment plan using the latest techniques and exercises to decrease pain and improve strength. It's critical that you do the right exercises and be monitored as improper positioning during exercise may exacerbate your symptoms.

Lower back pain can be debilitating but doesn't have to be if you are determined to make it better! Having a rehabilitation plan and exercise program, created by a healthcare professional, can eliminate or reduce your back pain significantly.

At Riviera Sports Physical Therapy we have a group of healthcare professionals that include Physical Therapists, Pilates Instructors, Personal Trainers and Nutritionists ready to work together with you, as a team, to address back pain or any other fitness related issues you may have. Whether it is prescribing exercise, alleviating your pain, working out under our supervision or losing weight, Riviera Sports can help!

To learn more about designing a fitness program specifically to address back pain or any other injury, contact Riviera Sports at 310-316-3577 or visit www.rivierasportspt.com.

Frank Croasdale, MPT, along with his team of healthcare professionals, create and design fitness programs that are tailor-made to your health and fitness goals. Whether you are starting a fitness program to lose weight, preparing for a 10K race, fine tuning your exercise & nutrition plans or rehabilitating an injury, the RSPT healthcare team will use the latest techniques and offer comprehensive services in a comfortable, boutique environment to deliver the results you want!

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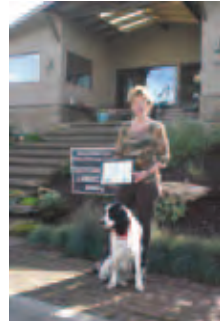
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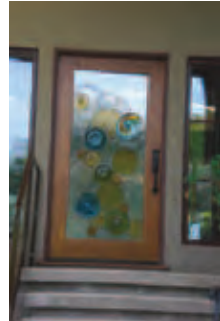
garden of the Month



By: Karen Lent, Photos by: Julian Chasin



Anne O'Brien with her pal Jack



The colorful contemporary glass front door was designed by Anne.

OUTSTANDING LANDSCAPE AWARD

ANNE O'BRIEN, 416 CALLE DE CASTELLANO

Driving here and there in the Riviera you can spot modern homes with dynamic roofs. Some have "airplane roofs" which are thin jutting roofs that echo wings of flight. While the aerospace industry was a monumental influence in our area (and beyond) with the industry giants TRW, Lockheed, Northrup, North American Aviation and others, as our neighbors and employers to many, designers and architects were looking to echo this new esthetic. People wanted modern houses and the elimination of the post and beam allowed walls of glass and an invitation to nature to come "in." Design soared.

It is appropriate that homeowner Anne O'Brien, an aviatrix, live in an "airplane house." In architectural terms, it is technically a Mid Century Modern (or International Style Post and Beam Contemporary). The house roof line echoes the lines of an airliner. You can find many of these clean lined modern homes in the Riviera, and the South Bay. With airy light design and desirable modern features, it's difficult to believe that many of these contemporary homes are 60 years old!

After buying her home ten years ago, Anne began a remodel and re-landscaping that would carefully enhance the original architect's intentions. She took landscape classes and educated herself about drought tolerant and ocean friendly gardens. She also created a Wildlife Habitat (note the sign in her front yard). Dramatic poured-in-place concrete steps lead up to the outdoor porch which she refashioned into an outdoor room. This comfortable "room" features dramatic vistas and a beautiful unusual glass door Anne designed herself.

Anne was honored to be a designated garden on the Theodore Payne Native Plant Garden Tour in April.

In appreciation for your enhancement of the Hollywood Riviera Community by the Riviera Homeowners Association and the Riviera Garden Club

OUTSTANDING LANDSCAPE AWARDS are chosen by a Committee of Riviera Homeowners and Riviera Garden Club members. Checkout the website: <http://hollywoodriviera.wordpress.com>. You will find current and past landscape awards: 21 years of them!



Anne created an outdoor living space on her front porch



Airplane Roofs can be spotted throughout the South Bay.

The Best in River Cruising...



mentary wine, beer and soft drinks at dinner; complimentary in-stateroom Internet access and first-run Hollywood movies; ship-wide Wi-Fi; daily shore excursions plus a fleet of bicycles for passengers to use on their own or on complimentary guided bike tours. The brand-new 161-passenger MS AMABELLA and MS AMAVERDE will push the levels of luxury in Europe even further, with exclusive "Twin Balconies," (a full step-out balcony plus a French balcony) in the majority of staterooms; multiple alternative dining venues plus a heated swimming pool on the Sun Deck.

In Russia, AMAWATERWAYS will introduce the newly-redesigned MS AMAKATARINA, the most luxurious and spacious vessel ever to sail the famed Volga-Baltic Waterway. Guests on the culture-rich cruise from Moscow to St. Petersburg will enjoy a selection of 10 different stateroom categories, including four suite categories. A total of 76 staterooms aboard MS AMAKATARINA include balconies, and the lavishly-appointed vessel will include two fine dining venues, a conference hall, sauna and solarium.

In Vietnam and Cambodia, the magnificent new 124-passenger MS AMALOTUS will offer unforgettable 7-night cruises on the Mekong river from Siem Reap, Cambodia to Ho Chi Minh City, Vietnam as part of the line's "Vietnam, Cambodia and Riches of the Mekong" program. The AMALOTUS will feature exquisitely decorated deluxe staterooms with all the amenities of a fine hotel.

AMAWATERWAYS is offering more than 20 different river cruise vacations in 2011, including many featuring the spectacular Koblenz Flower Show; a series of Wine-Themed cruises and Jewish Heritage Tours; as well as a festive Christmas-New Year's celebration cruise. Each will provide the river cruise of a lifetime, and continue to set new standards on the world's famous waterways.

AmaWaterways has partnered with Travelstore to offer special amenities and pricing on many sailings. For information, please call or visit the experts at Travelstore located at 24 Malaga Cove Plaza - 310-373-0954.

Ask any cruising insider to name the hottest trend in the industry, and "river cruising" will no doubt spring to mind. And, the name "AMAWATERWAYS" will surely follow as the line to watch in 2011. With 12 custom-designed ships operating in 2011, and more innovative designs on the drawing board for 2012, AMAWATERWAYS is riding high these days on its well-deserved success as the leading river cruise line on the great waterways of Europe, Russia, Vietnam and Cambodia. Now close to celebrating its tenth anniversary, the list of awards and accolades AMAWATERWAYS has accumulated is impressive.

For 2011 Europe cruises on the Danube, Rhine, Main and Mosel, the custom-designed 148-passenger ships offer spacious French balcony accommodations; gourmet meals with compli-



Unforgettable Family Vacations Planned to Perfection

When you're gearing up for your next family vacation, don't let the work involved in planning the details and appeasing all members of the family lessen the rewards. It's easy to get overwhelmed with countless options and information overload in arranging a dream vacation the whole family will enjoy together. That's why Trafalgar's popular, hassle-free Family Experiences guided vacations are your perfect solution. Encompassing expertly-planned vacations to Europe, USA, Canada, Costa Rica and South Africa, Trafalgar's Family Experiences include all the must-see sights you've dreamed of, plus authentic local activities designed to appeal to travelers of all ages.

Stay in the medieval-style Peckforton Castle and visit the Oxford dining hall that inspired Harry Potter's Hogwarts Hall on the 11-day Castles and Kilts. Get a taste of true cowboy living on a working dude ranch in Wyoming and ride on an historic 1880 steam engine train on the 8-day Wild West, Cowboys and Buffalos. Visit a Cheetah Outreach facility, Safari Ostrich Farm and Elephant Sanctuary before going on a 2-day safari in Addo Elephant National Park on the 13-day African Adventure.

This is just a glimpse of how Trafalgar's Family Experiences bring each destination's rich culture, history and tradition to life. And, whether taking your kids, grandkids or traveling with adult children, it's also exclusive activities like pizza-making in Rome, flamenco dancing in Spain or making your own chocolate bar in Hershey, Pennsylvania that make these vacations fun for all types of families. Kids ages five and up are welcome on Trafalgar vacations—though plenty of travelers without any kids at all are also enjoying these family experiences!

As with all Trafalgar guided vacations, your family experience includes first class hotel accommodations, luxury coach transportation, sightseeing excursions and the services of a professional Trafalgar tour director and expert local guides. That means you don't have to worry about choosing centrally-located hotels, making your own driving arrangements, waiting in long lines at the must-see attractions or missing out on unique local insights and first-hand recommendations!

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Rattlesnakes REPRESENT!

By Deanna Diederich

Fun-spirited school rivalry is alive and well in the Hollywood Riviera!

Tuesday, February 1st marked the 13th Annual Richardson Middle School vs. Calle Mayor Middle School Basketball & Volleyball Tournament. That evening, the main gym at South High School was filled to capacity with the turquoise of the RMS Rattlesnakes and the red of the CMMS Bulldogs. Students from each school, as well as family members, staff and alumni, packed the bleachers, wearing their school colors with pride.

The fun began with the 8th grade girls' basketball teams squaring off against each other. To the sounds of the CMMS band, as well as those of DJ Dewey, the RMS girls took a commanding lead and never looked back. Coached by RMS teacher, Mrs. Conner, the Rattlesnakes defeated the Bulldogs, 34-16. The excitement didn't end there as the 8th grade girls took each other on again...this time in volleyball. Both teams made fantastic plays and kept the games close, eventually leading to a tie-breaker 3rd game. The Rattlesnakes, who were coached by RMS alumni and current SHS student-athlete, Dessi Koleva, lost a tough one by just 2 points.

The big game of the night followed. The 8th grade boys' basketball teams battled each other and the gym went crazy, with students from both schools chanting back and forth across the court. RMS 8th grader Ajeya Kukreja, who was responsible for 10 of his team's 28 points, said that the most memorable part of the evening for him was, "making (his) free throws during the last minutes of a very intense game." The RMS Rattlesnakes, who were coached by RMS teacher, Mr. Oden, defeated the CMMS Bulldogs, 28-23 and helped their school take home three trophies for the night.

Ajeya's mother, Debbie Kukreja, served as the Tournament Director for RMS. All of the long hours and planning were worth the effort for this proud mom, as her favorite moment of the evening was "watching the RMS students run onto the court right after the buzzer signaled the end of the game. Everyone was jumping up, cheering, laughing and showing their team spirit." This was Debbie's second year as Tournament Director and with the help of many volunteers; she was able to provide the students with an amazingly fun night, while at the same time, help raise funds for RMS's PTA-sponsored graduation ceremonies later in the school year. RMS Principal, Michelle Stupnik, who now proudly displays the tournament trophies in the school's office, added, "What an amazing night! All of our students played their hearts out and it paid off. What a great time to be a Rattlesnake!"

Congratulations to Richardson Middle School...its students, families and staff!





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Resident Recipe

Sponsored by Yellow Vase

What's even more delicious than Red Velvet cake? Red Velvet Bread Pudding

Red Velvet Bread Pudding

Ingredients

Red Velvet Cake:

- 2 cups sugar
- 1/2 pound or 2 sticks butter--let sit till at room temperature
- 2 eggs
- 2 ounces dark red food dye
- 2 1/2 cups cake flour
- 2 tablespoons cocoa powder
- 1 teaspoon pure vanilla extract
- 1/2 teaspoon baking soda
- 1 teaspoon salt
- 1 cup buttermilk

Bread Pudding Mix:

- 3 cups half-and-half
- 3 large eggs
- 1 large egg yolk
- Pinch salt
- 1 teaspoon vanilla extract
- 8 ounces cream cheese--let sit till at room temperature
- 3/4 cup confectioners' sugar

Directions

Preheat your oven to 350 degrees F. Then grease a 9 by 13 by 2-inch sheet pan.

In a mixing bowl, cream the sugar and butter by beating them together till they are light and fluffy. Add the eggs 1 at a time and mix well after each addition. Mix cocoa and food coloring together and then add to sugar mixture; mix well.

Sift together flour and salt. Add flour mixture to the creamed mixture alternately with buttermilk. Blend in vanilla.

In a small bowl, combine baking soda and add to mixture. Pour red velvet cake batter into the prepared sheet pan. Bake for 20 to 25 minutes or until a toothpick inserted into the center comes out clean. Remove from heat. Remove from sheet pan

once slightly cooled and then let the cake continue to cool completely. When the cake is cooled, cut into 1-inch cubes. Place cubes onto 11 by 17-inch cookie sheet. Place in oven for 10 minutes.

Bread Pudding Mix:

Combine the half-and-half, eggs, egg yolk, salt, and vanilla in a medium bowl. With an electric hand mixer or processor in a large bowl, beat the cream cheese and sugar until smooth. Mix in the half-and-half mixture.

Place the red velvet cubes in a large baking dish or Pyrex. Another idea would be to make individual servings in 8 individual ramekins. Add the pudding mixture to the dish. Make sure the cake cubes are completely covered. Bake for about 30 minutes, or until the pudding is set.

This recipe combines two of our favorite desserts into one sinfully delicious treat! This recipe will take you a little over an hour to make and it's definitely well worth it. Enjoy!





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Maya and Sonny



precious pets

By Maya Mardesich

Sonny Balcer

Pet #1

Sonny is a Golden Retriever that lives down the street. His owners are Bill and Donna Balcer. My dad won't let me get a dog so I take care of Sonny when the Balcers go out of town. I love Sonny!

Pet #2 –Whitney and Lucy Schauger

My name is Whitney and I am a 10-year-old Golden Retriever and my sister Lucy is 9 years old. We live in the Hollywood Riviera and love to go on walks around the neighborhood and play as often as we can. Please say hi when you see us walking the neighborhood.

Resident spotlight

The Rices - Castle Owners, 124 Via Monte D'Oro

By Karen Lent, *Riviera Homeowners Board Member*



The well known "Reid" house on Via Monte D'Oro-- the first house built in the Riviera by developer Clifford Reid--was bought by the Rices in 1971. Dr. & Mrs. Chandler bought the house from the Reid Estate in 1965 after the passing of the Reids. The Reids lived in "The Castle" for 37 years; the Chandlers for 6 and the Rices for 40. The Rices were the first to raise a family in this famous local landmark.

L'Cena and Bob Rice are locals who grew up in the Rolling Hills/San Pedro area. The couple met while attending Narbonne High. After high school, L'Cena and Bob were called to rival colleges; she to USC and he to UCLA. The Korean War interrupted Bob's studies and he was off to Japan as a Naval Officer. After the war, Bob returned to California and earned a Business Degree at USC and went on to graduate from Loyola Law School. They couple wed after graduating. Bob, now retired, served as House Counsel for Prudential Insurance. L'Cena's studies were in education with a BA & MS degree in Educational Administration. She retired as Redondo Beach High School Principal in 1983. L'Cena and Bob have been long-time

benefactors and band boosters of their dual alma mater. They are both very involved in .RPV Christ Lutheran Church and School.

All three of the Rice boys, Rear Admiral Lawrence, Captain Warren and Lieutenant, Ronald followed their father's footsteps into the Navy. Two of the boys attended the US Naval Academy and one attended USC in the ROTC program. All of the Rice boys with their spouses and children live on the East Coast. On the day I visited with the Rices in early January, they were very gracious to indicate architectural features of their historic home and to point out some mementos. Luckily their beautiful historical holiday decorations were still up to view. I noticed a metal plate with lots of buttons on the wall and asked what it was. Bob said it went with the gravity heater system that they had JUST had to replace. (After 85 years!!! We should all go out and buy one!)

Technically, the "Reid House" is the "Rice House" as the Rices have lived and owned the historical house longer than the Reids did. The Rices love their home and have been very generous sharing it over the years with various philanthropies. It is the oldest and most "want to see house" in the Riviera. We thank Bob and L'Cena for giving us this little peak into their enchanting "castle."



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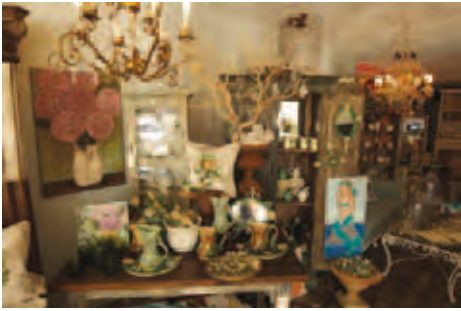
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BUSINESS beat

By Karen Lent

Fringe

1806 South Catalina, Riviera Village



Inspired by the Sea

Treat yourself to Fringe: a recent addition to the Riviera Village. Store owners Laura Hofmann's and Debbie Talosi 's original shop (also called Fringe) was in Lomita for six years before moving to the Riviera in the old men's tuxedo store on Catalina. Because so many items in their store: art, objects and decor are inspired by the sea they feel that their new proximity to the ocean is the perfect ambiance for their merchandise.

Fringe has many exclusive one-of-a-kind items, some of which the owners create themselves. They have several local Riviera artisans who provide exclusive pieces for the shop: Bobbette Davison paints watercolors and Julie Balcom does acrylics. Sterling silver pieces are designed by Kelly Vargas for Vertigo. Debbie's daughter, Erin Fisher, does hand made photo cards.

South Bay residents with grown children, Laura and Debbie have had a lot of prior retail experience. Both women praise their husbands for all their invaluable help and support. The owners want their shop to be an inspiration - they themselves love being surrounded by the beautiful shop pieces. In a nutshell, they seek to create beauty and to share it.

Laura and Debbie love being in the Riviera Village. They appreciate all the other shopkeepers and enjoy the relaxed casual atmosphere of the Village. Fringe is a place for custom furniture, interior design help, art, lovely jewelry and gifts. If you need a gift you can always find one in this eclectic shop. They also have a small satellite store at the Elegance Spa on Highland in Manhattan Beach.

You will find the Riviera Fringe open seven days a week and you won't find it difficult to spot something unique. Although some furniture and other items you might have to save up for, you can also come into Fringe and find something interesting for just \$5.00!

An old ditty by anonymous seems appropriate: May You Always Have a Shell in Your Pocket and Sand in Your Shoes!




RELAY FOR LIFE TO BE HELD AT SOUTH HIGH



With a theme of Hometown Relay, the American Cancer Society’s 9th ANNUAL TORRANCE RELAY FOR LIFE will be held the weekend of May 14th and 15th, 2011 at South High School from 9 a.m. to 9 a.m.

This is a 24-hour team event to honor survivors of cancer and remember those who have lost their lives to the disease. Teams representing businesses, schools, community organizations and other groups participate by raising funds for the American Cancer Society and providing volunteers who each agree to spend an hour walking (or jogging) around a track for the 24 hours of the event. With food, entertainment, and on-going activities, the Relay for Life is a community festival for a cause.

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The Hollywood Riviera will be represented by teams from Riviera Elementary and Richardson Middle Schools, a South High P.O.O.P.S. team and the Hollywood Riviera Sportsmen’s team headed by Igor Nastaskin. Additional volunteers would be warmly welcomed. Visit the Torrance Relay for Life website to find more information:
<http://www.relayforlife.org/torranceca>.

After an opening ceremony at 9:00 a.m., honored cancer survivors lead off the event with the first lap around the course. It’s truly inspirational to see a huge group of proud men, women and children, in their purple survivor shirts, circle the field.

At 9:00 p.m. a Luminaria Ceremony is held. Hundreds of luminarias (candle-lit paper bags) line the track. Each one has been contributed by a relative or friend in memory of someone who succumbed to cancer or in tribute to a survivor. With field lights darkened, a solemn ceremony is held and attendees each light a candle in commemoration. It truly is a lovely, moving way to end the day.

But that’s not all. The field has become a campground! After all, the 24-hour event requires a team member on the track around the clock and many teams opt to set up tents, bring supplies and sleeping bags and enjoy a not-so-quiet night out-of-doors.

Sunday morning the event ends with a pancake breakfast and closing ceremony.

Hope to see you there!

To volunteer, join a team, or contribute contact:
LaVerna Edwards, Event Chair (310) 373-2909,
<http://www.relayforlife.org/torranceca>

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By Karen Lent

BUSINESSbeat

Kids Art

"Art is the most intense mode of individualism that the world has known." OSCAR WILDE

In the era of school budget crunching, it's such an asset to have artistic enrichment available locally as an after school activity. The Kids Art studio on PCH (between Prospect and PV Blvd.) has been there for six years. The Director of Kids Art, Anjale Perrault, has been delighted to see a continuing increase in enrollment.

The Kids Art space is an airy, lively art studio, full of studios "artistes" engaging in creative expression. All the teachers are accredited and have been trained by Anjale who was herself guided by the Kids Art founder, Ed Warren, of La Canada.

Kids Art has weekly classes in various media including clay and water color. Students learn spacial relationships and develop perception and small motor skills which are important enrichments for children. They are taught to draw landscapes, animals and cartoon characters.

Ages taught are from 4 to adult. Classes are geared for after school, school breaks and feature seasonal workshops such as Halloween and Valentine's Day. There are Spring Break Camps and Summer Camps. Fun birthday parties can be arranged.

Anjale, an artist herself, grew up in Pasadena and is a graduate of UCLA, where she and her husband met. She also is a children's book author and illustrator. Anjale's husband, Kevin, grew up locally, played soccer and graduated from Peninsula High. Anjale is very creative and energetic which are perfect matches for the business mix of art and children. Mother of two boys, she is a "mommy blogger (check out www.thisbiglife.wordpress.com). Her botanical paintings can be viewed at www.AnjalePerrault.com

As Pablo Picasso said: "Computers are useless. They can only give you answers." Kids Art teaches students to draw and to observe the everyday world in a new way; allowing individual exploration and expression. Another Picasso quote sums it up: "Art washes away the dust of everyday life."

KidsArt
1802 S. Pacific Coast Highway
Redondo Beach, CA 90277



may

LOCAL EVENTS

First Sundays, May 1 and June 5, 10 am - 4 pm
Art in the Park, Torrance Artist's Guild, South Bay Watercolor Society, and Torrance Craftsmen's Guild
Columbia Park, 4045 190th St.

Saturday, May 14 and Sunday, May 15 (All Day)
With a theme of Hometown Relay, the American Cancer Society's 9th Annual Torrance Relay for Life is a 24-hour team event to honor survivors of cancer and remember those who have lost their lives to the disease. Teams representing businesses, schools, community organizations and other groups participate by raising funds for the American Cancer Society and providing volunteers who each agree to spend an hour walking (or jogging) around a track for the 24 hours of the event. With entertainment and on-going activities the Relay for Life is a community festival for a cause.
South High School, Torrance

Friday, May 20 and Saturday, May 21, 10 am-7 pm and Sunday, May 22, 10 am-3 pm
52nd Annual Armed Forces Day Military Exhibits on display, including aircrafts, vehicles, and support equipment
Del Amo Fashion Center, lower lot to the rear (west of) the parking structure in Lifestyle Wing

Friday, May 20, 1:30 pm and 7:30 pm
52nd Annual Armed Forces Day Concert: The United States Coast Guard Band will perform for free.
James Armstrong Theatre, 3330 Civic Center Drive.

Saturday, May 21, 1:30 - 3:30 p.m.
52nd Annual Armed Forces Day Parade: This year's parade will continue the tradition in Torrance of honoring the men and women of our Armed Forces.

Begins at Crenshaw Boulevard traveling west on Torrance Boulevard and ending at Madrona Avenue. All streets intersecting the parade route will be closed the majority of the day. Torrance's parade is the longest-running Armed Forces Day Parade in the nation. As one of few cities designated by the Department of Defense, the City of Torrance is proud to honor the men and women of our nation's Armed Forces.

Saturday, May 21, 8 pm
Fundraiser Symphony Idol, Torrance Symphony Association
James Armstrong Theatre

Saturday, May 28, 8:00 pm
Shake, Rattle & Roll! A Rockin' Tribute to the King!
Scot Bruce celebrates what made Elvis not only the King of Rock and Roll, but the King of cool!
Norris Theatre

Wednesday, June 8, 7 pm
Refinancing Options, Riviera Homeowners Association
Richardson School

Sunday, June 19, 7 pm
The Feminine Ending, Los Cancioneros Master Chorale
James Armstrong Theatre

Friday, June 17, 5:30 pm
17th Annual Gala: Cirque du Arts, Torrance Cultural Arts Foundation
Enjoy a gourmet dinner by the illustrious Chef Michael Shafer of the Depot Restaurant, bid on one-of-a-kind items during our silent and live auctions, and revel in the amazing acrobatics of our cirque-themed entertainment.
James Armstrong Theatre



TORRANCE UNIFIED SCHOOL DISTRICT
SCHOOL YEAR 2010 - 2011

	FIRST WEEK					SECOND WEEK					THIRD WEEK					FOURTH WEEK					Days Taught	Days Worked	Holidays	Non-Teaching	
	Mon	Tue	Wed	Thu	Fri	Mon	Tue	Wed	Thu	Fri	Mon	Tue	Wed	Thu	Fri	Mon	Tue	Wed	Thu	Fri					
First School Month SEPT. 1 – SEPT. 24			Sep 1	2	3	6	7	8	9	10	13	14	15	16	17	20	21	22	23	24	13	14	1	-	
Second School Month SEPT. 27 – OCT. 22	#				Oct 1	4	5	6	7	8	11	12	13	14	15	18	19	20	21	22	19	20	-	-	
Third School Month OCT. 25 – NOV. 19	#					Nov 1	2	3	4	5	8	9	10	11	12	15	16	17	18	19	17	18	1	1	
Fourth School Month NOV. 22 – DEC. 17			X	24	25	26	29	30	1	2	3	6	7	8	9	10	13	14	15	16	17	17	17	2	1
Fifth School Month DEC. 20 – JAN. 14	X	X	X	23	24	27	28	29	30	31	Jan 3	4	5	6	7	10	11	12	13	14	10	10	4	6	
Sixth School Month JAN. 17 – FEB. 11	17	18	19	20	21	24	25	26	27	28	31	1	2	3	4	7	8	9	10	11	18	19	1	-	
Seventh School Month FEB. 14 – MAR. 11	14	15	16	17	18	21	22	23	24	25	28	1	2	3	4	7	8	9	10	11	18	18	2	-	
Eighth School Month MAR. 14 – APR. 8	14	15	16	17	18	21	22	23	24	25	28	29	30	31	1	Apr 4	5	6	7	8	15	15	-	5	
Ninth School Month APR. 11 – MAY 6	11	12	13	14	15	18	19	20	21	22	25	26	27	28	29	May 2	3	4	5	6	20	20	-	-	
Tenth School Month MAY 9 – JUNE 3	9	10	11	12	13	16	17	18	19	20	23	24	25	26	27	30	31	1	2	3	19	19	1	-	
Eleventh School Month JUNE 6 – JUNE 24	6	7	8	9	10	13	14	15	16	17											9	10	-	-	
TOTALS																					175	180	12	13	

*** HOLIDAYS PER EDUCATION CODE §37220**

*HOLIDAY	Date in 2010/11	Day of Week	Day or Date Each Year
*Independence Day	July 5	Monday	July 4
*Labor Day	Sept. 6	Monday	1 st Mon. in Sept.
*Veterans Day	Nov. 11	Thursday	Nov. 11
*Thanksgiving Day	Nov. 25	Thursday	4 th Thurs. in Nov.
*Thanksgiving Holiday	Nov. 26	Friday	4 th Fri. in Nov.
*Christmas Eve	Dec. 23	Thursday	Dec. 24
*Christmas Day	Dec. 24	Friday	Dec. 25
*New Year's Eve	Dec. 30	Thursday	Dec. 31
*New Year's Day	Dec. 31	Friday	Jan. 1
*M. L. King, Jr. Day	Jan. 17	Monday	3 rd Mon. in Jan.
*Lincoln Day	Feb. 14	Monday	Feb. 12
*Washington Day	Feb. 21	Monday	3 rd Mon. in Feb.
*Memorial Day	May 30	Monday	Last Mon. in May

#BCP Staff Development/Student Free Days (K-12)
#Sept. 27 (ES/MS/HS); #Oct. 25 (ES/MS/HS); #Jan. 28 (ES/MS/HS)
•Sept. 7 (ES/MS/HS Orientation/Planning); •June 17 (ES/MS/HS Orientation/Planning)

*Teachers' First Day	Sept. 7	End of Quarter (HS/MS)	Nov. 12
• School Starts	Sept. 8		Jan. 28
- School Ends	June 16		Apr. 1
+Teachers' Last Day	June 17		

Parent Conferences
Elem. Dec. 13 – 17
Mar. 21 – 25

Graduation (Promotion MS)
Adult School June 7
High School June 15
Middle School June 16

Adult Education
Fall Sept. 13 – Dec. 11
Winter Jan. 3 – Mar. 19
Spring Mar. 21 – Jun. 10
Summer Jun. 20 – July 29

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x Veterans Day Nov. 12

x Thanksgiving Nov. 24

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x Spring Break April 4 – 8

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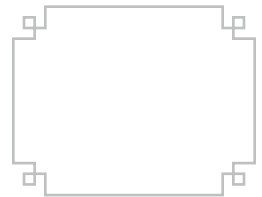
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