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**ENTERTAINMENT**  
**World's largest King Tut exhibit**

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**JANUARY 20**

**Keep Downey Beautiful clean-up**

**DATE:** Saturday, Jan. 20

**TIME:** 9 am

**LOCATION:** 12152 Woodruff Ave.

**Downey Symphony**

**DATE:** Saturday, Jan. 20

**TIME:** 8 pm

**LOCATION:** Downey Theatre

**JANUARY 27**

**Astronaut Commemoration**

**DATE:** Saturday, Jan. 27

**TIME:** 10 am to 5 pm

**LOCATION:** Columbia Memorial Space Center

**Parks & Recreation job fair**

**DATE:** Saturday, Jan. 27

**TIME:** 12-4:30 pm

**LOCATION:** Barbara J. Riley Community Center

**Blood, Sweat & Tears ft. Bo Bice**

**DATE:** Saturday, Jan. 27

**TIME:** 8 pm

**LOCATION:** Downey Theatre

**JANUARY 28**

**The Dance Co: Planet Dance**

**DATE:** Sunday, Jan. 28

**TIME:** 2 pm

**LOCATION:** Downey Theatre

**FEBRUARY 3**

**John Tesh**

**DATE:** Saturday, Feb. 3

**TIME:** 8 pm

**LOCATION:** Downey Theatre

**FEBRUARY 24**

**Healthy Downey 5K**

**DATE:** Saturday, Feb. 24

**TIME:** 7:30 am

**LOCATION:** Apollo Park

**Smart Gardening workshop**

**DATE:** Saturday, Feb. 24

**TIME:** 9:30 am

**LOCATION:** Wilderness Park

**MARCH 10**

**Era of a King: Elvis Presley tribute show**

**DATE:** Saturday, March 10

**TIME:** 7 pm

**LOCATION:** Downey Theatre

**MARCH 17**

**Arc Walk**

**DATE:** Saturday, March 17

**TIME:** 7:30 am

**LOCATION:** Stonewood Center

**MARCH 18**

**Treasure Island**

**DATE:** Sunday, March 18

**TIME:** 6 pm

**LOCATION:** Downey Theatre

**MARCH 24**

**Carnival of Champions**

**DATE:** Saturday, March 24

**TIME:** 9 am

**LOCATION:** Warren High

**Brunch with the Bunny**

**DATE:** Saturday, March 24

**TIME:** 9:30 am

**LOCATION:** Golden Park

**MARCH 30**

**'Animaniacs live**

**DATE:** Friday, March 30

**TIME:** 6 pm

**LOCATION:** Downey Theatre

**APRIL 22**

**Sara Evans in concert**

**DATE:** Sunday, April 22

**TIME:** 8 pm

**LOCATION:** Downey Theatre

## Downey intersection named one of state's most dangerous

**STUDY:** Downey is home to 11 of California's most dangerous intersections based on 2015 data.

**By Alex Dominguez**  
Staff Writer

**DOWNEY** – According to a recent study, Downey is home to several of the most dangerous intersections in California.

Estey and Bomberger LLP, along with data visualization firm 1point21interactive released a list of the 444 most dangerous intersections in the state based on over 435,000 collision records, including every motor vehicle crash recorded by the Statewide Integrated Traffic Records System (SWITRS) in 2015.

The study takes total number of crashes, injuries and fatalities into account and gives each intersection a score. The higher the score received, the higher an intersection is placed on the list and therefore deemed more dangerous.

The intersection at Firestone Boulevard and Lakewood Boulevard took the fourth highest rank on the list, with 36 crashes, 32 injuries and no fatalities. It's final "danger score" was placed at 132.00, compared to the average 68.24.

This wasn't the only intersection in Downey to make the list.

Downey tied with Lancaster for the third most number of intersections to make the list with 11, closely following Sacramento which had 13. Los Angeles took the number one spot, far surpassing all others with 221.

Downey's other intersections on the list included Florence Avenue and Lakewood Boulevard (71), Florence Avenue and Old River School Road (77), Lakewood Boulevard and Stewart and Grey Road (126), Bellflower Boulevard and Imperial Highway (152), Florence Avenue and Paramount Boulevard (183), Florence Avenue and Little Lake Road (226), Downey Avenue and Firestone Boulevard (338), Downey Avenue and Florence Avenue (360), Brookshire Avenue and Florence Avenue (393), and Firestone and Ryerson Avenue (434).

The Downey Police Department released a statement in response to the study, saying in part:

The intersection at Firestone Boulevard and Lakewood Boulevard is the 4th most dangerous intersection statewide.  
Photo by Alex Dominguez



"While traffic collisions within the city of Downey are certainly higher than we would prefer and efforts are continually being made to reduce that number, we believe that context is needed to properly interpret the results.

The Downey Police Department has always prided itself on service to our residents. As such, our department is one of the few California law enforcement agencies that will take a traffic collision report upon request, even if there is no injury. This is significant because the only way that a traffic collision can be recorded in the Statewide Integrated Traffic Records System is if there is a formal report. In other words, if the involved parties exchange names and information, or no report is taken, there is no record of the traffic collision in SWITRS and it would not be included in the numbers used to create this list.

"In reviewing the 11 Downey intersections that made the list, all of them would fall at or below the average, if the Downey Police Department followed the reporting procedures of the majority of law enforcement agencies that comprised the list."

Downey's Public Works Department also disputed the study's data.

"The accident data on which the 2015 study is based on is not reflective of the significant traffic safety improvements that have since been made to three of the intersections cited in the article," Public Works officials said in a statement. "Traffic safety is a top priority and the City of Downey is continuously monitoring its streets and intersections to improve traffic safety to the maximum extent possible by completing

safety improvements, primarily at intersections, to address safety issues.

"The safety improvements completed at the City's intersections and roadways are intended to address the types of collisions observed at the given street or intersection through the accident history of the particular location.

"The City is always pursuing grant opportunities to fund such safety improvements and, in fact, recently completed traffic safety improvements based on observed accident history at the Florence Ave. and Lakewood Blvd., Florence Ave. and Old River School Rd.- Tecum Rd. and Bellflower Blvd. and Imperial Hwy. intersections, which were cited in the newspaper article.

"In addition, the city has secured a grant through the Los Angeles County Metropolitan Transportation Authority (Metro) to improve safety at the Lakewood Blvd. at Firestone Blvd. intersection and the design work will begin as soon as the funding agreement between the City and Metro is executed. Also, the City has secured a federal grant which will include safety improvements at the Lakewood Blvd. and Stewart & Gray Rd. intersection in the near future.

"The remaining intersections (i.e., Florence Ave. at Paramount Blvd.) cited in the article will be reviewed in terms of their accident history to determine what corrective measures, if any, are necessary to address the safety issues at these locations.

"Please note that any improvements to the Florence Ave. at Little Lake Rd. intersection cited in the article would be under the Caltrans jurisdiction."

Sedano. "Murder, prostitution, drugs, you know, ran rampant when I was growing up and still kind of do...the things I experienced when I was there, for lack of a better word, sucked. I saw my first murder when I was three."

Sedano became desensitized, describing many of these unfortunate and tragic occurrences as "things you live with," and "normal."

It wasn't until he and his family moved to Downey during his 10th grade year that things began to change for Sedano. However, the change was drastic and the adjustment difficult.

"It was significantly different and I wasn't prepared for that," said Sedano. "That's why I got really depressed when I got here."

Sedano didn't really fit in, initially. However, he was eventually approached by then Downey High Boy's Lacrosse coach Scott Witkin.

"Steve was ambitious, and you could see there was a little bit of, I would say angst," said Witkin. "There was something underneath the surface that you could see.

continued on page 4

## Downey restaurant grades

**Uncle John BBQ**  
9952 Lakewood Blvd.  
Date Inspected: 1/11/18  
Grade: **A**

**Hong Kong Chef**  
10311 Lakewood Blvd.  
Date Inspected: 1/11/18  
Grade: **A**

**H. Salt Fish & Chips**  
10339 Lakewood Blvd.  
Date Inspected: 1/11/18  
Grade: **A**

**Sizzler**  
10315 Lakewood Blvd.  
Date Inspected: 1/11/18  
Grade: **A**

**McDonald's**  
7740 Firestone Blvd.  
Date Inspected: 1/10/18  
Grade: **A**

**Cocina Distrito**  
12056 Paramount Blvd.  
Date Inspected: 1/10/18  
Grade: **A**

**Fonda Maria**  
7840 Firestone Blvd.  
Date Inspected: 1/10/18  
Grade: **A**

**Mediterranean Delight**  
127 Stonewood St.  
Date Inspected: 1/9/18  
Grade: **A**

**Louisiana Fried Chicken and Chinese Food**  
8843 Rosecrans Ave.  
Date Inspected: 1/9/18  
Grade: **A**

**Panda Express**  
8510 Firestone Blvd.  
Date Inspected: 1/9/18  
Grade: **A**

**Chipotle**  
8500 Firestone Blvd.  
Date Inspected: 1/9/18  
Grade: **A**

**El Pollo Loco**  
14329 Lakewood Blvd.  
Date Inspected: 1/9/18  
Grade: **A**

**Food 4 Less**  
13535 Lakewood Blvd.  
Date Inspected: 1/9/18  
Grade: **A**

**Sweetness Delight**  
122 Stonewood St.  
Date Inspected: 1/9/18  
Grade: **A**

**Sansei Japan**  
125 Stonewood St.  
Date Inspected: 1/9/18  
Grade: **A**

**Chinese Gourmet Express**  
104 Stonewood St.  
Date Inspected: 1/9/18  
Grade: **A**

**Grocery Outlet**  
15719 Downey Ave.  
Date Inspected: 1/9/18  
Grade: **A**

**Yogurtland**  
8250 Firestone Blvd.  
Date Inspected: 1/9/18  
Grade: **A**

**Stinkin' Crawfish**  
8240 Firestone Blvd.  
Date Inspected: 1/9/18  
Grade: **A**

**Downey Ponytail**  
12334 Bellflower Blvd.  
Date Inspected: 1/6/18  
Grade: **A**

## Weekend at a Glance

Friday 63°

Saturday 63°

Sunday 64°

## THINGS TO DO



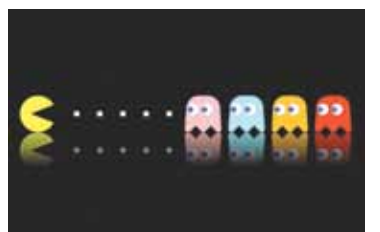
### Downey Symphony

**Saturday - Downey Theatre, 8 pm**  
Downey composer Lars Clutterham makes the world premiere of a new piece of music.



### Totally Go-Go's

**Friday - Santa Fe Springs Swap Meet, 8:30 pm**  
A musical tribute to the Go-Go's. Plus live performance by Cougrzz Rock. Admission \$2.50



### Retro Gaming Expo

**All Weekend - Frank & Son Collectibles in City of Industry**  
Free play arcades, tournaments, YouTube personalities, vendors, and more. \$15-\$30



### 5K, 10K, 15K or Half Marathon

**Saturday - Ocean Boulevard in Long Beach, 7:30 am**  
A fun run at a length of your choice. \$30-\$45, or free if you bring a friend to volunteer.



### Jay Leno

**Saturday - Cerritos Center for the Performing Arts, 8 pm**  
The legendary former host of "The Tonight Show" performs live on stage. \$80-\$125

## TWEETS OF THE WEEK

@DowneyLibrary: Adult Volunteer Tutors Needed! Volunteer to teach an adult to read better. Tutor training dates are: January 25, February 1 from 9:00am to 12:00pm. Must be 18 or older. Online training is also available. For more call (562) 904-7363 or email literacy@downeyca.org

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# Exotical Hawaiian Apparel: from ratan furniture to Hawaiian shirts

**ALOHA:** Downey's Exotical Hawaiian specializes in authentic Hawaiian apparel.

**By Alex Dominguez  
Staff Writer**

Anyone who steps through the door at 8136 Firestone Blvd. is likely going to be met with the same greeting.

"Aloha!"  
Exotical Hawaiian Apparel has operated in Downey since 1964; that adds up to nearly 54 years in business and a lot of Hawaiian shirts.

Inside the store are hundreds of brightly colored Polynesian style

shirts, dresses, and other apparel, most of which are authentic and brought to the store from Hawaii itself.

Exotical Hawaiian is a family operation, currently run day-to-day by 27-year-old Jon Orloff and his wife; it is owned by Orloff's father, however.

"My wife and I run the day-to-day type stuff, but my father comes in, usually in the morning, and makes sure everything gets taken care of and whatnot," said Orloff. "It's a family business; we all kind of run it together."

Originally, the business started when Orloff's grandparents operated in imports / exports and rattan furniture before acquiring a

neighboring business that dealt in Hawaiian merchandise.

"After some time, the shop next door...the woman wanted to retire, she sold all of her merchandise to my grandparents and they were selling rattan furniture, import / export, and Hawaiian clothes as well," said Orloff. "That's when we were at our biggest is when we expanded with everything."

Eventually, Orloff's grandfather became too old to haul the rattan furniture, and the import / export part of the business was also let go.

"It eventually just became a Hawaiian store," said Orloff.

Orloff describes Exotical Hawaiian as "niche," and credit's its success to a wide range of clientele



Many of Exotical Hawaiian's shirts and dresses come from Hawaii. Photo by Alex Dominguez

that come from a multitude of places.

"It's not just Downey," said Orloff. "People come from all over because we are one of the last bastions left in Southern California. We're definitely one of the oldest."

"We get all kinds of people. I've had billionaires come in here. I've had hippies come in for Burning Man. I've had bums come in here, and all of them want something different. I like to say if you don't have everything you don't have anything. So, we try to have everything for everyone because there are so many types of people that need all different types of things."

Exotical Hawaiian has survived where others did not.

"We've outlived everyone else because the economy turned real rough in 2008, and a lot of niche, kind of unnecessary businesses – businesses that sell groceries or regular clothing that people wear every day, stuff like that – a lot of niche businesses went out of business simply because nobody had the extra funds to throw around at that kind of thing," said Orloff. "Most of the Hawaiian businesses ran out of business in around 2008,

2009."  
What kept Hawaiian Exotical alive?

"My grandfather's indomitable will," said Orloff. "He liked this business and it was one of the things that really attached him and reminded him of his wife – my grandmother passed away in 2004 – so he was really holding on to this business and he didn't want to let it go. Plus, he had nothing else that he wanted to do in his life; he was at the end of his years and so he threw his own personal assets and money back into the business to keep it afloat."

After his grandfather's passing, Orloff's father officially took over. Orloff himself got involved around five years ago.

Orloff says that as Downey has changed and developed around the store, there hasn't been much adaptation for the store itself; and there may not need to be much.

"I think the way that we run things and the way that we've done things is kind of evergreen," said Orloff.

"It's not something that needs to adapt much as long as we keep on the straight and narrow of taking care of our customers, taking care of our business making sure it doesn't fall apart, and just keeping on the straight and narrow with it."

## Largest "Rosca De Reyes" served at Porto's

**DOWNEY** - Over 400 people enjoyed a free slice of LA's largest-ever "Rosca De Reyes" on Fri., Jan. 5.

The event was held at Portos Bakery, and included several other bakeries from the region.

Rosca de Reyes is part of a Latino holiday tradition celebrated on January 6, "Three Kings Day," when families gather to celebrate the occasion of the three wise men visiting baby Jesus and showering him with gifts.

The tradition includes enjoying a hot drink with a slice of a ring-shaped sweet bread adorned with dried fruits called Rosca de Reyes or "King's Cake."

Behind Fri.'s event was the California Milk Processor Board in collaboration with Porto's Bakery, creators of the "rosca", and other participating bakery partners, which helped with the cutting and serving of the "rosca" and also brought some milk-based drinks.

The "rosca" measured approximately 24 feet by 2.5 feet, and used about 125 pounds of dough.

As part of the event, The California Milk Processor Board also provided \$4,000 in donations to the nonprofit organizations C-CAP and Homegirl Café.

## VIP packages on sale for John Tesh performance

**DOWNEY** - The Downey Theatre is selling VIP packages to see John Tesh perform live in Downey on Feb. 3.

A two-time Grammy Award nominee, Tesh will perform at the Downey Theatre starting at 8 p.m.

VIP tickets are \$150 and include:

- one premium reserved ticket located in the first 10 rows
- Early entry into the theater
- Pre-show meet-and-greet with Tesh
- Photograph with Tesh
- Q&A session with Tesh
- Autographed collectible tour program
- Exclusive VIP merchandise item
- Official meet-and-greet laminate

Tesh has sold more than 8 million records in his three decades as a recording artist. He's won six music Emmys and raised more than \$20 million for public television.

To purchase VIP tickets, call the theater box office at (562) 861-8211.

## Storytelling series coming in spring

**DOWNEY** - KPCC's live storytelling series "Unheard L.A." is coming to Downey this spring.

The show features performances by real people from around Southern California, sharing stories as a way to connect with one another and celebrate a diverse community.

Visit [www.kpcc.org/unheardla](http://www.kpcc.org/unheardla) to learn more and share your story.

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Downey High School Athlete of the Week

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## Dolores O'Riordan, lead singer of The Cranberries

**LONDON** – Dolores O'Riordan, lead singer of Irish rock band The Cranberries, died suddenly on Monday. She was 46.

O'Riordan died in London, where she was recording, publicist Lindsey Holmes said.

"No further details are available at this time," Holmes said, adding that the singer's family was "devastated" by the news.

Formed in Limerick, Ireland at the end of the 1980s, The Cranberries became international stars in the 90s with hits including "Zombie" and "Linger" that fused the alternative rock edge with Celtic-infused pop tunefulness.

Irish President Michael D. Higgins said O'Riordan and the band "had an immense influence on rock and pop music in Ireland and internationally."

"To all those who follow and support Irish music, Irish musicians and



the performing arts, her death will be a big loss," he said in a statement.

O'Riordan was The Cranberries' chief lyricist and co-songwriter, and her powerful, sometimes wailing, voice was key to the band's distinctive sound.

The group's 1993 debut album "Everybody Else Is Doing It, So Why Can't We?" sold millions of copies and produced the hit single "Linger."

The follow-up, "No Need to Argue," sold in even greater numbers and contained "Zombie," a howl against Northern Ireland's violent Troubles that topped singles charts in several countries.

The band released three more studio albums before splitting up in 2003. O'Riordan released a solo album, "Are You Listening," in 2007, and another, "No Baggage," in 2009.

The members of The Cranberries reunited that year, releasing the album "Roses" in 2012.

The Cranberries released the acoustic album "Something Else" in 2017 and had been due to tour Europe and North America. The tour was cut short because O'Riordan was suffering from back problems.

In 2014, O'Riordan was accused of assaulting three police officers and a flight attendant during a flight from New York to Ireland. She pleaded guilty and was fined 6,000 euros (\$6,600).

Medical records given to the court indicated she was mentally ill at the time of the altercation. After her court hearing O'Riordan urged other people suffering mental illness to seek help.

O'Riordan is survived by her ex-husband, the former Duran Duran tour manager Don Burton, and their three children.

## Hugh Wilson, creator of the classic sitcom "WKRP in Cincinnati"

**CHARLOTTESVILLE** – Hugh Wilson, creator of the classic sitcom "WKRP in Cincinnati," has died at the age of 74, according to multiple news sources.

His family announced that he died on Sunday at his home in Charlottesville, Virginia.

Wilson was an advertising copywriter and a radio sales executive before he moved into writing for television. He was a writer for the legendary sitcom "The Bob Newhart Show" and then a writer for "The Tony Randall Show."

In 1978, Wilson created the hip sitcom "WKRP in Cincinnati," about the misadventures of the staff at a struggling radio station in Cincinnati. Howard Hesseman as DJ "Dr. Johnny Fever" and Loni Anderson as the receptionist Jennifer Marlowe were breakout stars. Other popular characters on the ensemble show were Tim Reid as cool DJ "Venus Flytrap" and the fussy news reporter Les Nessman, played by Richard Sanders.

The series ran on CBS from 1978 until 1982. "WKRP" featured an all-time iconic episode called "Turkeys Away," in which the station decides to drop live turkeys from a helicopter on Thanksgiving Day, not realizing that domestic turkeys can't fly.

In 1983, Wilson was asked to rewrite a screenplay for a movie about a group of misfits trying to join the police force. In a 2015 interview with the Archive of American Television, Wilson talked about the script that would become the classic comedy film "Police Academy."

"I got this script, and it was such a lousy piece of junk," I told my agent that I was in no way interested." "He came back to me and said, 'This is The Ladd Co., it's an important company, part of Warner Bros., a lot of important people are attached — and they're saying that if you do a rewrite, they'll let you direct it.' I said, 'That's a whole different story.'"

Wilson created three other TV series. "Frank's Place, starring WKRP's Tim Reid; "The Famous Teddy Z" with Jon Cryer and "Easy Street, starring Loni Anderson.

In the movies, he directed "First Wives Club, starring Goldie Hawn and "Guarding Tess," starring Shirley MacLaine.

He is survived by his wife of 40 years, Charters Smith Wilson; children Cannon, Price, Margaret, Hugh and Caroline; and four grandchildren.



*In Memory of*

## Elwood C. Renshaw

April 26, 1922 - January 12, 2018



Elwood C. Renshaw of Downey, California, died January 12, 2018 at the age of 95 years. Elwood was born April 26, 1922 in Huntington Park, California. He met his future wife Annie when he was 15 and she was 14. They both attended Huntington Park High School in the same class and they graduated in the summer of 1941. Elwood enlisted in the Army/Air Force shortly after and served honorably. After being discharged, their relationship resumed on a more serious level and they were eventually married September 8, 1946 in Huntington Park at St. Matthias Catholic Church. In 1950, they moved to Downey where they lived until the present. Annie went to heaven on April 26, 2008. And now Elwood has joined the love of his life almost 10 years later, having missed her intently every day during this last ten years. Elwood and Annie continue to set the standard in the family and community for genuine marital love and commitment.

Elwood worked for 35 years for Pacific Telephone and Telegraph retiring in March of 1981. After retirement he enjoyed golfing, playing bingo, visiting Pechanga, traveling occasionally, hanging with his buddies at the donut shop, spending regular time with family, and generally enjoying the many blessings he had in life.

He is survived by his three sons, Mike of Washougal, WA and his wife Chris, Patrick of Downey, CA, and Dan of Cle Elum, WA and his wife Debbie; his two sisters, Ellen and Mickey, his grandchildren Christi, Brandon, David, and Adam; great grandchildren Christopher, Bella, Mia, Rocco, Daniel, Jordan, Asher, and Olivia; as well as many, many beloved nieces, nephews, great nieces and nephews, and cousins.

A memorial service will be held for Elwood on Saturday, January 20, 2018 at 3:00 pm at Calvary Chapel Downey, 12808 Woodruff Ave., Downey, CA 90242 located at the corner of Imperial Hwy. and Woodruff. Call 562-803-5631 for directions.

In lieu of flowers, contributions can be made to Calvary Chapel Downey, 12808 Woodruff Ave., Downey, CA 90242, in memory of Elwood Renshaw.

A Recycling Reminder...

**No Drips Down the Drain:**  
Prevent Leaks & Recycle Used Oil



Melissa Ruiz Maude Price Elementary School Ms. Dobby's class  
"Leaky motorcycles and cars cause leaks that harm our environment.  
Prevent leaks and recycle used oil."

The student artwork above was selected from among 247 environmental artwork entries submitted to the City by local 5th grade students. A new student artwork winner will be featured each month.

*Don't Forget...*  
Leaky automobile engines drip oil down storm drains, which lead directly to the ocean, polluting beaches and wildlife.  
Remember — No Drips Down the Drain: Prevent Leaks & Recycle Used Oil

The City of Downey and local 5th grade students remind you:  
**Stop the Slow Drip of Pollution : Recycle Used Motor Oil & Filters**

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City of Downey



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# Thunderbirds program intended to keep kids off of streets

continued from page 1

Sometimes those are the kids that you can take that passion and take that drive – whether it's positive or negative energy – and you can turn that into a really positive energy."

"It was definitely Coach Witkin that taught me lacrosse; properly taught me lacrosse," said Sedano.

Sedano says that while often associated with "white affluence on the east coast," lacrosse actually has Native American roots.

"The Native Americans played it to honor their creator," said Sedano. "[They] played so we can entertain him and find medicine in what we do, and basically heal whatever malady is in the community..."

Sedano only played lacrosse for Witkin during his senior year, however his time playing definitely helped him develop more as a person and a student.

"I kind of would've wished that I would [have played] a little earlier," said Sedano. "I think that if I had gone a little earlier...I think I would

have had an opportunity to go legit D-1 lacrosse."

Now, having recently graduated from Cal State Long Beach, Sedano has started to ask himself what he can do to help make change and impact in his community.

He found his answer in the Los Angeles Thunderbirds.

The Thunderbirds are a nonprofit organization spearheaded by Sedano, whose mission is to cultivate and produce prospective blue-chip recruits that will earn scholarships, attend university, and

play at the division one level.

While still in the early phases, Sedano seems dead set in his vision as he meticulously puts all the pieces together and finds the right partners to make his vision a reality.

"Lacrosse is an expensive sport," said Sedano. "I've always been kind of business inclined...it's just putting different pieces together and seeing this person does this, and this person does that and how can we all collaborate to actually help the kids from the community."

"I'm trying to find people that

actually genuinely want to help. It's kind of like starve the ego, feed the soul kind of thing. If we all actually kind of invest ourselves into this, then kids will actually make the most out of it."

Sedano hopes to pull together a large event during the summer where he aims to bring in at least 500 students.

"If you legitimately want to invest your time doing this; if you want to subject yourself to what it

takes to be great, we want you," said Sedano. "We want to help you."

So far, Sedano has invested around \$10,000 of his own money into the program, but that is very little in comparison to the good he intends to spread.

"I feel that if you actually believe in something, you put yourself into it," said Sedano. "That's why I invested a lot of my personal income into it as well."



Steve Sedano and Scott Witkin.  
Photo by Alex Dominguez

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## CRIME REPORT

**SATURDAY, JAN. 6**

At about 6 p.m., officers located a stolen vehicle on Firestone Blvd. near Ryerson Ave. Both driver and passenger were arrested after admitting to the theft.

**SUNDAY, JAN. 7**

At about 12:35 a.m., officers responded to 8206 Firestone Blvd. (DB Lounge) regarding an assault. When two female victims returned to their booth, two other females were sitting down in the booth. When the victims asked the females to get up, one of the females struck both victims on the head with a bottle. The females fled prior to police arriving.

The victims sustained contusions and were treated by the Downey Fire Department at the location. Detectives are investigating.

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# Jeff Sessions gives a boost to the legalization of pot

By Steve Chapman

When Winston Churchill's party lost an election in 1945, evicting him from the job of prime minister of Britain, his wife ventured that the defeat might be "a blessing in disguise." He replied, "Well, at the moment, it's certainly very well-disguised."

For those who favor legalizing recreational and medical use of marijuana, there is plenty of bad news in Attorney General Jeff Sessions' decision to reverse the Justice Department's previous hands-off policy toward state experimentation. He ordered federal prosecutors "to enforce the laws enacted by Congress." That directive poses a threat to cannabis growers, dispensaries, investors and users who had been operating under a permissive regime.

"This is going to create chaos in the dozens of states whose voters have chosen to regulate medical and adult use (of) marijuana rather than leaving it in the hands of criminals," said Neill Franklin, executive director of the Law Enforcement Action Partnership, which favors legalization. The Drug Enforcement Administration could raid dispensaries that states have allowed, as it did under President George W. Bush and even under Barack Obama.

But the crackdown could amount to the last gasp of marijuana prohibition. The best way to get rid of laws that are generally unpopular and destructive is to enforce them stringently. By threatening an assault on a sector that has established itself across the country, Sessions has picked a fight he is bound to lose.

His policy puts him at odds with the 29 states (and the District of Columbia) that allow medical use of the drug. Together, they comprise nearly 60 percent of the U.S. population. His order is especially hostile to the eight states that have legalized recreational pot. They include Colorado, Washington, Oregon, Alaska, Nevada, Maine, Massachusetts and California, which account for 20 percent of Americans.

It also creates conflict with many people in his own party. Sen. Cory Gardner of Colorado said the shift contradicted the assurance Sessions had given him, and he threatened to block all Justice Department nominations in response.

Fellow GOP Sens. Dean Heller of Nevada, Lisa Murkowski of Alaska and Rand Paul of Kentucky objected. Rep. Dana Rohrabacher of California accused Sessions of a "profound misreading of the Constitution, which allows states, not the heavy-handed federal government, to determine such issues."

Sessions is a prisoner of his immutable belief that "using drugs will destroy your life." But the more than 100 million Americans who have consumed cannabis, and particularly the 35 million who enjoy it on a regular basis, know better. The attorney general seems intent on proving that you don't have to be stoned to be detached from reality.

He is also inviting a backlash. Just hours after his announcement, the Vermont House of Representatives approved a bill to allow recreational use of cannabis, which the Senate had passed last year, and Republican Gov. Phil Scott supports the idea. This week, the New Hampshire House voted to legalize possession of small amounts of pot, though Republican Gov. Chris Sununu is opposed.

Illinois, which allows medical marijuana, could benefit. State Sen. Heather Steans, who had already introduced a bill to legalize recreational use, says, "What the attorney general did may be pushing states further."

Rohrabacher thinks Sessions' move will encourage Congress to foil him. House Democratic leader Nancy Pelosi said she will introduce a bill to let states make their own choices on cannabis. She may find little opposition. Politico reported that it "could not find a single member of Congress who had issued a statement in support of Sessions' actions."

His mistake was to disturb a status quo that allowed members of Congress to accommodate public support for legalization without having to vote for it. Deference to state liberalization could be couched in terms of keeping the federal government from interfering with matters beyond its responsibilities — an approach that largely satisfied both Democrats and Republicans.

Sessions is forcing many members to choose between supporting prohibition of cannabis and siding with their own states and constituents. Given that two-thirds of Americans want to allow recreational weed, it's not a shrewd strategy.

His position is more likely to boost support for legalization than to diminish it. That's partly because he works for a president who is notably unpopular and partly because he himself has an approval rating of 24 percent. Legalization supporters could not ask for a more useful adversary.

They may lament Sessions' ill-informed and punitive decision now. Someday, they may remember it as a blessing in disguise.

**Steve Chapman blogs at [chicagotribune.com/news/opinion/chapman](http://chicagotribune.com/news/opinion/chapman). Follow him on Twitter @SteveChapman13 or at [facebook.com/stevechapman13](https://www.facebook.com/stevechapman13)**

# Constitutional ignorance -- perhaps contempt

By Walter E. Williams

Hillary Clinton blamed the Electoral College for her stunning defeat in the 2016 presidential election in her latest memoirs, "What Happened?" Some have claimed that the Electoral College is one of the most dangerous institutions in American politics. Why? They say the Electoral College system, as opposed to a simple majority vote, distorts the one-person, one-vote principle of democracy because electoral votes are not distributed according to population.

To back up their claim, they point out that the Electoral College gives, for example, Wyoming citizens disproportionate weight in a presidential election. Put another way, Wyoming, a state with a population of about 600,000, has one member in the U.S. House of Representatives and two members in the U.S. Senate, which gives the citizens of Wyoming three electoral votes, or one electoral vote per 200,000 people.

California, our most populous state, has more than 39 million people and 55 electoral votes, or approximately one vote per 715,000 people. Comparatively, individuals in Wyoming have nearly four times the power in the Electoral College as Californians.

Many people whine that using the Electoral College instead of the popular vote and majority rule is undemocratic. I'd say that they are absolutely right. Not deciding who will be the president by majority rule is not democracy. But the Founding Fathers went to great lengths to ensure that we were a republic and not a democracy. In fact, the word democracy does not appear in the Declaration of Independence, the U.S. Constitution or any other of our founding documents.

How about a few quotations expressed by the Founders about democracy? In Federalist Paper No. 10, James Madison wanted to prevent rule by majority faction, saying, "Measures are too often decided, not according to the rules of justice and the rights of the minor party, but by the superior force of an interested and overbearing majority." John Adams warned in a letter, "Remember Democracy never lasts long. It soon wastes, exhausts and murders itself. There never was a Democracy Yet, that did not commit suicide."

Edmund Randolph said, "That in tracing these evils to their origin, every man had found it in the turbulence and follies of democracy." Then-Chief Justice John Marshall observed, "Between a balanced republic and a democracy, the difference is like that between order and chaos."

The Founders expressed contempt for the tyranny of majority rule, and throughout our Constitution, they placed impediments to that tyranny. Two houses of Congress pose one obstacle to majority rule. That is, 51 senators can block the wishes of 435 representatives and 49 senators. The president can veto the wishes of 535 members of Congress. It takes two-thirds of both houses of Congress to override a presidential veto.

To change the Constitution requires not a majority but a two-thirds vote of both houses, and if an amendment is approved, it requires ratification by three-fourths of state legislatures.

Finally, the Electoral College is yet another measure that thwarts majority rule. It makes sure that the highly populated states — today, mainly 12 on the East and West coasts, cannot run roughshod over the rest of the nation. That forces a presidential candidate to take into consideration the wishes of the other 38 states.

Those Americans obsessed with rule by popular majorities might want to get rid of the U.S. Senate, where states, regardless of population, have two senators. Should we change representation in the House of Representatives to a system of proportional representation and eliminate the guarantee that each state gets at least one representative?

Currently, seven states with populations of 1 million or fewer have one representative, thus giving them disproportionate influence in Congress. While we're at it, should we make all congressional acts be majority rule? When we're finished with establishing majority rule in Congress, should we then move to change our court system, which requires unanimity in jury decisions, to a simple majority rule?

My question is: Is it ignorance of or contempt for our Constitution that fuels the movement to abolish the Electoral College?

**Walter E. Williams is a professor of economics at George Mason University.**

# Alzheimer's is a public health threat

Dear Editor:

It is time we change our thinking on Alzheimer's disease.

Too often Alzheimer's is treated as an aging issue, ignoring the public health consequences of the disease. In fact, there are 630,000 Californians who are struggling with Alzheimer's, and those numbers are sure to go up.

Both my grandmother and my father battled this horrific disease and I am well aware of the devastating emotional and financial effect it can have on a family.

Congress has a chance to take decisive action passing the Building Our Largest Dementia (BOLD) Infrastructure for Alzheimer's Act (S. 2076/H.R. 4256). This act would create an Alzheimer's public health infrastructure across the country to implement effective Alzheimer's interventions.

Alzheimer's is the most expensive disease in the U.S. costing the country more than \$259 billion a year. If we are going to end Alzheimer's disease we must start treating it like the public health threat it is.

I am hoping Congresswoman Lucille Roybal-Allard will continue her practice of advocating for issues of importance to seniors and will support this bill.

**Bruce McDaniel Downey**

# Questions about Waco

Dear Editor:

On Jan. 4, ABC played the TV special, "Truth and Lies: Waco."

They showed many semi-automatic rifles and huge amounts of ammunition and other types of guns. The program never stated where Davis Koresh got the money for this.

Also, did Koresh rent or own the huge property? Where did he get the money to buy or rent?

The police and ATF knew Koresh went to a particular restaurant at least once a month. Why not wait at this restaurant to capture him instead of going to war?

The program never stated that Koresh's name used to be Vernon Wayne Howell. Why not?

**Mike Sandoval Downey**

# Lakewood Boulevard in embarrassing shape

Dear Editor:

Downey is a great city with a lot to be proud of. The city has plenty to offer to its residents and visitors, such as the oldest McDonald's in the U.S. off Florence Avenue and Lakewood Boulevard.

But the roads to get to the landmark and other locations along Lakewood Boulevard are full of bumps and potholes.

Because of poor road conditions, residents and visitors are disappointed by the lack of attention Lakewood Boulevard receives.

"While driving under the 5 overpass, I felt so many bumps that I pulled over to check if I had a flat — luckily I did not," said Memo Olarte, a visitor from Chino Hills.

"It's unsettling going under that overpass," said Norma Olarte, of Downey. "I feel like my car is breaking down sometimes."

As indicated by the 2012 article "Budget Deficit Forces Tough Decisions" published by The Downey Patriot, there have been some improvements to the roads, Florence Avenue and Studebaker Road to be exact. Since the roadway improvements, those streets have been a non-bumpy ride while within the Downey city limits.

Therefore, it is time that Lakewood Boulevard receive the same treatment so that the roads can be a more comfortable drive and to make Downey better than before.

**William Burgess Downey**

# Downey fails on setbacks for new housing

Dear Editor:

I enthusiastically endorse the idea of amending the Downey zoning code to look (again) at lot-splitting and mansionization.

It's apparent to me that the current code utterly fails to maintain the scope and character of neighborhoods, and you can see that failure any time you drive down a street of approximately 2,500 sq. ft. homes, only to find a 6,000 sq. ft. McMansion sticking out like a sore thumb in the middle of it. (I can't help but wonder what those McMansions do to the property value of the homes next door.)

In addition to overall size, zoning requirements routinely fail on setbacks. It's bad enough that two-story homes are being built that are literally more than twice the size of the surrounding homes, they also loom over the sidewalk and their closeness to the pavement makes it impossible to plant trees, install landscaping, and in general ignore the two-story entrances that I personally find to be their most unattractive feature.

Lack of setbacks, by the way, seems to be a common failing. I see that problem everywhere, including the townhome development on Paramount Boulevard, and with commercial buildings on multi-lane boulevards. Lack of setbacks means meager sidewalks, and no trees, creating a landscape that can only be charitably described as "bleak."

So if there's a way I can encourage a study to be conducted revisiting these issues, please count me in!

**Joan Nierti Downey**

# Downey Cemetery needs to be property secured

Dear Editor:

With vandalism occurring at Downey Cemetery for the second time in mid-January of 2018, these acts show similarities to those actions taken of September 2017, where the cemetery was vandalized for the first time. The acts of vandalism took place throughout the cemetery and caused damage to many old and historical tombstones.

The City Council had no countermeasures presented nor did they place any to reduce the vandalism from happening again in the future. The cemetery is dated to have been established in the late 1860's, making it an important part of Downey's history, it must be preserved and should be prioritized and addressed by the City Council.

Simple measures can be put into place to assist with the minimization and prevention of future vandalism, such as; active patrol of city police in the area, the temporary placement of sensor lighting, lastly a more effective but costly measure could be the hiring of a night guard to provide deterrent and act proactively rather than reactively.

**Alexis Larios Downey**

# Immigrants an asset to the U.S.

Dear Editor:

This is in response to Michelle Malkin's article in the opinion section "Time's Up for 'Temporary' Alien Protection" (1/11/18).

This op-ed reminds me of the story of a man who decided to live with his parents again because he needed to save some money. After a while, the man became indispensable to them: he mowed the lawn, made repairs around the house, drove them to appointments, and he even cooked.

But he was a guest at their house.

Somebody suggested to his mother that her son should be on his own because he was a grown up person. The mom thought and thought and finally she decided it was time to ask her son to move out.

It was hard for her because she loved him so, but she thought it would be good for him to be on his own.

But when the decision time came, she stopped and thought: who was going to mow the lawn? Who was going to cook? Who was going to take them to the doctor? Who was going to protect them if they needed help?

Asset.

She thought about the word: asset. Even though he was living in her house and it was time to move on,, her son was an asset to her. He was not a liability.

She made the proper decision.

The same could be said about the temporarily protected persons that came to this country and the millions who have come throughout the years. They are an asset to this country, at least 99 percent of them. Not a liability.

So our leaders in Washington have to make the smart decision. Immigrants living in this country are an asset - not a liability.

**Guido Rivero Downey**

**The Downey Patriot** STAFF

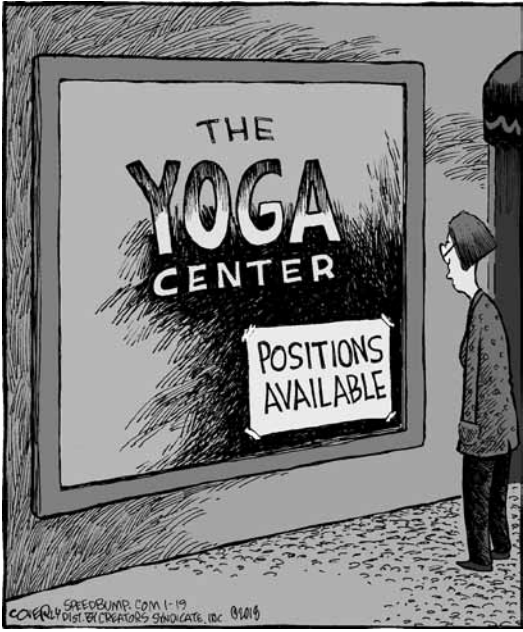
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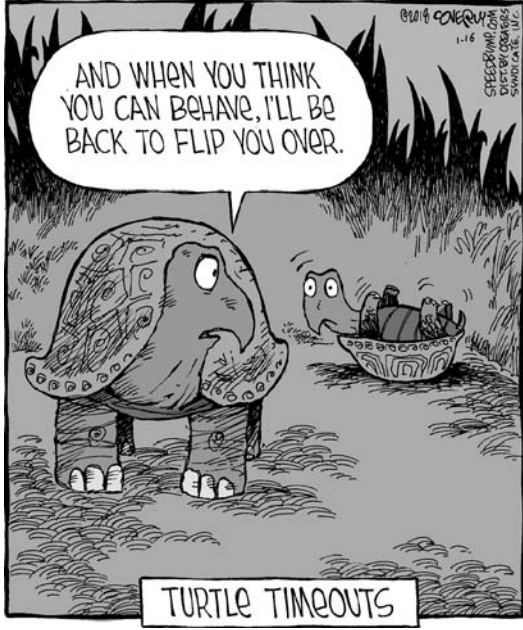
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## SPEED BUMP



## DAVE COVERLY



# Downey Community Calendar

### CITY MEETINGS

1st & 3rd Wednesday, 6:30pm: Planning Commission, Council Chamber at City Hall.  
 1st Tue., 4:00pm.: Recreation and Community Services Commission, Council Chamber, City Hall.  
 1st Tue., 6:00pm: Emergency Preparedness Committee, at Fire Station No. 1, 12222 Paramount Blvd.  
 2nd & 4th Tue., 6:30pm: City Council, Council Chamber.  
 3rd Tue., 6:30pm: Library Advisory Board, at Downey City Library.  
 4th Mon., 5 pm: Green Task Force, at City Hall.

### Regularly Scheduled Meetings

#### MONDAYS

7 pm: Boy Scout Troop 2, at Downey United Methodist Church, call 869-6478.  
 2nd Mon., 11 am: American Legion Auxiliary #270, at United Methodist Church, call 304-3439.  
 3rd Mon., 11:30 am: Downey Newcomers Club, call Barbara 869-1044.  
 4th Mon., 7:30 pm: Downey Numismatists, at Downey Retirement Center, call 862-6666.

#### TUESDAYS

9 am: Quilters group, at Good Shepherd Lutheran Church, call 803-4459.  
 9:30 am: Downey Seniors Club, at Apollo Park, call Irene Vallini at 328-7039.  
 10 am: Downey Bocce Club, at 7850 Quill Drive, call John Fiorenza at 652-4399.  
 12 pm: Rotary Club, at Rio Hondo Events Center, call Alex Lopez 441-7947.  
 6 pm: Toastmasters Club 587, at First Baptist Church, contact Salvador Cervantes: tmsalcpuede@gmail.com.  
 7 pm: Downey Knights of Columbus Bingo, at 11231 Rives Ave., call 923-1932.  
 7 pm: Healing Room and Prayer, at Desert Reign Church 11610 Lakewood Blvd, call 861-6011.  
 7:30 pm: Downey Master Chorale, at Cornerstone Church, contact info@downeymasterchorale.org.  
 1st Tues., 7:30 am: Gangs Out of Downey, at City Hall training room.  
 2nd and 4th Tues., 6 pm: Sertoma Club, at Rio Hondo Event Center, call 927-6438.  
 2nd Tues., 6 pm: Downey Fly Fishers, at Apollo Park, call 425-7936.  
 3rd Tues., 6:30 pm: Community Emergency Response Team meeting, Fire station 1, 12222 Paramount.  
 3rd Tues., 6 pm: American Legion #270, at Sizzler Restaurant, call 544-0372.  
 Tues., Thurs. & Sat., 10 am: Downey Bocce Club, at 7850 Quill Drive, call John Fiorenza 652-4399

#### WEDNESDAYS

7 am: Kiwanis Club, at Rio Hondo Events Center, call Steve Roberson at 927-2626.  
 1 pm: Women's Bocce Club, at 7850 Quill Drive, call Marie Puch at 869-4366.  
 7 pm: Out Post 132 Royal Rangers, at Desert Reign Church, call 928-8000.  
 1st Wed., 11 am: Woman's Club of Downey, call Cheryl Olson 833-8954.  
 1st Wed., 11:30 am: Downey Coordinating Council, Community Center, call Bobbi Bruce 440-5416.  
 1st Wed., 7:30 pm: Downey Stamp Club, at Maude Price School cafeteria, call 928-3028.  
 2nd Wed., 11:30 am: Christian Women's Club, at Los Amigos Country Club, call Helen 864-7319.  
 2nd Wed., 3:30 pm: Keep Downey Beautiful, at City Hall, call 904-7102.  
 2nd Wed., 7:30 pm: Downey Model A Club, at Gallatin School Cafeteria, call 928-4132.  
 3rd Wed.: Downey Dog Obedience Club, for information please call Gina 869-5213 or Valerie 420-2972.  
 3rd Wed., 10 am: Los Angeles County Quilters Guild, at Women's Club, call (310) 604-0725.  
 3rd Wed., 10 am: OLPH Women's Guild, at OLPH School Auditorium, contact Paula Mayfield, (562) 923-3518.  
 3rd Wed., 6 pm: American Business Women's Association, Rio Hondo Country Club, call Barbara 863-2192.  
 4th Wed., 12:00 pm: Retired Federal Employees, at Barbara J Riley Center, call 943-5513.  
 4th Wed., 7:30 pm: US Coast Guard Aux. Flotilla 5-10, First Presbyterian Church, call Brian 419-5420.  
 Wed. & Fri., 10:15 am: Senior Bingo, at Apollo Park, call 904-7223

#### THURSDAYS

7:30 am: Connections Networking, at Bob's Big Boy, for info., call Nick Smith, 861-5222.  
 7:30 am.: Soroptimist Int'l of Downey, for information, call Mia Vasquez, 806-3217.  
 9 am: Crafters group, at Good Shepherd Lutheran Church, call 803-4459.  
 9:30 am: Take off Pounds Sensibly, at Barabara Riley Senior Center, call (800) 932-8677.  
 12 pm: Kiwanis Club of Downey, at Rio Hondo Events Center, call Roy Jimenez 923-0971.  
 12 pm: Optimist Club of Downey, at Rio Hondo Events Center.  
 6:30 pm: Downey United Masonic Lodge # 220, 8244 3rd St., call 862-4176.  
 7 pm: Troop 351, Boy Scouts of America, at First Baptist Church, call 776-3388.  
 1st Thurs., 12:00 pm: Downey Christian & Professional Luncheon, Sizzler's Restaurant, call James 310-1335.  
 1st Thurs., 7:30 pm: The Downey Amateur Radio Club, at First Baptist Church room 120.  
 2nd Thurs., 7:30 pm: Beaming Rebel Foxes Collectors Club, call Carl D. Jones at 923-2400.  
 2nd & 4th Thurs., 6 pm: Lions Club, at Coco's, call Lenora (310) 283-9825.  
 3rd Thurs., 4 pm: Public Works Committee, at City Hall Training Room.  
 3rd Thurs., 6 pm: Downey CIPAC, at Sizzler's Restaurant, call Rich Tuttle 413-6045.  
 4th Thurs., 10 am: Assistance League, at Casa De Parley Johnson, call 869-0232.  
 4th Thurs., 7:30 pm: Downey Historical Society programs, at Community Center, call 862-2777.

#### FRIDAYS

7:30 am: Pro Networkers, at Mimi's Cafe, call Barbara Briley Beard at 869-7618.  
 3rd Fri., 8:30 am: Women's "In His Glory" Ministry at Los Amigos C. C. 622-3785.

#### SATURDAYS

9 am: Farmers Market, Downey Avenue at 3rd Street, call 904-7246.  
 4th Sat., 12:00 pm: Downey Arts Coalition, email contact@downeyarts.org.

### On This Day...

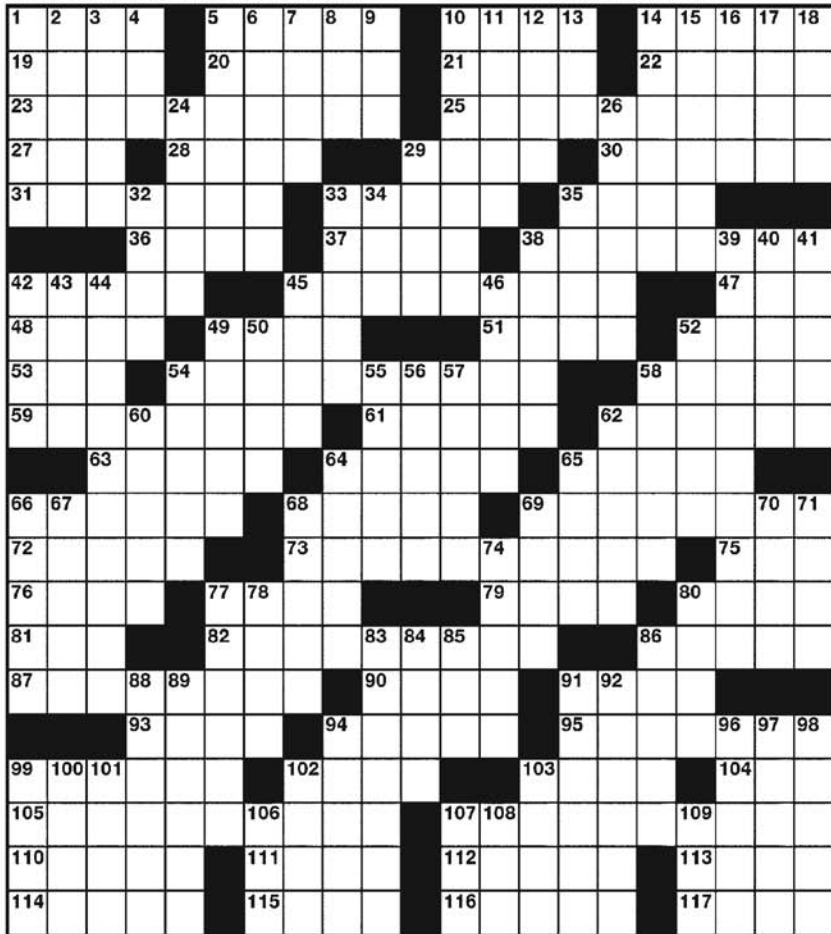
- Jan. 18, 1777: San Jose in California founded
- 1919: The Paris peace conference (aka the Versailles peace conference) opens to draw up the treaties formally ending the Great War (WWI)
- 1971: Ivan Koloff beats Bruno Sammartino in New York, to become WWF champ
- 1993: Martin Luther King Jr. holiday observed in all 50 states of the USA for 1st time
- 1996: Baseball owners unanimously approve interleague play in 1997

### THE NEWSDAY CROSSWORD

Edited by Stanley Newman (www.StanXwords.com)  
**FIVE IN A ROW: Making for some unusual clusters**  
 by Fred Piscop

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| 14 Padlock fastener                         | 72 Stares (at)                | 11 Sans-serif computer font    |
| 10 ___garde                                 | 73 Acrobatic maneuver         | 12 Round Table figures         |
| 19 Tons and tons                            | 75 Quarterback Manning        | 13 Adopt-a-thon adoptee        |
| 20 Raptor's gripper                         | 76 San ___ Obispo, CA         | 14 Sources of sauces           |
| 21 With 33 Across, 1820s engineering marvel | 77 Slalom gear                | 15 Hand luggage                |
| 22 Barbecue spot                            | 79 Early pop-music idol       | 16 Just ___ (not much)         |
| 23 Sorcery                                  | Vallée                        | 17 Well-mannered               |
| 25 Beginning of many biographies            | 80 Gravelly voice             | 18 ___ the line (obeyed)       |
| 27 Poetic time of day                       | 81 Half a figure eight        | 24 Greek underworld            |
| 28 Sailor's call                            | 82 Gig for a comic            | 26 Wetlands waders             |
| 29 Historical spans                         | 86 Seethes                    | 29 Outer limits                |
| 30 Passed over, as a syllable               | 87 Pizza adjective            | 32 Currier's partner           |
| 31 Jeered at                                | 90 Weather for 63 Across      | 33 Casual eateries             |
| 33 See 21 Across                            | 91 Leave quickly, so to speak | 34 "___ Wiedersehen!"          |
| 35 Corp. leader                             | 93 Track circuits             | 35 Beseached                   |
| 36 To a high degree                         | 94 Photo's dull finish        | 38 Boston NBAers               |
| 37 German-based automaker                   | 95 Crime stats                | 39 With the current            |
| 38 Sealed                                   | 99 Drill sergeant's order     | 40 Join forces                 |
| 42 Global extremes                          | 102 Food-truck fare           | 41 Maze options                |
| 45 Apt film/dm rhyme for "unseen"           | 103 Sale stipulation          | 42 Straw vote                  |
| 47 ___ shoestring (cheaply)                 | 104 Source for beer or water  | 43 Small, sweet sandwich       |
| 48 Mine extractions                         | 105 Metaphor for thinness     | 44 Moving across               |
| 49 Part of many a superhero's costume       | 107 One way to swim           | 45 Declines, with "out"        |
| 51 Henry Ford rival                         | 110 Convex navel              | 46 Rodeo contestant            |
| 52 Make fun of                              | 111 Natural emollient         | 49 Hens' pens                  |
| 53 Novelist Deighton                        | 112 Concur                    | 50 Seeks clarification         |
| 54 Epistolary afterthought                  | 113 Place for a roast         | 52 Annoy playfully             |
| 58 Initial extra inning                     | 114 Wall-frame timbers        | 54 Holes in a sponge           |
| 59 Pilots' journals                         | 115 Compromise                | 55 Many-store retail operation |
| 61 Is optimistic                            | 116 Bassoons and oboes        | 56 Clad like a grad            |
| 62 Goes after                               | 117 Minister (to)             | 57 Some Galaxy competitors     |
| 63 Canvas coverings                         | DOWN                          | 58 What a noun may be          |
| 64 Kid-lit elephant                         | 1 Sounded like a raven        | 59 Sounds from pounds          |
| 65 A little wet                             | 2 Still a possible winner     | 62 Cliché-ridden               |
|   | 3 Electorate member           | 64 Overly assertive            |
|   | 4 List shortcut               |                                |
|   | 5 Acid artisan                |                                |
|   | 6 Satirical imitation         |                                |
|   | 7 Pottery material            |                                |

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- |                     |                              |                          |
|---------------------|------------------------------|--------------------------|
| 65 Hotel employee   | 84 Julius Caesar opponent    | 97 No longer vacant      |
| 66 Stared at        | 85 English class, for short  | 98 While away            |
| 67 Give rise to     | 86 Leading the pack          | 99 Israeli author Oz     |
| 68 Fryer serving    | 88 Tranquil                  | 100 Fully stretched      |
| 69 Ranch fare       | 89 Hurries (off)             | 101 Julius Caesar rebuke |
| 70 Besides that     | 91 Soaked up sun             | 102 Solar heating square |
| 71 Downturns        | 92 Crops up                  | 103 Ranch measure        |
| 74 Danish flavor    | 94 Central Georgia city      | 106 Unpaid total         |
| 77 Takes potshots   | 96 113 Across adjunct, often | 107 Place to run a       |
| 78 Chocolate treat  |                              | 108 Down                 |
| 80 Preside over     |                              | 109 Historical span      |
| 83 Followed closely |                              | 109 Turn bad             |

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You can contact puzzle editor Stanley Newman at his e-mail address: StanXwords@aol.com. Or write him at P.O. Box 69, Massapequa Park, NY 11762, Please send a self-addressed, stamped envelope if you'd like a reply.

by fans wherever he went. sold-out concerts, and was mobbed (Across) had screaming girls at Shantira, groover RUDY Vallée (79 Elvis and 15 years before Frank "bishop." Some 30 years before "obispo" is the Spanish word for saint and bishop Louis of Toulouse; (76 Across) was named for French used to manufacture automobiles in Ransom OLDS (51 Across) invent-





## World's largest King Tut exhibit to open at California Science Center

**LOS ANGELES** – To celebrate the 100-year anniversary of the discovery of King Tut's tomb, the California Science Center is presenting the world premiere of "King Tut: Treasures of the Golden Pharaoh," the largest King Tut exhibition ever toured.

The exhibit opens March 24 and will stay open until January 2019, which is when the exhibit will head to Europe.

Tickets start at about \$19.

The exhibit features more than 150 authentic artifacts from King Tut's celebrated tomb, many of which the boy king himself used in life and in death, including gold jewelry, gilded wood furniture, and ornate ritual objects – 60 of which have never traveled outside of Egypt, until now.

Travel 3,300 years back in time to join King Tut as he navigates the perilous underworld. In a dramatic new presentation, multimedia complements rare artifacts to take guests on an immersive journey of the pharaoh's quest for immortality. Follow the boy king as he travels from the underworld through the 12 gates and to the afterlife.

Along the way, interactive displays reveal how exquisitely engraved burial objects such as the bow and arrow and boomerang were meant to protect Tut in his life-after-death journey.

Examine exquisite rings found on King Tut's fingers, opulent jewelry that adorned his body, and the gold sandals placed on his feet upon burial. Marvel at the gilded coffin and lid from one of the alabaster containers that held the pharaoh's mummified organs.

Learn about the pharaoh's second death and find out how your presence in the exhibition ensures King Tut's immortality by keeping his name alive.

Discover how the scientific analysis of King Tut's 3,300-year-old mummy has revealed new information about his health and lineage, as well as how cutting-edge technologies have played a role in discovering new tombs and analyzing existing ones in ways never before imagined.

The California Science Center is located at Exposition Park near the Coliseum. Parking is \$12.

### Who was King Tut?

King Tutankhamun (c. 1341 B.C.E. to c. 1323 B.C.E.), colloquially known as King Tut, was the 12th pharaoh of the 18th

Egyptian dynasty, in power from approximately 1332 to 1323 B.C.E.

During his reign, Tutankhamun accomplished little. However his powerful advisers restored the traditional Egyptian religion, which had been set aside by his father, Akhenaten, who led the "Amarna Revolution."

Because Tutankhaten was just nine years old when he assumed power in 1332 B.C.E., the first years of his reign were probably controlled by an elder known as Ay, who bore the title of Vizier. Ay was assisted by Horemheb, Egypt's top military commander at the time. Both men reversed Akhenaten's decree to worship Aten in favor of the traditional polytheistic beliefs.

King Tut had the royal court moved back to Thebes. He sought to restore the old order, hoping that the gods would once again look favorably on Egypt. He ordered the repair of the holy sites and continued construction at the temple of Karnak. He also oversaw the completion of the red granite lions at Soleb.

While foreign policy was neglected during Akhenaten's reign, Tutankhamun sought to restore better relations with ancient Egypt's neighbors. While there is some evidence to suggest that Tutankhamun's diplomacy was successful, during his reign battles took place between Egypt and the Nubians and Asiatics over territory and control of trade routes. Tutankhamun was trained in the military, and there is some evidence that he was good at archery. However, it is unlikely that he saw any military action.

### Death

After his death at age 19, King Tut disappeared from history until the discovery of his tomb in 1922. Since then, studies of his tomb and remains have revealed much information about his life and times, making Tutankhamun one of the best known ancient Egyptian kings.

King Tut was buried in a tomb in the Valley of the Kings. It is believed that his early death necessitated a hasty burial in a smaller tomb most likely built for a lesser noble. Seventy days after his death, Tutankhamun's body was laid to rest and the tomb was sealed. There are no known records of Tutankhamun after his death, and, as a result, he remained virtually unknown for centuries. Even the location of his tomb was lost, as its entrance had been

covered by the debris from a tomb structure built later.

Much of what is known about Tutankhamun today derives from the discovery of his tomb in 1922. British archaeologist Howard Carter had begun excavating in Egypt in 1891, and after World War I he began an intensive search for Tutankhamun's tomb in the Valley of the Kings.

On November 26, 1922, Carter and fellow archaeologist George Herbert, the Earl of Carnarvon, entered the interior chambers of the tomb. To their amazement, they found much of its contents and structure miraculously intact.

Inside one of the chambers, murals were painted on the walls that told the story of Tutankhamun's funeral and his journey to the afterworld. Also in the room were various artifacts for his journey — oils, perfumes, toys from his childhood, precious jewelry and statues of gold and ebony.

Over the next 17 years, Carter and his associates carefully excavated the four-room tomb, uncovering an incredible collection of thousands of priceless objects.

The most fascinating item found in King Tut's tomb was the stone sarcophagus containing three coffins, one inside the other,

with a final coffin made of gold. When the lid of the third coffin was raised, King Tut's royal mummy was revealed, preserved for more than 3,000 years. As archaeologists examined the mummy, they found other artifacts, including bracelets, rings and collars.

Tutankhamun died at age 19, after just eight to nine years in power. Research suggests King Tut died from a gangrene infection resulting from a broken leg.



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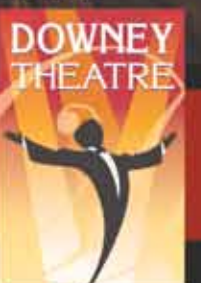
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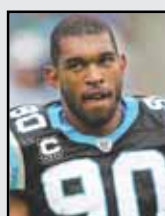
**Dave Bautista**, the semi-retired pro wrestler and Guardians of the Galaxy star, turns 49



**Karan Brar**  
Actor  
19



**Brett Lawrie**  
MLB infielder  
28



**Julius Peppers**  
NFL player  
38

## 'Oh What a Night' to play Long Beach

**LONG BEACH** – Musical Theatre West's acclaimed Broadway in Concert Series will return with "Oh What A Night," starring cast members from Broadway and film productions of Jersey Boys on Sat., Feb. 3 at 7 p.m. at the Beverly O'Neill Theatre at the Long Beach Convention Center.

Tickets range from \$45 to \$120, and are available at www.musical.org, by calling (562) 856-1999, ext. 4 or at the Musical Theatre West Ticket Office.

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# Downey beats Warren in cross-town rivalry wrestling match

By Mark Fetter  
Contributor

**WRESTLING:** Victory gives Downey inside track to league championship.

**DOWNEY** –The Downey High School wrestling team traveled to cross-town rival Warren last Thursday night and came away with a hard fought, 37-24 win.

Downey's big four of Jonathan Prata (113), Dylan Ajtun (120), Roland Dominguez (126) and Adrian Guerra (285) all secured wins by decision, pin, decision and pin respectively, in leading the Vikings to their first league victory.

The boys' varsity victory over Warren gives Downey the inside track to another S.G.V.L. title.

League foe Paramount was in attendance last Thursday night at Warren and looks to challenge Downey for league bragging rights. Paramount must still wrestle both Downey and Warren, certainly a challenging and difficult task.

In other wrestling action on Thursday night, the Warren boys' junior varsity team defeated Downey 35-28 and the Warren girls' wrestling team defeated Downey's girls' wrestling team 64-12.

Coach Soto, his staff and wrestlers are once again league favorites and look to defend their S.G.V.L. title as well as make another run at a C.I.F. Dual Meet championship.

**DOWNEY BOYS BASKETBALL:** The Downey High School boys' basketball team currently has an overall record of 7-11 and a S.G.V.L. record of 1-1. The Vikings defeated Paramount at Downey 60-40 last Wednesday night and were defeated by league favorite Dominguez at Dominguez 71-54 last Friday night.

Downey traveled to Lynwood on Wednesday (score unavailable at press time), will travel to cross-

town rival Warren later today for the first of their two city showdowns and will travel to Gahr to play the Gladiators next Wednesday. At the conclusion of the Gahr game, the first round of league play will be over and the second round will begin on Friday.

Coach Shelton, his staff and players are all looking forward to league play and competing for a line on a postseason bracket.

**WARREN BOYS SOCCER:** The Warren High School boys' soccer team defeated Paramount at Warren last Thursday night 1-0. Bear senior Edwin Cano scored the only goal of the game in the second half to secure the win. With the win, Warren improved to 5-5-3 overall and 2-0 in S.G.V.L. play. With the loss, the Pirates fell to 10-3-2 overall and 0-1-1 in league play. Paramount is the four-time defending league champion and is certainly in the mix to win again this year along with cross-town rival Downey.

The Bears finished last season with an overall record 10-9-5 and were 5-3-2 in league play. Warren was the third entry from the San Gabriel Valley League behind Paramount and Downey, respectively. Warren was defeated by Edison at Edison 3-1 in the first round of the C.I.F. Division One playoffs. Coach Pena, his staff and players are all looking forward to competing for a league title and making a run in the playoffs.

**WARREN GIRLS SOCCER:** The Warren High School girls' soccer team defeated Paramount at Warren last Thursday night 5-0. With the win, the Lady Bears improved to 12-2 overall and 2-0 in S.G.V.L. play. With the loss, the Lady Pirates fell to 7-5-2 overall and 0-2 in league play. Warren will once again be the team to beat in S.G.V.L. play while cross-town rival Downey looks to challenge the Lady Bears for city bragging rights.

Warren finished last season

with an overall record of 13-9-3 and were 8-1-1 in S.G.V.L. play. The Lady Bears were the 2017 San Gabriel Valley League champions and were defeated by Moorpark at Moorpark 1-0 in the second round of the C.I.F. Division Two playoffs. Coach Dussan, her staff and players are all looking forward to league play and making another run in the playoffs.

**WARREN BOYS BASKETBALL:** The Warren High School boys' basketball team currently has an overall record of 11-6 and are 2-0 in S.G.V.L. play. The Bears defeated Lynwood at Warren 70-63 last Wednesday night and defeated Paramount at Warren 63-37 last Friday night.

Warren traveled to Gahr to face the Gladiators on Wednesday (score unavailable at press time), will host cross-town rival Downey later tonight and will travel to league favorite Dominguez to face the Dons next Wednesday.

Coach Leflore, his staff and players are all looking forward to league play and challenging Dominguez for the league title. Downey, Gahr, Lynwood and Paramount are all looking to knock the Dons off as well.

**WARREN GIRLS BASKETBALL:** The Warren High School girls' basketball team currently has an overall record of 10-8 and are 1-1 in S.G.V.L. play. The Lady Bears were defeated by Lynwood at Warren 45-33 last Wednesday night and defeated Paramount at Warren 56-35 last Friday night.

Warren traveled to Gahr to face the Lady Gladiators on Wednesday (score unavailable at press time), will host cross-town rival Downey later tonight and will travel to Dominguez to face the Lady Dons next Wednesday. At the conclusion of the Dominguez game, the first round of league play will be over and the second round will begin on Friday.

Coach Palmer, her staff and

players are all looking forward to league play and challenging Downey and Lynwood for the league title.

**DOWNEY GIRLS SOCCER:** The Downey High School girls' soccer team defeated Dominguez at Downey 8-0 last Thursday night. With the win, the Lady Vikings improved to 7-4-3 overall and 2-0 in San Gabriel Valley League play. With the loss, the Lady Dons fell to 1-4-1 overall and are 0-1 in league play. Cross-town rival Warren will once again be the team to beat in league play as they are the defending league champion and bring several players back from last season.

Downey finished last season with an overall record of 10-11-2 and were 7-3 in league play. The Lady Vikings were defeated by El Modena at El Modena 2-1 in extra time in the first round of the C.I.F. Division Three playoffs. Downey is excited about league play and looks to challenge Warren for the S.G.V.L. title and city bragging rights that come with it.

**DOWNEY GIRLS BASKETBALL:** The Downey High School girls' basketball team currently has an overall record of 15-3 and are 2-0 in S.G.V.L. play. The Lady Vikings defeated Paramount at Downey 56-18 last Wednesday night and defeated Dominguez at Dominguez 73-33 last Friday night. The Lady Vikings hosted Lynwood at Downey on Wednesday (score unavailable at press time), will travel to cross-town rival Warren later today and will travel to Gahr to play the Lady Gladiators next Wednesday.

The Vikings are off to an excellent start and look to win the S.G.V.L. championship outright. Lynwood will once again be the team to beat in league play while cross-town rival Warren looks to challenge as well.

## MMA prospect Aaron Pico to fight Saturday on national TV

**BELLFLOWER** – Aaron Pico, a boxing and wrestling standout who signed a professional MMA contract while still a sophomore at St. John Bosco High School, will fight on the main card of a nationally-televised event Saturday.

Pico (1-1) will face Shane Kruchten (12-3) in a featherweight matchup at Bellator 192, taking place at The Forum in Inglewood.

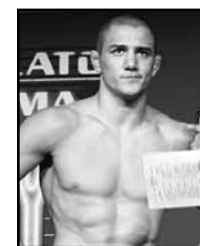
Hailed by many as a future star, Pico improved to 1-1 this past September with a stunning first-round knockout of Justin Linn.

That victory was a turnaround from the upset loss the standout amateur wrestler suffered in his MMA debut at Bellator 180 in June. Although heavily-favored, Pico was submitted 24 seconds into the first round by Zach Freeman.

While a sophomore at Bosco, Pico went 42-0 and won a CIF state championship. He made headlines when he signed a professional MMA contract at just 16 years old, making him ineligible to compete at the high school or collegiate level.

Pico, now 21 and living in Whittier, is trained by hall of fame boxing coach Freddy Roach.

Saturday's card will be broadcast by the Paramount Network (formerly Spike) starting at 6 p.m. local time.



## Lakers to honor Elgin Baylor with statue outside Staples Center

**LOS ANGELES** – The Los Angeles Lakers will honor Elgin Baylor with a statue outside Staples Center, the organization announced this week.

The statue will be unveiled April 6 during an outdoor ceremony prior to the Lakers facing the Minnesota Timberwolves.

"I am thrilled that 60 years after the Minneapolis Lakers drafted Elgin, we are able to celebrate and honor him with a statue," Lakers CEO and controlling owner Jeanie Buss said. "Not only is Elgin a part of the Lakers family, his contributions to the game of basketball earned him a place in the Hall of Fame. His list of accomplishments are unparalleled and I can't wait to see his statue at Star Plaza alongside the other Lakers legends."

Drafted first overall by the Minneapolis Lakers in 1958, Baylor averaged 24.9 points, 15 rebounds and 4.1 assists as a rookie en route to Rookie of the Year honors.

The Washington, D.C. native would go on to play 14 seasons for the Minneapolis and Los Angeles Lakers, earning NBA All-Star honors 11 times, with 10 First Team All-NBA appearances.

Inducted into the Naismith Memorial Basketball Hall of Fame in 1977, Baylor's jersey (#22) was retired by the Lakers on Nov. 3, 1983. Over his 14-year career, Baylor averaged 27.4 points, 13.5 rebounds and 4.3 assists in 846 games.

Baylor's statue, created by artists Julie Rotblatt Amrany and Omri Amrany, will join those of former Lakers Jerry West, Kareem Abdul-Jabbar, Earvin "Magic" Johnson, Shaquille O'Neal and former Lakers broadcaster Francis "Chick" Hearn, boxer Oscar De La Hoya, former Kings hockey players Luc Robitaille and Wayne Gretzky, and LA Kings broadcaster Bob Miller.



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Miss Downey contestants must be between the ages of 16 to 23

### DATES TO REGISTER

1/20/18 - Downey Rose Float Site for "Undecorate the Float", 1 pm to 4 pm  
13030 Erickson Avenue, Downey, 90242  
1/29/18 - Trinity Baptist Church for Miss Downey Pageant Orientation, 6:30 pm  
8219 E. Florence Avenue, Downey, 90240

Download Application from the Miss Downey Pageant Facebook Page  
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FOR MORE INFORMATION PLEASE CALL JENNIFER (562) 714-5658

This event is sponsored by the Downey Rose Float Association  
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**PERSONALS**

As of December 31, 2017, Dr. Vijay Kamdar, M.D., has retired from his medical practice at **11411 Brookshire Avenue #501, Downey, California 90241**. For continuity of care or referral to a lung specialist, patients are requested to contact their primary care physician (PCP). Dr. Kamdar wants to thank his patients and the community for more than 30 years of mutual trust, care, and respect.

Empezando el 31 de Diciembre del 2017, Dr. Vijay Kamdar, M.D., se ha retirado de su práctica médica en **11411 Brookshire Avenue #501, Downey, California 90241**. Para continuación de cuidado o referencia a otro especialista, pacientes pueden contactar su médico de atención primaria. Dr. Kamdar quiere agradecerles a sus pacientes y la comunidad por más de 30 años de confianza, cuidado y respeto.

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for hearing on the petition in the following newspaper of general circulation, printed in the county. **Downey Patriot** December 22, 2017  
Judge Margaret M. Bernal  
Judge Of The Superior Court  
Petitioner or Attorney, In Pro Per  
**Susana Castaneda**  
(323) 479-0160  
c.dayanara@icloud.com

**The Downey Patriot**  
1/18/18, 1/25/18, 2/1/18, 2/8/18

**AVAILABILITY OF REMEDIAL INVESTIGATION, FEASIBILITY STUDY, AND REMEDY SELECTION REPORT**  
The Los Angeles Regional Water Quality Control Board is reviewing a proposed Remedial Investigation, Feasibility Study, and Remedy Selection Report (RI/FS/RS) for the property located at 11445 Dolan Avenue, Downey, CA. The RI/FS/RS proposed a remedial selection to address contamination caused by volatile organic compounds. A copy of the proposed RI/FS/RS is available for public review at Partner Engineering & Science, located at 2154 Torrance Blvd., Ste. 200, Torrance, CA 90501. Comments may be submitted by February 15, 2018 to Rodolfo Nadres at Partner Engineering at the address above or at [rnadres@partneresi.com](mailto:rnadres@partneresi.com).

**The Downey Patriot**  
1/18/18

**SUPERIOR COURT OF CALIFORNIA, COUNTY OF LOS ANGELES ORDER TO SHOW CAUSE FOR CHANGE OF NAME**  
CASE NUMBER: VS030769

TO ALL INTERESTED PERSONS: Petitioner Enrique Francisco Barba filed a petition with this court for a decree changing names as follows:  
Present name (1) Enrique Francisco Barba to Proposed name (1) Enrique Francisco Morales  
THE COURT ORDERS that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing.

**NOTICE OF HEARING**  
Date: **March 14, 2018, Time: 1:30 p.m., Department: C, Room: 312**  
The address of the court is **12720 Norwalk Blvd., Norwalk 90659**  
A copy of this Order to Show Cause shall be published at least once a week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circulation, printed in the county. **The Downey Patriot** January 16, 2018  
Judge Margaret M. Bernal  
Judge Of The Superior Court  
Petitioner or Attorney, In Pro Per  
**Enrique Francisco Barba**  
9362 Danby Ave.  
Santa Fe Springs, California 90670  
(562) 387-6727

**The Downey Patriot**  
1/18/18, 1/25/18, 2/1/18, 2/8/18

**SUPERIOR COURT OF CALIFORNIA, COUNTY OF LOS ANGELES ORDER TO SHOW CAUSE FOR CHANGE OF NAME**  
CASE NUMBER: VS030696

TO ALL INTERESTED PERSONS: Petitioner Raul Negrete Cabrales filed a petition with this court for a decree changing names as follows:  
Present name (1) Raul Negrete Cabrales to Proposed name (1) Raul Ortiz  
THE COURT ORDERS that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing.

**NOTICE OF HEARING**  
Date: **January 31, 2018, Time: 1:30, Department: C, Room: 312**  
The address of the court is **12720 Norwalk Blvd., Rm. 101, Norwalk California 90650**  
A copy of this Order to Show Cause shall be published at least once a week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circulation, printed in the county. **Downey Patriot** November 03, 2017  
Judge Margaret M. Bernal  
Judge Of The Superior Court  
Petitioner or Attorney, In Pro Per  
**Raul Negrete Cabrales**  
6529 Rivergrove Dr.  
Downey CA 90240  
(213) 663-8300

**The Downey Patriot**  
1/4/18, 1/11/18, 1/18/18, 1/25/18

**TRUSTEE SALES**

**NOTICE OF TRUSTEE'S SALE** Trustee Sale No. : 0000006987747 Title Order No.: 730-1707511-70 FHA/VA/PM No.: 197-4885119 952 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 05/21/2010. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 06/01/2010 as Instrument No. 20100739715 of official records in the office of the County Recorder of LOS ANGELES County, State of CALIFORNIA. EXECUTED BY: ALLEN B. HONEYBUN AND AUDREY L. HONEYBUN, TRUSTEES OF THE HONEYBUN FAMILY LIVING TRUST DATED 6/27/00. WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924a(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 02/14/2018. TIME OF SALE: 11:00 AM. PLACE OF SALE: BY THE FOUNTAIN LOCATED AT 400 CIVIC CENTER PLAZA, POMONA, CA 91766. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: 9527 SAMOLINE AVE, DOWNEY, CALIFORNIA 90240. APN#: 6360-006-005. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$402,035.48. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site [www.servicelinkASAP.com](http://www.servicelinkASAP.com) for information regarding the sale of this property, using the file number assigned to this case 0000006987747. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: XOME 800-758-8052 [www.homesearch.com](http://www.homesearch.com) BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 01/05/2018 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-4643142 01/11/2018, 01/18/2018, 01/25/2018

**The Downey Patriot**

1/11/18, 1/18/18, 1/25/18

**NOTICE OF TRUSTEE'S SALE** Trustee Sale No. : 0000007036403 Title Order No. : 730-1708080-70 FHA/VA/PM No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 03/19/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 03/28/2007 as Instrument No. 20070719993 of official records in the office of the County Recorder of LOS ANGELES County, State of CALIFORNIA. EXECUTED BY: GERARDO ELEAZAR AGUIERO AND PATRICIA ANN AGUIERO, HUSBAND AND WIFE AS JOINT TENANTS, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924a(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 02/05/2018. TIME OF SALE: 11:00 AM. PLACE OF SALE: BY the fountain located at 400 Civic Center Plaza, Pomona, CA 91766. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: 7933 QUILL DR, DOWNEY, CALIFORNIA 90242. APN#: 6245-005-038. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$691,239.63. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-758-8052 for information regarding the trustee's sale or visit this Internet Web site [www.homesearch.com](http://www.homesearch.com) for information regarding the sale of this property, using the file number assigned to this case 0000007036403. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: XOME 800-758-8052 [www.homesearch.com](http://www.homesearch.com) BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 12/22/2017 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-4641888 01/04/2018, 01/11/2018, 01/18/2018

**The Downey Patriot**  
1/4/18, 1/11/18, 1/18/18

**NOTICE OF TRUSTEE'S SALE** T.S. No. 161-00380-CI-CA Title No. 160094812-CA-VOI A.P.N. 6266-026-035 ATTENTION RECORDER: THE FOLLOWING

REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 06/16/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, (cashier's check(s) must be made payable to National Default Servicing Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: John M. Rangel and Josephine

E. Rangel, husband and wife as joint tenants. Duly Appointed Trustee: National Default Servicing Corporation. Recorded 06/26/2006 as Instrument No. 06-1392794 (or Book, Page) of the Official Records of Los Angeles County, California. Date of Sale: 02/15/2018 at 9:00 AM. Place of Sale: Doubletree Hotel Los Angeles-Norwalk, Vineyard Ballroom, 13111 Sycamore Drive, Norwalk, CA 90650. Estimated amount of unpaid balance and other charges: \$141,604.41. Street Address or other common designation of real property: 8729 Parkcliff Street, Downey, CA 90242. The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)(2)(3), 55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can

receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 or visit this Internet Web site [www.ndscorp.com/sales](http://www.ndscorp.com/sales), using the file number assigned to this case 16-00380-CI-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 01/11/2018 National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1230 Columbia Street, Suite 680 San Diego, CA 92101 Toll Free Phone: 888-264-4010 Sales Line 800-280-2832; Sales Website: [www.ndscorp.com/sales](http://www.ndscorp.com/sales) Rachael Hamilton, Trustee Sales Representative. A-FN4643457 01/18/2018, 01/25/2018, 02/01/2018

**The Downey Patriot**  
1/18/18, 1/25/18, 2/1/18

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## Shared Stories: Oprah and Morehouse College

Watching Oprah on the Golden Globe awards reminded Kay Halsey of a visit to Morehouse College with her father when she was a little girl. It made her think of service to others and Martin Luther King, Jr. Shared Stories is a weekly column featuring articles by participants in a writing class at the Norwalk Senior Center. Bonnie Mansell is the instructor for this free class offered through the Cerritos College Adult Education Program. Curated by Carol Kearns.

By Kay Halsey

Ninety-four years ago during the 1920's my father took me to Morehouse College to a Christmas concert. I was mesmerized by the magnificent men's voices singing, "Oh come, oh come, Emanuel," as they marched in, dressed in black robes.

Atlanta, Georgia, was a segregated city in those days, and the college was for Negro men. It was a time of the greatest depression in America's history. The birth of Jesus was celebrated in all the Christian churches at that time with carols known to all.

I was surprised when I watched the 2018 Golden Globe awards that Oprah Winfrey had financed the education of 415 men at that college for \$320,000. Many of these men went on to have professional jobs.

Oprah had, during her lifetime, financed 64,688 scholarships to other colleges also. Oprah believed in Emanuel who taught men to love one another.

I am 97 years old now and have spent a lifetime trying to live a life of service to others, as Emanuel taught us to love one another. I have touched hundreds of people, teaching and relating to their needs. I notice however that Christmas and Thanksgiving today are influenced by buying, decorating and eating. Prizes are given for the best decorations, what we see.

Oprah was not born when Morehouse College was established. Nor was Martin Luther King, Jr. yet born. It was what they did that changed the lives of so many people.

Love one another. The things we dream about, Love, Joy, and Peace, are possible if we care about others.

## The generosity of strangers

By Eric Pierce

Most people have personal longevity milestones that they cherish.

Eli Manning started 210 consecutive football games. Bruno Sammartino held the WWF heavyweight championship an astounding 2,803 days. Jerry Seinfeld went 13 years and five months without throwing up.

I went 18 years without being involved in a single car accident. Unfortunately, that all changed last week.

On Saturday morning, after a late breakfast in Long Beach, my wife and I were returning home via the northbound 605 Freeway. Traffic began to slow near the Katella Avenue exit, where the freeway makes a slight bend. A CHP SUV was on the right shoulder, its red and blue lights blinking.

Everyone slowed. Well, almost everyone. I heard a loud BOOM behind me and my entire body jerked towards the steering wheel. My wife's neck snapped violently back and forth. My Nissan Altima lurched forward but rolled to a stop before a second collision occurred.

The driver that hit us somehow ended up in front of me. I'm always reading stories about hit-and-run drivers leaving the scenes of accidents but luckily this person did the right thing and followed me to the freeway shoulder.

I'm an even-keel guy, but nothing irritates me more than people who are rude and people who don't pay attention behind the wheel. Was this guy texting while driving? Distracted by the police activity? Jamming out to Maroon 5?

What happened next caught me off-guard: the other driver was actually nice. Very nice. Over the top nice.

"Hey, sorry about that, it was a total accident," he said, his hand on my shoulder. "Guess this is why we have insurance, right?"

Dude, I wanted to be mad. I wanted to whoop and holler and throw my arms up in exasperation. But no, not only had this man hit me, he robbed me of a justifiable opportunity to act like a raving lunatic.

The damage to my car didn't appear terrible. The rear bumper was scuffed and hanging loose from the left side. The other driver's Mercedes coupe appeared to have absorbed the brunt of the damage. But after we exchanged information and went on our ways, the Altima suddenly lost power, with barely enough juice to roll towards an off-ramp.

This was scary. Nobody ever thinks about having to stop on a freeway. You're not accustomed to having to look for disabled vehicles blocking lanes.

The entire electrical system was down, disabling my hazards. Cars zipped by at an alarming speed. People craned their necks, wondering what I was doing. "Hey, you might want to turn on your hazards!" one person shouted. Thanks for the advice, buddy.

As my wife called for help, I noticed two men walking my way. Both were heavily tatted, their faces obscured by various green tattoos except for a pair of red pursed lips. One of the men had a child's portrait inked on his neck. I have no idea where these men came from.

"You need help pushing?" one of the men asked.

"Yeah, that'd be great."

We pushed the Altima off the freeway and into the parking lot of a nearby Yum-Yum Donuts. I was barely able to thank them before they jogged back to their car and drove off.

My car wasn't properly positioned so I was blocking three parking spaces. That's when a homeless man emerged from a grassy area near the freeway off-ramp, carrying an orange cone. Without saying a word, he placed the cone behind my car as a safety measure.

My car was eventually towed to a body shop and all the insurance claims are being worked out. (The other driver admitted fault, which is making things a lot easier.)

But long after this ordeal is over I'll carry with me the kindness of strangers, who helped make a stressful situation so much easier to handle.

## Don't stifle that sneeze -- it could kill you

If you are about to sneeze -- even if you are in a quiet place -- doctors would advise you to let it rip. A 34-year-old unnamed man in Britain learned that lesson the hard way and had to spend two weeks in the hospital due to his resulting injury. That's according to a case report with the cringe-inducing title "Snap, crackle and pop: when sneezing leads to crackling in the neck." The report was published Monday in the medical journal BMJ Case Reports.

According to the report, this "previously fit" man pinched his nose and kept his mouth closed during a "forceful" sneeze. He later told doctors he immediately felt a popping sensation in his neck. He didn't notice any problems right away, but a couple of hours later he felt pain in his throat and neck. When it became swollen and his voice changed, he took himself to the hospital.

"This 34-year-old chap said he was always trying to hold his sneeze because he thinks it is very unhygienic to sneeze into the atmosphere or into someone's face. That means he's been holding his sneezes for the

last 30 years or so, but this time it was different," case report author Dr. Wanding Yang said. She works in the department of ear, nose and throat at the University Hospitals of Leicester NHS Trust.

Initially, doctors saw swelling in his neck and when they examined the soft tissue they heard popping and crackling. Yang said that meant there were air bubbles getting into the man's muscles and deep into his tissue.

Scans confirmed the problem. The tests showed actual streaks of air in the retropharyngeal region and extensive surgical emphysema in the neck anterior to the trachea. In other words, by trying to hold in his sneeze, he actually blew a small hole in his throat.

When you sneeze, it's your body's protective reflex to get rid of an irritant that has gotten into your nose. With a sneeze, a significant amount of air pressure builds up in the lungs and forces its way through the nasal cavity to get rid of that irritant.

A sneeze can propel mucus droplets at a rate of 100 miles an hour. If you hold a sneeze back, that pressurized air will need to go somewhere. In this case, it injured the tissue in the man's throat. In past cases, doctors have also seen a stifled sneeze cause sinus problems, middle and inner ear damage, ear infections and a ruptured eardrum.

The patient was given antibiotics and had to be fed through a tube, which was removed after seven days. His symptoms got better while he rested and gradually he was able to eat soft food.

This kind of sneezing injury is unusual, according to the report. Doctors have seen patients with similar injuries after coughing heavily or after vomiting forcefully.

"It is a rare injury that we would more likely see with trauma, like if someone were to be in a car accident or was injured with a gunshot or knife, or if they swallowed something sharp," said Dr. Adam M. Klein, who did not see the British patient and was not involved in the study. Klein is the director of the Emory Voice Center and chief of the division of laryngology in the department of otolaryngology.

Klein said if you are worried about spreading germs with your sneezes, rather than hold it in, the best thing to do to avoid injury is to let it out. If you don't have a tissue, sneezing into the crook of your elbow, rather than onto your hand, is "a good practice."

**ATTORNEY**  
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ATTORNEY AT LAW  
• HABLAMOS ESPAÑOL  
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-William Carlos Williams  
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# 5 must-do's before buying your first home

You've decided to go for it. You know rates are at attractive lows.

Buying a home can be thrilling and nerve-wracking at the same time, especially for a first-time homebuyer — it's difficult to know exactly what to expect. The learning curve can be steep, but most of the issues can be resolved by doing a little financial homework.

Take these five steps to help make the process go more smoothly.

## 1. Check your credit

The homebuyer's credit score is among the most important factors when it comes to qualifying for a loan these days.

"In addition, the standards are higher in terms of what score you need and how it affects the cost of the loan," says Mike Winesburg, formerly a mortgage planner with McKinley Carter Wealth Services in Wheeling, West Virginia.

Scour the reports for mistakes, unpaid accounts or collection accounts.

Just because you pay everything on time every month doesn't mean your credit is stellar, however. The amount of credit you're using relative to your available credit limit, or your credit utilization ratio, can sink a credit score.

The lower the utilization rate, the higher your score will be. Ideally, first-time homebuyers would have a lot of credit available, with less than a third of it used.

Repairing damaged credit takes time — and money, if you owe more than lenders would prefer to see relative to your income. If you think your credit may need work, begin the repair process at least six months before shopping for a home.

## 2. Evaluate assets and liabilities

So you don't owe too much money and your payments are up to date. But how do you spend your money? Do you have piles of money left over every month, or are you on a shoestring budget?

A first-time homebuyer should have a good idea of what is owed and what is coming in.

"You should understand a little bit about monthly cash flow," Winesburg says.

"If I were a first-time homebuyer and I wanted to do everything right, I would probably try to track my spending for a couple of months to see where my money was going," he says.

Additionally, buyers should have an idea of how lenders will view their income, and that requires becoming familiar with the basics of mortgage lending.

For instance, some professionals, such as the self-employed or straight-commission salesperson, may have a more difficult time getting a loan than others.

According to Winesburg, the self-employed or independent contractor will need a solid two years' earnings history to show.

## 3. Organize documents

When applying for mortgages, homebuyers must document income and taxes.

Typically, mortgage lenders will request two recent pay stubs, the previous two years' W-2s, tax returns and the past two months of bank statements — every page, even the blank ones.

"Why it has to be every single last page, I don't know. But that is what they want to see. I think they look for nonsufficient funds or odd money in or out," says Floyd Walters, owner of BWA Mortgage in La Canada Flintridge, California.

Buying a home can take a long time, but knowing what you need and where to find it can save time when you're ready.

## 4. Qualify yourself

Ideally, as a first-time homebuyer, you already know how much you can afford to spend before the mortgage lender tells you how much you qualify for. Bankrate's "How much house can I afford?" calculator will help.

By calculating debt-to-income ratio and factoring in a down payment, you will have a good idea of what you can afford, both upfront and monthly.

Though there's not a fixed debt-to-income ratio that lenders require, the old standard dictates that no more than 28 percent of your gross monthly income be devoted to housing costs. This percentage is called the front-end ratio.

The back-end ratio shows what portion of income covers all monthly debt obligations. Lenders prefer the back-end ratio to be 36 percent or less, but some borrowers get approved with back-end ratios of 45 percent or higher.

"Find out what you can afford and then you can back into everything else. We know the money you have available to put down, we know the monthly payment and we can solve (the equation) for the third variable — and that is the home price," Winesburg says.

Now that you know how much you can afford, check out Bankrate's mortgage rate comparison-shopping tool today.

## 5. Figure out your down payment

It takes effort to scrape together the down payment.

There are programs that can assist buyers with qualifying incomes and situations.

"I've helped arrange assistance loans for \$10,000, which are interest- and payment-free, and forgivable after five years. Although considered a loan, they're more like grants. Other programs can provide up to \$40,000 interest-free," Winesburg says.

"Each state is different, but most of this money comes from the HOME Investment Partnership Program, which is a federal block grant to create affordable housing," he says.

Finally, speak with mortgage lenders when you're starting the process. Check with friends, co-workers and neighbors to find out which lenders they enjoyed working with and ask them questions about the process and what other steps first-time homebuyers should take.

BankRate.com

# How to get rid of private mortgage insurance (PMI)

If you bought a house with a down payment of less than 20 percent, your lender required you to buy mortgage insurance. The same goes if you refinanced with less than 20 percent equity.

Private mortgage insurance is expensive, and you can remove it after you have met some conditions.

## How to get rid of PMI

To remove PMI, or private mortgage insurance, you must have at least 20 percent equity in the home. You may ask the lender to cancel PMI when you have paid down the mortgage balance to 80 percent of the home's original appraised value.

When the balance drops to 78 percent, the mortgage servicer is required to eliminate PMI.

Although you can cancel private mortgage insurance, you cannot cancel Federal Housing Administration insurance. You can get rid of FHA insurance by refinancing into a non-FHA-insured loan.

## Canceling PMI sooner

Here are steps you can take to cancel mortgage insurance sooner or strengthen your negotiating position:

**Refinance:** If your home value has increased enough, the new lender won't require mortgage insurance.

**Get a new appraisal:** Some lenders will consider a new appraisal instead of the original sales price or appraised value when deciding whether you meet the 20 percent equity threshold. An appraisal generally costs \$450 to \$600. Before spending the money on an appraisal, ask the lender if this tactic will work in the specific case of your loan.

**Prepay on your loan:** Even \$50 a month can mean a dramatic drop in your loan balance over time.

**Remodel:** Add a room or a pool to increase your home's market value. Then ask the lender to recalculate your loan-to-value ratio using the new value figure.

When mortgage rates are low, as they are now, refinancing can allow you not only to get rid of PMI, but to reduce your monthly interest payments. It's a double-whammy of savings.

The refinancing tactic works if your home has gained substantial value since the last time you got a mortgage. For example, if you bought your house four years ago

with a 10 percent down payment, and the home's value has gone up 15 percent over that time, you now owe less than 80 percent of what the home is worth. Under these circumstances, you can refinance into a new loan without having to pay for PMI.

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