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Art show returns to Santa Fe Springs

SANTA FE SPRINGS – The second evening of the Green Salon Short Film Festival returns to Santa Fe Springs this Saturday, July 23, at 7 p.m.

The festival, which features the work of local filmmakers, happens the fourth Saturday of each summer month – June, July, and August – at Studio GalleRoy, the painting studio of Downey artist Roy Anthony Shabla. It is a free-admission event.

This year, the festival is combined with a small art fair. Local artists and craftsmen will exhibit and sell their work on site. Drawing and painting, sculpture, jewelry, and glass art will be featured.

Studio GalleRoy itself will exhibit a different series of large paintings each month, encouraging the public to attend all three evenings of film and art.

The Green Salon is a monthly gathering of artists, poets, musicians, filmmakers, and other cultural enthusiasts. It is usually located in Downey, in the private garden of Roy Anthony Shabla, but moves to Santa Fe Springs for the short film festival each summer. It is the longest-running monthly cultural event in the immediate area.

The Green Salon always hosts an open mic and featured reader. This month, the featured reader is one of the most exciting poets in Southern California, Kevin Ridgeway. He is published in hundreds of journals and anthologies and will read from his new book, "A Ludicrous Split."

"He is a star on the local poetry scene and you will understand why when his work rewires your brain and your heart," said Shabla. Books will be for sale.

The art fair featured artist this month is Gennie Prochazka. She has been an illustrator for over 25 years, having created images for children's books, magazine and newspaper articles (including the Downey Patriot), and a book of poetry.

Her work is primarily made with watercolor and pen/ink but recently has forayed into acrylic paint and other media. For years, Prochazka brought to life the twisted, quirky creatures lurking in her imagination – monsters, mermaids, bat-girls and other oddities – however, now she is focused on painting the tangible world.

In this shift, her recent work reflects icons of Southern California – the ever-present palm trees and electrical lines that cross our cities. Painted on wood panels in acrylic, the images convey the peacefulness and grandeur of the silent giants that tower over us.

Also, the Green Salon Short Film Festival will host a favorite filmmaker this month, Julian Park.

With a passion for film from a young age and a belief that everyone has a story to

Continued on page 7

Warren High admin building named in honor of school board member



SCHOOL BOARD: Downey's Board of Education votes to name Warren High's administration building after school board member Barbara Samperi.

By Alex Dominguez
Staff Writer

DOWNEY – The Downey Unified School District Board of Education unanimously agreed to name the Warren High School administration building after longtime member Barbara Samperi at their meeting on Tuesday.

Samperi has been a member of the school board since 1993. She was last reelected in 2017 by default when the election was cancelled due to a lack of opposition.

After making the motion for Samperi to receive the honor, fellow board members commented on her extended tenure with the district.

"Bobbie really deserves this," said board member Tod Corrin. "We have a

tradition here in Downey of naming facilities after longtime people involved in the education programs... Bobbie's longevity and her effort continues day in and day out, and I know we all appreciate that."

Samperi described the renaming as a "great honor."

"I went to Warren High School...I watched it being built as a child, so I'm very excited about that," said Samperi.

Measure O

The school board also voted to once again reach into Measure O bond funds, hoping to stretch their dollar for as much as they can.

Measure O – a bond successfully passed by voters in 2014 – authorizes the District to take up to \$248 million in general obligation bonds for campus upgrades and construction projects.

The first draw occurred in October of 2015, for a total of \$50 million.

With Tuesday's vote, the district will now draw \$135 million.

Superintendent John Garcia explained that pulling the funds now would help keep the district ahead of rising construction costs, especially as the middle schools become the primary project focus.

"The District continues to be concerned that construction costs continue to

rise very quickly," said Garcia. "We're working and we've moved more aggressively in our schedule to put the bigger projects forward, which is for the most part the middle schools. Stauffer's already in progress, but each middle school was allotted a large amount of dollars in our original facilities master plan, so this is to continue to move that forward and get those big projects done as soon as we possibly can to beat inflation."

In addition, the board also accepted the modernization of the Rio Hondo project by New Dynasty Construction Company, Tustin as complete, in the final amount of over \$2.5 million to be charged to Measure O bond funds.

The board also authorized the advertisement for bids for the installation of a new replacement marquee sign at Rio Hondo, also to be financed by Measure O.

Other approvals

The district approved a service agreement with Beneficial Lifestyles Ministry, Inc. to provide a keynote speaker for the District Wide Staff Development day on August 13, for a cost of \$1,800.

Another service agreement, this for district-wide security and patrol with RMI International Inc., was also approved for a total contract price of \$80,000.

Mayor Pro Tem Rick Rodriguez is founder and CEO of the security company.

COLUMN: You don't have to go viral to be good at social media

SOCIAL MEDIA MARKETING: A new class offers local business owners guidance on how to improve their social media marketing.

By Eric Pierce
Editor

DOWNEY – Downey knows a thing or two about going viral.

Last December, the Facebook page LADbible posted a video irresistibly titled "Steak Bigger Than Your Head." It was a 65-second clip of the 40 ounce tomahawk steak served at the Lock & Key, and as of this week, the video

had amassed a staggering 71 million views.

A separate video of trendy Dona's Donuts -- and specifically its Selena-themed pastry -- was slightly less successful, reaching 7 million views in two months. That video was artfully created by Foodbeast.

The Downey Patriot has never gone viral, mostly because we post news items that don't mean a lot to people outside Downey. Posts involving crime, parking, and food generate the most engagement. In our little

corner of the social media world, the Patriot's Facebook page was a popular place for conversation among Downey residents interested in their community.

But about a year and a half ago, things started changing. Likes, comments, and shares dropped precipitately, despite the Patriot having more than 14,000 followers. Our page became a virtual ghost town.

At the same time, we began receiving more and more prompts from Facebook

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CONCERTS IN THE PARK



The Lindy Sisters, a retrospective 1940's trio of songstresses with three part harmony reminiscent of The Andrews Sisters, will perform next Wednesday at Furman Park.

The group has performed throughout Southern California, taking audiences back to the golden era of swing

Wednesday's concert is free and begins at 7 p.m.

Downey restaurant grades

Vikum Liquor Market
8035 Imperial Hwy.
Date Inspected: 7/17/18
Grade: **B**

El Tequileuse
9126 Telegraph Rd.
Date Inspected: 7/17/18
Grade: **A**

99 Cents Only Store
11916 Paramount Blvd.
Date Inspected: 7/17/18
Grade: **A**

Cinnabon
251 Stonewood St.
Date Inspected: 7/17/18
Grade: **A**

Captain Don's Liquor
12818 Paramount Blvd.
Date Inspected: 7/17/18
Grade: **B**

Tamales Guadalajara
9134 Telegraph Rd.
Date Inspected: 7/17/18
Grade: **A**

Carinos
12036 Lakewood Blvd.
Date Inspected: 7/12/18
Grade: **A**

Jack in the Box
8140 Telegraph Rd.
Date Inspected: 7/12/18
Grade: **A**

Downey Shell
8136 Telegraph Rd.
Date Inspected: 7/12/18
Grade: **A**

Sansai Japanese Grill
8428 Firestone Blvd.
Date Inspected: 7/12/18
Grade: **A**

Cold Stone Creamery
12024 Lakewood Blvd.
Date Inspected: 7/12/18
Grade: **A**

Morrison Mgmt Specialist Inc
9449 Imperial Hwy.
Date Inspected: 7/12/18
Grade: **A**

Tacos El Grullo
8446 Telegraph Rd.
Date Inspected: 7/12/18
Grade: **A**

Milpas Meat Market
8434 Telegraph Rd.
Date Inspected: 7/12/18
Grade: **A**

Granny's Donut
8534 Paramount Blvd.
Date Inspected: 7/11/18
Grade: **A**

El Charro Taco Shop
8504 Paramount Blvd.
Date Inspected: 7/11/18
Grade: **A**

Lupitas Express
8530 Paramount Blvd.
Date Inspected: 7/11/18
Grade: **A**

Toyto's Chicken and Pizza
8510 Paramount Blvd.
Date Inspected: 7/11/18
Grade: **A**

Burger King
7957 Imperial Hwy.
Date Inspected: 7/11/18
Grade: **A**

Teriyaki Plus
7850 Imperial Hwy.
Date Inspected: 7/11/18
Grade: **A**

Fresh Griller
8855 Apollo Way
Date Inspected: 7/10/18
Grade: **A**

Weekend at a Glance

Friday 84° ☀️

Saturday 83° ☁️

Sunday 86° ☀️

THINGS TO DO



Summer Soul Festival
Friday - Redondo Beach Performing Arts Center, 5 pm

Hip-hop themed festival with performances by Doug E. Fresh, Big Daddy Kane, EPMD, and Ahmad. \$50



Summer Freestyle Festival
Saturday - Greek Theatre, 7 pm

A throwback lineup headlined by Salt N Pepa and The Village People. \$50.



Jenni and Selena
Saturday - Sage Lounge in Whittier, 8 pm

Jenni Rivera and Selena impersonators perform live, along with full band La Sonora Dinamita.



Sunsets at the Zoo

Sunday - Santa Ana Zoo, 5:30 pm
Live music, local brewers, animals, crafts, food, and family-friendly activities. \$20



Colombian Festival

Sunday - Pico Rivera Sports Arena, 11 am
A celebration of all things Colombia. Three stages of live music, including tropical, reggaeton, and electric dance. Sponsored by Mega 96.3 FM. \$35



Movie Night: "Wonder"

Friday - Norwalk Park, 7:30 pm
The City of Norwalk presents a free outdoor screening of "Wonder." Bring a blanket or lawn chair. Food will be available for purchase.

Summer Concert Series

The Downey Symphony headlined this week's Concert in the Park, bringing Broadway Showtunes, familiar movie hits, and a tribute to America and it's armed forces. The show ended with an opportunity for the kids in attendance to take the baton conduct the orchestra themselves. Next week will conclude the concert series for the year.

Photos by Alex Dominguez



60 Words
to celebrate the Downey Symphony Orchestra's 60th anniversary

Our fledgling Symphony Orchestra performed an exploratory concert in October, 1958, in Downey High School's cafeteria. It must have been well-received, for the board confidently committed to a four-concert season the following year, 1959-60, to take place in the Avenue Theatre. They appointed Mario Cajati as Musical Director, an Italian protégé of Arturo Toscanini. Weekly Wednesday rehearsals began in earnest.

*compiled by Joyce Sherwin
 Downey Symphony archives*



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News Briefs

ILLEGAL RECORDING

A 28-year-old clerk has been accused of secretly recording other employees inside a restroom at the Long Beach Police Department's headquarters, authorities said.

Sergio Nieto of Downey was arrested late last month after he allegedly photographed and videotaped people inside a men's restroom at the department's downtown offices, according to a statement.

Detectives became aware of the situation after someone noticed "suspicious activity" in a second-floor restroom on June 29, police said. An investigation was launched, and Nieto was arrested hours later.

Nieto was suspended pending further investigation, and is scheduled to appear in court on July 25. Investigators are trying to determine the scope of Nieto's alleged misconduct, and how many people may have been illegally filmed.

DUI CRASH

A Norwalk man was charged Wednesday with killing two people and injuring others in a DUI crash on the 605 Freeway.

Alex Barragan (dob 8/27/86) faces two counts of murder and one count each of driving under the influence of alcohol within 10 years of another DUI offense and driving with a .08 percent blood alcohol content causing injury within 10 years of another DUI offense.

Arraignment was scheduled for Wednesday at Los Angeles County Superior Court, Bellflower Branch.

On July 16, Barragan was allegedly driving his car on the freeway near Alondra Boulevard when he rear ended a disabled van, prosecutors said. The van erupted in flames and two people died and three others were injured, prosecutors added.

If convicted as charged, Barragan faces a possible maximum sentence of 44 years to life in state prison.

Bail is set at more than \$2.19 million.

CHAINSAW ATTACK

A 32-year-old man has been charged with nearly killing his spouse in front of their three children last week.

Alejandro Villegas Alvarez has been charged with one count each of attempted murder, aggravated mayhem, driving or taking a vehicle without consent, hit-and-run driving resulting in property damage and three counts of child abuse.

The felony complaint includes a special allegation that the defendant personally inflicted great bodily injury upon the victim under circumstances involving domestic violence. Moreover, the charging document alleges that Alvarez personally used a deadly and dangerous weapon, a chainsaw, during the commission of the assault.

Alvarez was arraigned Monday at the Los Angeles County Superior Court, Bellflower Branch. Prosecutors are asking that bail be set at \$1.38 million.

Deputy District Attorney Chad Gillette of the Victim Impact Program is assigned to the case.

Prosecutors said in the afternoon of July 11, Alvarez attacked his wife with a chainsaw in front of their three children in the 7700 block of Milton Avenue in Whittier.

Following the assault, Alvarez reportedly fled the area in his wife's vehicle, prosecutors added. Authorities arrived at the scene of the attack and the victim was taken to the hospital for medical treatment, according to prosecutors.

While Alvarez was reportedly on the run, he allegedly struck another car in Santa Fe Springs and fled the scene of the collision before stealing another vehicle that was idling nearby, prosecutors added. A day after the attack, he was located in the city of Chula Vista and taken into custody.

Alvarez faces a maximum possible sentence of life in state prison.

RAMP CLOSURE

The California Department of Transportation (Caltrans) announced the scheduled closure of the Norwalk Boulevard off ramp from northbound Interstate 5 (Santa Ana Freeway) at 10 p.m., Sunday July 15. The off ramp will remain closed for up to 90 days for reconstruction and paving.

The reconstruction of this ramp is part of the I-5 widening project which is adding two lanes to each direction of I-5 between I-605 (San Gabriel River Freeway) and the Orange County line. This segment of the project includes reconstruction of the Norwalk Boulevard interchange and the San Antonio Drive Bridge.

Drivers are advised to exit northbound I-5 at the new Rosecrans Boulevard off ramp, where the timing of the

traffic signals will be adjusted by the city of Norwalk to accommodate the heavier traffic flow.

SCHOOL DISTRICT AUDIT

Assemblywoman Cristina Garcia (D-Bell Gardens) on Tuesday released the following statement regarding the Los Angeles County Office of Education's (LACOE) audit of Montebello Unified School District.

The audit is being completed by L.A. County's Fiscal Crisis & Management Assistance Team (FCMAT) to determine whether fraud, misappropriation of funds or other illegal fiscal activities may have occurred at MUSD.

"This long-overdue audit confirms that MUSD past and current leadership maintained a culture of collusion that resulted in total disregard of their fiduciary duty and their ethical values at the significant expense of students and taxpayers," Garcia said.

"I have long called for transparency in the districts operations, including a review I requested by the California State Auditor, which brought to light some discrepancies in the Adult Education Program and I appreciate LACOE and FCMAT's thorough and comprehensive review of the systemic problems that have plagued MUSD for decades. This audit shows that policies were in place but were ignored and disregarded intentionally.

"I fully support this audit's recommendations and look forward to hearing the Superintendent's report to the school board. Our students and our community deserve better. This audit is just one of many steps needed in MUSD making necessary changes to rebuild and regain the trust of the community it serves, as well as create financial stability."



Downey resident Jim Brindis took his copy of the Downey Patriot with him on a Mississippi River Boat Cruise and to Vicksburg Battlefield.



Lucas, Hannah, and Karina Saab are pictured in front of the Gianyar - Batuan Temple in Bali, Indonesia, and at an elephant sanctuary in Chiang Mai, Thailand.

They took the pictures while vacationing in Asia with their parents last month.

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Former cheer varsity captain at Warren High, Mariah Montero has graduated Summa Cum Laude with a B.S. degree in Marketing at St. John's University in New York.

Mariah was in the honors program at St. John's her entire undergraduate career.

She received several awards at St. John's. Among them:

The Rev Patrick M. Primeaux Award for the best written essay in her sophomore year.

Inducted into Beta Gamma Sigma, International Scholarship Honor Society for Business and wore their Blue and Gold cord during the commencement ceremony.

Received the National Engaged Leadership Award from the Sigma Alpha Pi chapter of the National Honor Society of Leadership and Success. Received their Black and Silver cord to wear during her graduation ceremony.

Resident Assistant (Blue and White cord) - Executive in Residence Program participant



(Red and White cord).

President of the Marketing Club and Social Media Manager at St. John's.

She wore the stole of St. John's University Career Services, Career Peer and the Patch of St. John's Now, Student Worker during her graduation ceremony.

Latin American Student Organization (L.A.S.O.) Quality Council Member (Stole).

Shared Stories: Youth in the Sunshine State

Katie Troy recalls the fun she had as a young adult when she joined her sister in Florida. 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 Katie Troy

It was January 1982 when my sister Marianne came home from Indian Rocks Beach, Florida, to celebrate her birthday with family and friends. She moved there after she graduated college from Pittsburgh in 1979.

Back home in Beaver Falls, Pennsylvania, she asked me when I was coming to visit. I said, "How about Monday, when you leave?"

I packed my bags and was off to Florida. My mom and dad drove us to the Pittsburgh Airport. My mom said, "It's seven degrees. It's getting warmer." It was below zero, plus there was a wind chill factor. Brrrr.

When we landed in Tampa, Florida, it was 75 degrees. It was hot for me. I was in the ocean the next day. A year later, I couldn't believe I got in the water in January. My blood had thinned. I guess I was no longer a tourist.

Marianne got me a job in Clearwater Beach at a restaurant

called the Beachcomber. She was a waitress there. I was the salad girl. I also made beet borscht and coleslaw. Later I was switched over to frog legs and chicken fryers. Those poor, innocent souls. Then I was moved on to pastry chef.

I made Baked Alaska, coconut, banana, chocolate cream, and lemon meringue pies - along with dinner rolls and banana bread. I made everything from scratch. Don't ask me for the recipe today. I used to know it all by heart.

After working at the Beachcomber, I became a waitress at a little café called The Stuffed Bun. Both of the places where I worked were across the street from the beach, the Holiday Inn, and the Beach Bar.

Drinking age in Florida was 19. I was 19 when I moved to the sunny state. I didn't have a driver's license or an I.D. Wherever you go nowadays, you need an I.D.

I would meet tourists almost every other week. When they talked, you could tell they were tourists. People from Canada were easy to recognize. They would say "Eh" after most sentences.

"Could I have a hotdog, beer, and fries, eh?" or "Where are you going, eh?"

I would party with the vacationers. We would go to the Holiday Inn and dance to the live bands that would play. We would go to other hotels on the same block next to my Uncle Chuck's condo. Bands would play outside by a Tiki bar.

Uncle Chuck had a friend who had an airplane. He would fly us to lunch and back. That was so cool.

I remember riding on a boat spotting parasailers. I would ride for free, keeping an eye on them. When it was my turn, I would be up there longer than usual because the crew had to make a beer run.

Living in Florida was so much fun, even though it was humid in the summer. Why I moved in with my brother in Lakewood, California, on Rocket Street, I have no idea, except maybe I was going to become a "superstar" in Hollywood someday.

Those were the days - to be young again.

In Memory of David Francis Spilsbury

June 12, 1937 - July 9, 2018



David Francis Spilsbury Jr was born on June 12th, 1937 in Los Angeles California to David Francis Spilsbury Sr. and Helen Denton. He passed from this world on July 9th, 2018 in Downey California where he resided with his family for over 57 years. He was preceded in death by his wife Nancy, his parents, sisters Leona and Avier, and brother Walter. He is survived by his three sons Daniel (Caren), Gary (Lisa) and Carl; grandchildren Daniel Jr (Alicia), Aubrey, Michelle (Angel), Ronnie (Vanessa), Kaleigh, Jessica, Annabelle, Gwen and many great grandchildren, nieces, nephews, and cousins. He was known to many as Uncle Bud or just Bud. David graduated from Roosevelt High School in Los Angeles CA in 1955 and then spent time as a U.S. Marine Reserve. He met his wife Nancy whom he married on April 8th, 1961 in Downey CA at the First Presbyterian Church. They bought their first home in Downey where they lived together their entire married life. He was active in the Imperial Eights Square Dance Group and helped direct the Warren High School Bear Bingo Boosters. David spent his early career in the Jewelry business, eventually having his own store in downtown Los Angeles. While battling cancer in the late 1980's he closed his business and went back into the workforce for VPSI, Commuter Vanpools where he was known as "Super Dave" because of his strong work ethic and willingness to get the job done. David retired from VPSI in 2013, and continued spending time with his family, especially his grandchildren. David had a love for camping and playing poker. Owning a variety of motor homes over his life, almost every family vacation was spent traveling, camping and there was always a card game going on. Services for David will be on Friday, July 20th at 1pm at Dignity Miller-Mies Mortuary at 10229 Paramount Blvd, Downey CA. Reception will follow at the Knights of Columbus Hall, 12138 Front St. Norwalk CA. Interment will be on Tuesday, July 24th, 11am at Downey Cemetery, 9073 Gardendale St. Downey CA.

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Why won't Donald Trump speak for America?

By the New York Times Editorial Board

The last time President Trump claimed that “both sides” were responsible for bad behavior, it didn’t go well.

That was nearly a year ago, after a march of neo-Nazis descended into violence and a white supremacist drove his car into a crowd of peaceful protesters, killing a woman.

On Monday, Mr. Trump again engaged in immoral equivalence, this time during a gobsmacking news conference after his meeting in Helsinki, Finland, with the Russian president, Vladimir Putin. A reporter referred to last week’s indictments of 12 Russian military officials for a coordinated cyberattack on the 2016 election and asked Mr. Trump if he held Russia responsible. “I hold both countries responsible,” Mr. Trump said.

Even in a presidency replete with self-defeating moments for the United States, Mr. Trump’s comments on Monday, which were broadcast live around the world, stand out.

The spectacle was hard to fathom: Mr. Trump, standing just inches from an autocratic thug who steals territory and has his adversaries murdered, undermined the unanimous conclusion of his own intelligence and law enforcement agencies that the Russian government interfered with the 2016 election with the goal of helping Mr. Trump win.

“My people came to me, Dan Coats came to me, and some others, they said they think it’s Russia,” Mr. Trump said at one point, speaking of his director of national intelligence. “I have President Putin; he just said it’s not Russia. I will say this: I don’t see any reason why it would be.” (In a statement on Monday afternoon, Mr. Coats reiterated that, in fact, it was.)

Mr. Trump called the special counsel’s Russia investigation “a disaster for our country” and then performed a selection of his greatest solo hits: “Zero Collusion,” “Where Is the D.N.C.’s Server?” and finally the old chestnut, “I Won the Electoral College by a Lot.”

Even top Republicans felt moved to speak up.

“The president must appreciate that Russia is not our ally,” Paul Ryan, the House speaker, said. “There is no moral equivalence between the United States and Russia, which remains hostile to our most basic values and ideals.”

Mitch McConnell, the Senate majority leader, said, “The Russians are not our friends, and I entirely believe the assessment of our intelligence community.”

Senator John McCain was more direct. “No prior president has ever abased himself more abjectly before a tyrant,” Mr. McCain said.

Not to worry, Mr. Trump assured us: Mr. Putin “was extremely strong and powerful in his denial.” So he must have been telling the truth.

Mr. Putin, for his part, was happy to admit that he wanted Mr. Trump to win the election: “Yes, I did. Because he talked about bringing the U.S.-Russia relationship back to normal.” He mocked the idea that he had compromising material on President Trump — though without denying it — perhaps because Mr. Trump’s own words were compromising enough.

Mr. Putin offered to have Russian intelligence work with its American counterpart to get to the bottom of the meddling case, on the condition that Russian authorities were allowed to question American intelligence officials as well — which Mr. Trump called “an incredible offer.” Yes, incredible.

And still, the indictments related to Russian infiltration keep coming: On Monday, the Justice Department, acting independently of the special counsel’s investigation, charged a Russian with acting as an agent for her country in the United States to cement ties between the Republican Party and the National Rifle Association. The 29-year-old woman, who allegedly has ties to a top Russian official, is being held without bond.

Mr. Trump has said he wants to revive a relationship with Russia that badly deteriorated under President Barack Obama. His opening statement to journalists proclaimed the goal of continuing “the proud tradition of bold American diplomacy” and emphasized that “diplomacy and engagement is preferable to conflict and hostility.”

In theory, such objectives make sense. But Mr. Trump seems to be singularly naïve, or deliberately ignorant, about why his own senior national security advisers have identified Russia as one of America’s chief geostrategic adversaries, along with China.

Despite a weak economy, corruption and other domestic problems, Mr. Putin has crushed most political opposition at

home and is aggressively asserting Russian power abroad. His agents — possibly those from the same military intelligence service that interfered in the American election — have used chemical weapons that poisoned four people in Britain, one of whom died.

He is working hard to sabotage America’s ties to NATO and the European Union and to weaken American influence in the Middle East. Russia poses such a cyberthreat to the United States that Mr. Coats last week said “the warning lights are blinking red again.”

There used to be no doubt that American leaders could be counted on to defend the interests of the United States and the democratic alliance it led. President Ronald Reagan did so in 1987 when he exhorted the Soviet leader Mikhail Gorbachev to “tear down” the Berlin Wall. So did President George H.W. Bush when he told Mr. Gorbachev that Germany would remain in NATO after unification in 1990. And President Obama did so before the 2016 election when he told Mr. Putin to knock off the hacking.

Other than according Mr. Putin the honor of a meeting that begins to erase the ostracism he suffered for invading Ukraine, it is hard to see what Mr. Trump accomplished. The two men talked about forging a new treaty to replace the New Start Treaty, which constrains nuclear weapons and is to expire in 2021, and also discussed cooperating on Syria, though they seem to have passed up a chance for concrete action.

There has been no sign that the United States has derived any benefit from Mr. Trump’s obsequiousness toward Mr. Putin, though Mr. Trump himself has now at least gotten a shiny new soccer ball.

It remains a mystery why the president, unlike any of his Republican or Democratic predecessors, is unwilling to call out Russian perfidy. He has no trouble throwing his weight around when he is in the company of America’s European allies, attacking them as deadbeats and the European Union as a “foe,” or when he excoriates the news media as “enemies of the people.” Put him next to Mr. Putin and other dictators, and he turns to putty.

All that’s clear is that a president who is way out of his depth is getting America into deep trouble.

Trump shows the world he’s Putin’s lackey

By Michelle Goldberg

No matter how low your expectations for the summit between Donald Trump and Vladimir Putin on Monday, it was hard not to be staggered by the American president’s slavish and toadying performance.

On Friday, the Justice Department indicted 12 members of Russia’s military intelligence service for a criminal conspiracy to interfere with the 2016 election and hurt Hillary Clinton’s campaign. The same day, Trump’s director of national intelligence, Dan Coats, gave a speech about America’s vulnerability to cyberattacks, particularly from Russia. “I’m here to say, the warning lights are blinking red again,” he said, comparing the threat to the one that preceded Sept. 11.

But standing beside Putin in Helsinki on Monday, Trump sided with the Russian president against American intelligence agencies while spewing lies and conspiracy theories. “He just said it’s not Russia,” he said of Putin’s denials. “I will say this. I don’t see any reason why it would be.” Continuing in a free-associative fugue, he asked, “What happened to the servers of the Pakistani gentleman that worked on the D.N.C.?” referring to a debunked right-wing claim about a former Democratic I.T. staffer. “What happened to Hillary Clinton’s emails? Thirty-three thousand emails gone, just gone. I think in Russia they wouldn’t be gone so easily.”

Perhaps the most sinister part of the news conference was Trump’s seeming openness to a deal in which F.B.I. investigators could question people in Russia in exchange for letting Russians question Putin critics in America. Putin referred specifically to associates of his arch-nemesis Bill Browder, a businessman (and British citizen) who has succeeded in getting seven countries, including the United States, to pass laws punishing Russian oligarchs suspected of corruption. (The Russians who met with members of the Trump campaign at Trump Tower in June 2016 wanted to discuss this law, the Magnitsky Act.)

“I’ve known for a long time that Putin has been trying to use every trick in the book to get me arrested in a foreign country and extradited back to Russia,” Browder told me after the news conference. It’s chilling that Trump appeared willing to help Putin with his vendetta.

The news conference left observers reeling. John O. Brennan, a former director of the C.I.A., tweeted that Trump’s

display was “nothing short of treasonous.” Senator John McCain, Republican of Arizona, described it as “one of the most disgraceful performances by an American president in memory.” Even some Trump partisans were aghast. Newt Gingrich decried it as the “most serious mistake” of Trump’s presidency.

While I was as shocked as everyone else, I shouldn’t have been. Trump’s behavior on Monday recalled his outburst at Trump Tower after the violent white supremacist rally in Charlottesville, when he insisted there were “very fine people” among the racist demonstrators. Both times, everything Trump said was in keeping with things he’d said before. The shocking part was his frankness. Then, as now, it forced, if just for a moment, a collective apprehension of just what a repulsive abomination this presidency is.

It’s always been obvious that Trump does not hold Russia’s hacking of the 2016 election, which he publicly encouraged and gleefully benefited from, against Putin. None of us yet know the exact contours of Trump’s relationship with Russia, whether Putin is his handler, his co-conspirator or just his hero. But it’s clear that Trump is willing to sell out American democracy for personal gain. After all, on July 27, 2016, he publicly called for Russia to find Clinton’s emails, and, thanks to Friday’s indictments, we now know Russia started trying to hack the domain used by her personal office that very day. Trump’s collusion with Russia has always been out in the open, daring us to recognize what’s in front of our faces.

Some doubt that Trump is a Russian puppet precisely because his fealty to Putin is so blatant and undisguised. They

should consider the case of Mariia Butina, which broke wide open just hours after the Trump-Putin meeting.

Butina, who worked for the Russian politician and alleged organized crime figure Alexander Torshin, presented herself as a Russian gun rights activist, and spent years cultivating links to the National Rifle Association. She became a fixture in some pro-Trump circles and was reportedly especially close to a conservative operative named Paul Erickson. Last year, in a Daily Beast profile, the journalist Tim Mak described Butina as hosting a birthday costume party that was attended by Trump aides. “She dressed as Russian Empress Alexandra while Erickson was dressed as Rasputin,” Mak wrote. At the party, Butina reportedly boasted that she’d helped the Trump campaign communicate with Russia. If there was a reason to doubt that she was a Russian spy, it was only that one would expect a Russian spy to be subtler.

This weekend, Butina was arrested in Washington, and on Monday a criminal complaint against her for acting as a Russian agent was unsealed. She was accused of conspiracy to “exploit personal connections with U.S. persons having influence in American politics in an effort to advance the interests of the Russian Federation.” There’s a useful lesson here in evaluating Trump’s behavior. Sometimes things are exactly as bad as they appear.

Michelle Goldberg, a New York Times Op-Ed columnist since 2017, is a former columnist at Slate and a frequent commentator on radio and television.

Reaction to Trump siding with Putin over U.S. intelligence

U.S. Sen. Jeff Flake (R): I never thought I would see the day when our American President would stand on the stage with the Russian President and place blame on the United States for Russian aggression. This is shameful.

House Speaker Paul Ryan (R): There is no question that Russia interfered in our election and continues attempts to undermine democracy here and around the world. That is not just the finding of the American intelligence community but also the House Committee on Intelligence.

The president must appreciate that Russia is not our ally. There is no moral equivalence between the United States and Russia, which remains hostile to our most basic values and ideals. The United States must be focused on holding Russia accountable and putting an end to its vile attacks on democracy.

U.S. Sen. Chuck Schumer (D): For the president of the United States to side with President Putin against American law enforcement, American defense officials, and American intelligence agencies is thoughtless, dangerous, and weak. The president is putting himself over our country.

U.S. Senator John McCain (R): Today’s press conference in Helsinki was one of the most disgraceful performances by an American president in memory. The damage inflicted by President Trump’s naiveté, egotism, false equivalence, and sympathy for autocrats is difficult to calculate. But it is clear that the summit in Helsinki was a tragic mistake.

President Trump proved not only unable, but unwilling to stand up to Putin. He and Putin seemed to be speaking from the same script as the president made a conscious choice to defend a tyrant against the fair questions of a free press, and to grant Putin an uncontested platform to spew propaganda

and lies to the world.

No prior president has ever abased himself more abjectly before a tyrant. Not only did President Trump fail to speak the truth about an adversary, but speaking for America to the world, our president failed to defend all that makes us who we are—a republic of free people dedicated to the cause of liberty at home and abroad. American presidents must be the champions of that cause if it is to succeed. Americans are waiting and hoping for President Trump to embrace that sacred responsibility. One can only hope they are not waiting totally in vain.

U.S. Sen. Rand Paul (R): The President has gone through a year and a half of totally partisan investigations - what’s he supposed to think?

U.S. Sen. Bob Corker (R): When he had the opportunity to defend our intelligence agencies who work for him, I was very disappointed and saddened with the equivalency that he gave between them and what Putin was saying.

The president’s comments made us look as a nation more like a pushover and I was disappointed in that.

Senate Majority Leader Mitch McConnell (R): As I’ve said repeatedly, the Russians are not our friends and I entirely agree with the assessment of our intelligence community.

President Donald Trump (R): While I had a great meeting with NATO, raising vast amounts of money, I had an even better meeting with Vladimir Putin of Russia.

Sadly, it is not being reported that way - the Fake News is going Crazy!

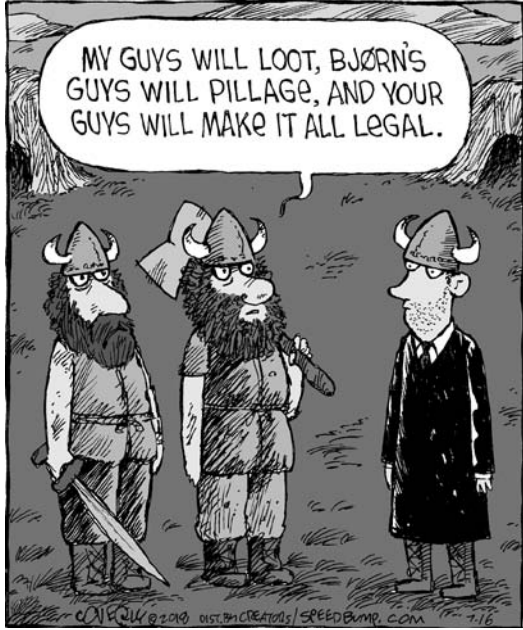
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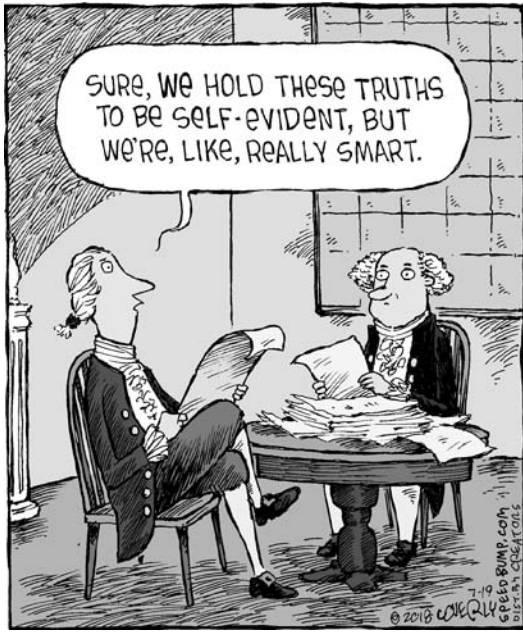
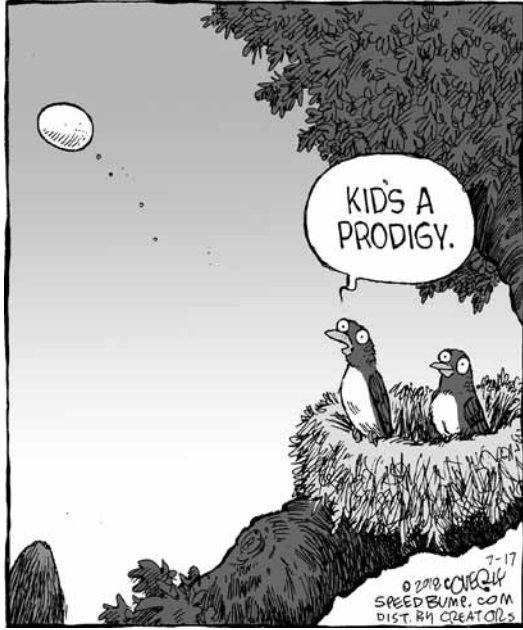
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SPEED BUMP



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 Marilyn 928-2623.
 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 Greg Welch 323-816-4532.
 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, call Marilyn 928-2623.
 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., 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 Barbara 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...

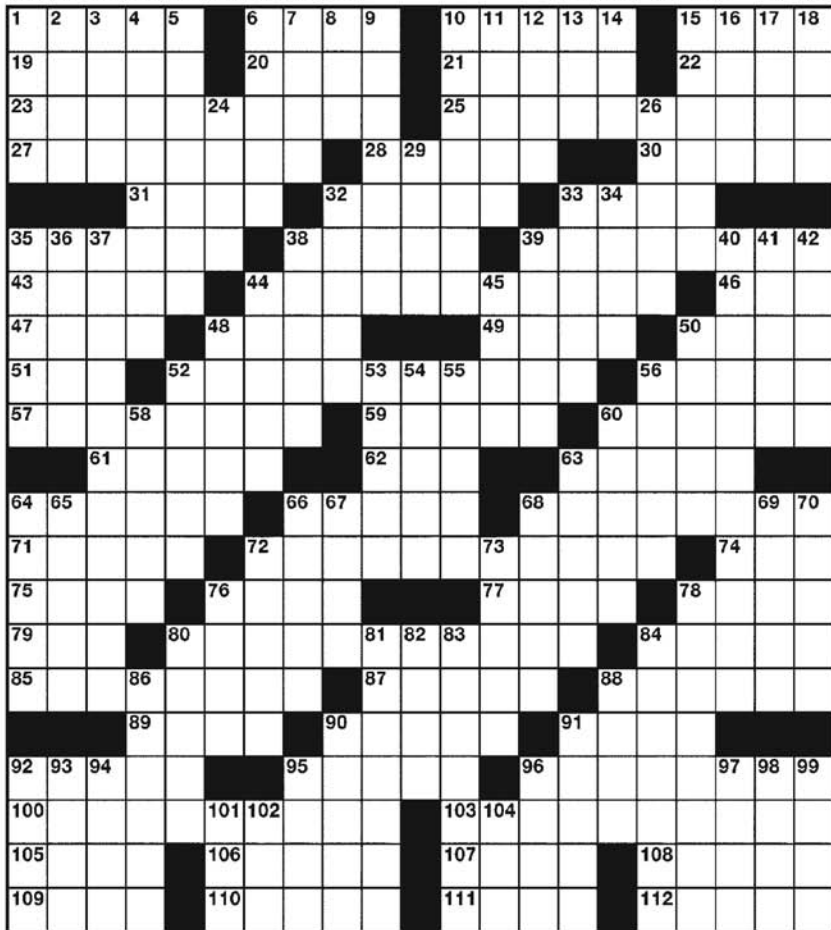
- July 19, 1799:** The Rosetta Stone, a tablet with hieroglyphic translations into Greek, was found in Egypt.
- 1946:** Marilyn Monroe acted in her first screen test.
- 1982:** The U.S. Census Bureau reported that 14% of the population had an income below the official poverty level in 1981.
- 1975:** The Apollo and Soyuz spacecrafts separated after being linked in orbit for two days.
- 1985:** Christa McAuliffe of New Hampshire was chosen to be the first schoolteacher to ride aboard the space shuttle. She died with six others when the Challenger exploded the following year.

THE NEWSDAY CROSSWORD

Edited by Stanley Newman (www.StanXwords.com)
FOUR STARTERS: A familiar quartet
 by S.N.

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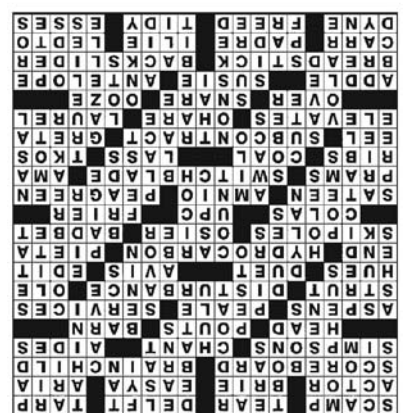
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You can contact puzzle editor Stanley Newman at his e-mail address: StanXwords@aol.com. Or write him at P.O. Box 69, Massapequa Park, NY 11762, Please send a self-addressed, stamped envelope if you'd like a reply.

Bird.
 Academy Award nominee Lady directed the 2017 Best Picture (Greta Gerwig) (84 Across) from the Latin word for "picky," "pity," which is in turn derived from the Italian word for prime-time scripted series. PETA (56 Across) is the Italian word for the longest-running American (Across) surpassed *Guns n' Roses* (27



Navigating the world of social media marketing

Continued from page 1

to “boost” our posts to achieve maximum exposure. In other words, we had to start paying Facebook if we wanted our content to reach our followers.

Facebook owns Instagram, so it was logical to conclude that similar changes were coming there too.

Luckily, help was available to guide our social media strategy. This was in the form of Downey MADE’s social media marketing program, an educational module supported by the Downey Unified School District.

After completing an application -- which required a short video introduction -- I was selected for the inaugural class, which included about 20 other like-minded students. There were small business owners, employees, bloggers and entrepreneurs, all seeking ways to solidify their social media skills.

The class was taught by Lala Castro, founder of Latina Geeks, an organization that works to empower Latinas through technology, education, and entrepreneurship.

Social media marketing is a world unto itself. Its importance can’t be understated, especially for businesses interested in acquiring new customers (and which company isn’t?). Hundreds of millions of people spend hours each day scrolling their Facebook and Instagram feeds, giving businesses ample opportunities to showcase their products and services.

It’s a funny thing; people complain about ads on social media, yet corporations are among the most followed accounts. Nike has 78 million Instagram followers, and clothing retailer H&M 26 million. These companies use their social media accounts to build and enhance their brands, not to overtly sell product. They don’t announce

sales or post coupons.

It’s about smart marketing. The Dona’s Donuts video wouldn’t have been as popular had it been a standard commercial like those you see on TV. The advertising was subliminal; you *had* to have a Selena donut because it was cool, trendy and photographed well.

Same for the Lock & Key; the tomahawk steak is not a new concept, but when it’s presented as “a steak bigger than your head,” who can resist watching? The video was custom made to encourage people to tag their family and friends.

For local small businesses, it’s not necessary to go viral to have an impactful presence on social media. Good photography, pithy captions, and self-awareness can go a long way toward building your online brand.

A flower shop, for example, can post photos of their colorful bouquets. A juice bar may want to post photos

of their different flavored smoothies. The goal is to put your best foot forward.

The Downey MADE class went over this, along with the technical aspects of running a social media campaign, such as how to target a specific audience when running a Facebook ad. Marketing budgets, Facebook ad policies, and analytics were also discussed.

Luckily, the class is returning this fall to Downey High School. I encourage local business owners -- particularly small businesses with limited marketing capabilities -- to apply for the class, which meets weekly on Wednesday nights.

If you can’t attend yourself, consider sending an employee to attend on your behalf. The class offers a wealth of information, not to mention networking opportunities.

More details will soon be posted at downeymade.org/socialmediaprogram, or email hello@downeymade.org.



The tomahawk steak at Lock & Key Social Drinkery.

Film festival to feature screening of ‘Invincible Boy’



In “Invincible Boy,” a wildly imaginative boy’s mission to become a superhero is challenged when his optimistic view of the world begins to crumble. The movie was filmed in Downey and will be screened Saturday in Santa Fe Springs.

he films.

“Invincible Boy” is his second narrative short film and first as the sole writer and director. It is the story of a wildly imaginative boy’s mission to become a superhero. He is challenged to remain strong and hopeful when his optimistic view of the world begins to crumble.

“Invincible Boy” was shot almost entirely in the City of Downey. The main action sequence of the film is based on Park’s own childhood experiences in downtown Downey.

This month, the Green

Salon will feature Dave the Cowboy Award Winning Homebrew. It is a locally-made, small-batch beer that has recently dominated California brewing competitions.

David R. Youel started making beer in 2013 and has challenged himself to brew each batch better than the last.

“It is a humbling endeavor,” he says. “Even the most successful brewer doesn’t purport to know everything about the practice or subject. I enjoy the open exchange of thought and

expression with other brew masters, it stimulates me to create... with the help of some hungry yeast. I hope to yield a beautiful drink that soothes the concerns of life for a while.”

Dave the Cowboy Award Winning Homebrew is available exclusively and intermittently at the Green Salon. This month, a pale ale will be served. It won first

place at the 2017 Los Angeles County Fair.

Also featured at the short film festival: live music by Santa Fe Spring’s own Witch Cake, an open mic, a featured reader, exhibition of the work of local artists, beer, wine and vegan snacks, and short films by local filmmakers.

Studio GalleRoy is located at 11210 Greenstone Avenue, Santa Fe Springs.

Continued from page 1

tell, Park soon got ahold of a camera and started shooting his own documentaries. Often featuring unsung heroes,

artists, and outcasts (and traveling as far as Kenya), Park’s goal is to highlight the humanity of each character

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Why I won't be attending Comic-Con this year

► **COMIC-CON:** Excessive wait times and skyrocketing hotel rates have sucked the fun out of an annual tradition.

By Alex Dominguez
Staff Writer

SAN DIEGO – Cosplayers, comic readers, toy collectors, and general nerd and geek fandom consumers will descend upon the San Diego Convention Center this weekend for the annual San Diego Comic Con event.

The yearly spectacle is quite the scene to behold, as the event consumes the entire downtown San Diego area if not a bit more, filling the streets with color, activity, excitement, and overweight men squeezed into spandex that they ought not to be wearing.

The impact on the region alone is eye-opening; as much as \$150 million, according to a CNBC article from 2016. I wouldn't be surprised if that number hasn't already increased in two years.

I myself have attended the convention several times over the last eight years or so, and many of my friends and colleagues have become accustomed to me making the two-hour trek down the 5 Freeway south. Around this time of year, I always get the same question.

"Are you going this year?"

The answer this year? No.

Hell no.

Let's not get this twisted right from the beginning; I'm not bitter about not being able to secure a badge. If we're being honest, I didn't even try this time around.

It's not as though I've outgrown my love for comic

books, action figures, movies and all other things nerdy; one look at my desk would prove otherwise (as my coworkers often lovingly tease me about).

So, you may ask what soured me to the whole ordeal.

I won't deny that Comic Con is fun on initial observation, but while attending last year's convention I realized something: the con itself has just about outgrown the hassle it requires.

Let's start with the obvious: the crowds.

Comic Con is great for the fact that it surrounds you with a bunch of likeminded individuals. The problem is that you're surrounded like a sardine packed in a can of sardines. Often times, it smells just like that too.

While it's nice to know that being a "nerd" or "geek" or what have you finally has some acceptability to it, fighting with the crowds to get to that panel or exclusive you want can easily suck the energy out of you, and put a damper on the fun.

Speaking of panels and exclusives, lines are ridiculous; they make a summer-crowd day at Disneyland without a Fast Pass seem like a walk in the park.

To be able to secure certain collectibles and exclusives or seats at popular panels, you better be in line early; way early. If you're not in line before the sun comes up (or in some cases, in line the day before), you can forget getting to buy or see what you want.

This wouldn't be so bad if you hadn't already probably spent at least \$1000 on a

hotel room for the duration of the convention (and that's around low-end if you're lucky). Before factoring in other necessities such as food and drink, travel, and convention tickets, it's important to factor in that it's not uncommon for a room that would cost you less than \$100 on a normal day to cost you nearly \$200 at the time of the convention; a fact not easily forgotten at 4 a.m. in the morning.

I've stayed out on the lawn overnight before only to not be able to get an exclusive item I wanted, when I could've been in bed not wasting hundreds of dollars on a bed and room I wasn't in.

When I came home from Con last year, I didn't feel like I had been on vacation. In fact, I almost felt like I had worked harder there than I do at actual work.

It was an easy decision to skip out on SDCC this year, just because it seems like the convention is no longer worth the time, effort and energy to make it a "success," especially with so many local cons like Wondercon and Long Beach Comic Con around and easily accessible.

For those of you going to Comic-Con this year, I definitely encourage you to make the best of it. Buy cool stuff, see amazing panels, meet your heroes and celebrate all the things that you enjoy. Just be prepared for the gauntlet that you are about to throw yourself at.

I'll be back here at home, sleeping in my warm bed at the end of the day, and thinking about all the money I won't be spending.



Comic-Con draws tens of thousands of visitors every year. Photo by TillTheMoneyRunsOut.com



Photos courtesy ComingSoon.net

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Should you get a loan to pay for fertility treatment?

Only 15 states in the U.S. require insurers to offer at least some coverage for infertility diagnosis and treatment, and with the average cost of a single fertility treatment cycle over \$10,000, having children this way can seem financially out of reach.

To make their dreams a reality, many couples consider taking out a loan to cover these costs. However, this isn't necessarily the best option to pay for treatment.

We investigate why below, when it does make sense to take out a loan and what other financing options you should consider.

Should You Get an IVF Loan?

In the event that you're not fully covered under your medical insurance, getting a loan to cover your fertility treatment can seem like a good option. However, we recommend potential borrowers weigh the costs associated with getting a loan, and consider alternative options instead of or in addition to a loan.

Some of these loans can carry interest rates up to 36%. You'll also need to ask yourself if you'll be able to afford a monthly payment as your everyday expenses increase with pregnancy, childbirth and a newborn.

Ideally, you should aim to pay for at least some of your treatment with your own savings. But with fertility treatment costing up to \$20,000 or more, it may be hard to foot the entire bill.

Ryan Miyamoto, CFP and founder of Derive Wealth, a California-based wealth management firm, suggests individuals consider a home equity loan or line of credit, and if that's not available, a personal loan.

He suggests individuals try to find a loan with low rates -- ideally under 10% -- for one to three years.

We also advise individuals to look for treatment or prescriptions discounts to help offset the cost of treatment. Medical providers may provide discounts to patients who pay upfront in cash.

Where to Get IVF Loans

In many cases, you may be able to apply directly through your healthcare provider for financing. If that's not the case, you can also turn to online lenders and banks for a traditional personal loan.

Quite a few finance companies work directly with medical providers to offer in-house lending solutions for their patients, letting you apply directly at your doctor's office for financing.

Some of these companies provide loans for a variety of healthcare needs, whereas others are solely focused on fertility treatment. These loans will generally act in the same way as a personal loan -- you will make fixed monthly payments over the course of several years.

There may be prepayment penalties associated with the loan, so make sure to check with your provider.

If your healthcare provider doesn't work with a financing company, you can apply directly for a loan online.

While you can find fertility loans online, we also recommend borrowers consider plain-vanilla personal loans. In general, you should be able to use a personal loan to pay for medical procedures, and if you have excellent credit, you can likely qualify for a single-digit interest rate.

Fertility loans function in almost the same way as a personal loan, with the caveat that they can only be used to pay for your treatment. Most personal and fertility loan providers will let you check your rate online without affecting your credit score, so it's good idea to shop around to find the best rate.

Your Bank or Credit Union

Your bank or credit union likely makes personal loans, and you can typically get a rate discount for paying back the loan through a qualifying checking or savings account.

Some banks also offer secured personal loans, which use a savings, money market or CD account as collateral, and come with very low interest rates, large loan amounts and long terms.

Banks and credit unions may have more restrictions on how you use the funds from the loan, so be sure to speak with them to see if fertility treatment is eligible. Most major banks and credit unions have online applications, which can help speed up the process.

One downside is that you typically can't check your rate, so you'll need to be okay undergoing a hard credit check when you apply for the loan.

Other Options to Finance Your Fertility Treatment

Getting a loan to pay for your fertility treatment can make sense in some cases, but we also recommend borrowers consider alternative options, including those listed below:

Payment plan with medical provider: Instead of taking out a loan to pay for your treatment, you may be able to work out a payment plan directly with your medical provider. Not only will you save on interest costs, but you'll also have more recourse

if there are clerical or billing errors for your treatment (which, unfortunately, are all too common).

HSA/FSAs: Using a Health Savings Account (HSA) or Flexible Spending Account (FSA) can be another great option for paying for fertility treatment. Both accounts have tax advantages, and in some cases, employers may provide a match on your contributions (similar to how 401(k) matching works).

While HSAs are only available to individuals in high-deductible health plans, FSAs are available to anyone. You can open these accounts individually or through your employer, if that's offered.

Home equity line of credit or loan: If you've built up decent equity in your home, consider taking out a home equity loan or line of credit to pay for treatment. Because these loans are secured by your home, you can usually get a low interest rate.

Grants, scholarships and financial assistance: There are a number of nonprofit organizations that provide grants and scholarships to women and couples undergoing fertility treatment. RESOLVE maintains a list of active scholarships and grants, so it's worth checking their website to see programs you may be eligible for.

Credit cards: Paying for IVF with a credit card is risky, so we only recommend it as a last resort. If you choose this option, look for a credit card with a 0% introductory APR for at least 12 months and make every effort to pay down the balance before the introductory period is up.

Article provided courtesy ValuePenguin.com

U.S. Air Force Airman Elijah N. Adams graduated from basic military training at Joint Base San Antonio-Lackland, San Antonio, Texas.



Adams completed an eight-week program that included training in military discipline and studies, Air Force core values, physical fitness, and basic wartime principles and skills.

Adams is the son of Darwyn N. Adams of Downey and Marshay M. Wallace of Los Angeles. He is a 2017 graduate of Warren High School.



Sisters Daniela and Naomi Carillo, 9 and 7, both of Downey, have found a lot of recent success while competing in Judo and JiuJitsu.

They recently competed in San Diego at the California State Games, earning first place.

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Is your home not selling? It's probably too expensive

Houses are selling fast in your city, so you think yours will be easy to sell – and for top dollar. Never mind all that advice about curb appeal because these days anything is selling, right?

Well, not quite.

Even in a seller's market – which many major U.S. cities are currently experiencing – some homes linger on the market for weeks or months, while the homes around them go into contract within days.

"If you haven't gotten a contract after six showings, you've got to go back and see where the weakness is," says Sissy Lappin, a real estate broker in Houston and founder of ListingDoor.com, which provides marketing tools to sell your home without an agent.

The answer almost always comes back to two variables: price and condition, though marketing can also play a role.

"If the house is priced right, it will sell, regardless of its condition," says Pierre Shaheen, a Redfin agent in Hollywood, Florida. "Usually when the property doesn't sell in a hot market, it's the way the property is priced or the way it's exposed," Shaheen adds.

That exposure, or marketing, includes both modern and old-fashioned tactics. High-quality professional photos and easily accessible information help sell a home. But so do listing agents who know the neighborhood, says Lappin – although these days few

prospective buyers ever meet a listing agent, since most homes use lockboxes where buyers' agents can get the keys for a tour.

"Eighty-four percent of all homes are on a lockbox," Lappin says. "I call this the dirty, disgraceful secret in real estate."

A selling agent used to open all the drapes and blinds and make sure the home looked inviting before the prospective buyers walked in. Today, the blinds may stay closed, leaving the home's first impression a dark and vacant house.

"A book is judged by its cover, and you only have one shot to make a good impression," Lappin says. "It has to be light and bright and happy."

Price, of course, is also important. Too many sellers set the price based on what they want to get for their home rather than what comparable homes are selling for. Or, they deem a home with a new roof and air conditioner updated, even if it still has a 1970s kitchen and bathrooms in need of renovation.

"You've got to price a home based on sold homes, not actives," Lappin says. "You've got to look at the facts." Today's buyers have access to enough information via websites, apps and online home valuation tools to know what a home is worth before they come to look at it.

A home that's not updated will sell – but only at a price that reflects its condition.

Here are seven reasons your home hasn't sold yet.

The price is too high. Any home, in any condition, will sell – if the price is right. But buyers expect discounts for dated kitchens, old plumbing, bad paint colors and, yes, even clutter.

The danger of setting a price too high and then dropping it gradually is that when a home stays on the market too long, especially in a fast market, buyers assume there is something wrong with it and don't even look at it. Your best bet is getting the price right the first time.

Your home is dark. A dark, vacant house does not give a good first impression. Closed drapes, dark paneling and an excess of dark leather furniture may not create the cozy look you intended.

"When you walk in a home, you want it to make you feel good," Lappin says. "It's a dark, gloomy home, and it sets the immediate tone." She often advises sellers to lighten up the space by painting dark paneling or cabinets white and removing big furniture and clutter.

Prospective buyers can't get in to see it. If sellers restrict when their home can be shown, require a lot of notice or otherwise throw up roadblocks to buyers getting in, that makes the home harder to sell.

Requiring prospective buyers to make numerous phone calls to get an appointment can also be a problem, as are listing agents

who aren't available when someone has questions.

The listing photos are bad. Many agents, including those at Redfin, hire professional photographers for photo shoots as part of their marketing services. Because most homebuyers use those photos to determine which homes to visit, the quality of photos can be crucial. "I've seen pictures of homes where there is so much clutter," Shaheen says. "You have to clean stuff up. When we take a picture of the kitchen, the counter is completely empty."

Your home is dated, and the price doesn't reflect that. Lots of buyers will accept a home with original kitchens and baths – if the price is discounted to reflect the work they will have to do. But they won't pay top dollar for a house that is not in top condition.

The home is uninsurable. This is an issue especially in states such as Florida, where you can't get homeowners insurance without an inspection of the electrical, plumbing, roof and cooling system. But even in other states, insurance companies

often refuse to insure a home that doesn't meet basic standards. This cuts the pool of buyers down to those who can pay cash and then renovate the home to meet the insurance requirements.

Lenders won't lend on the home. The Federal Housing Agency is particularly picky about what standards a home has to meet before it will issue a mortgage. But other lenders may also set guidelines on the condition of roofs, electrical systems or other components.

If these parts of the home are in poor condition, a lender may not be willing to lend to a buyer interested in the home.

Courtesy U.S. News & World Report

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LIST PRICE \$649,950



Quality & Elegance!
4 BD, 3 BA, almost 2,200 sq. ft. living space, 2 car detached garage. Home has living room with fireplace & hardwood floors, remodeled kitchen, large family room with vaulted ceilings, and master bedroom & bathroom.
LIST PRICE \$899,950

 <p>North Downey Condo</p>  <p>2 BD, 2.5 BA, over 1,400 sq. ft., living room with fireplace, recently remodeled bathrooms, subterranean parking, association pool and spa. REDUCED TO \$415,000</p>	 <p>Big Family? No Problem!</p>  <p>6 BD, 5 BA, 4,034 sq. ft. home built in 2006 Features master suite, large bedrooms with its own bathroom, beautiful kitchen, dining room, and much more. LIST PRICE \$995,000</p>	 <p>Downey Pool Home</p>  <p>4 BD, 5 BA, 3,127 sq ft, large family room, spacious master BD with balcony overlooking pool, downstairs office, each bedroom has its own bathroom. LIST PRICE \$849,950</p>	 <p>A Rare Find!</p>  <p>COMING SOON!</p> <p>3 BD, 3 BA home in great Yankey Circle neighborhood. Home is 2,624 sq ft and situated on a 9,400 sq ft lot. Great floorplan with lots of potential! LIST PRICE \$835,000</p>
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Text Michael at 562-818-6111 for a PROPERTY VIDEO of any of these homes to be sent directly to you!