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ENCINO ENTERPRISE

Volume 5, Issue 112 | A Compendious Source of Information | January 16, 2024

NEWS IN BRIEF

IRS Announces Tax Extension for Those Affected by Wildfires

The Internal Revenue Service (IRS) and the state of California have recently announced tax relief for individuals and businesses that have been affected by the wildfires. These taxpayers now have until Oct. 15, 2025 to file various federal individual and business tax returns and make any tax payments. The IRS will automatically identify those located in the covered disaster area and apply filing and payment relief. For full details, visit irs.gov/newsroom/irs-announces-tax-relief-for-taxpayers-impacted-by-wildfires-in-california-various-deadlines-postponed-to-oct-15.

With Wildfire Displacement, Keep an Eye Out for Price Gouging

With thousands displaced, some are seeking the opportunity to price gouge and take advantage of those who are desperate. California's anti-price-gouging law (Penal Code Section 396) limits rent increases to a maximum of 10% after a state of emergency is declared, which has happened in California. This law applies to both current tenants and new leases and also restricts price hikes on essential goods and services. Violations of this law can result in penalties of up to one year in jail and/or fines of up to $10,000. Those who notice price gouging are encouraged to report it to local authorities.

Fast Facts About the Fires

At press time, the following facts and figures are as follows:

-Over 100 individuals have been arrested for looting, theft, impersonation, arson, drone usage and breaking curfew.

-Twenty-five individuals have died from the fires, eight in the Palisades and 17 in the Eaton fire.

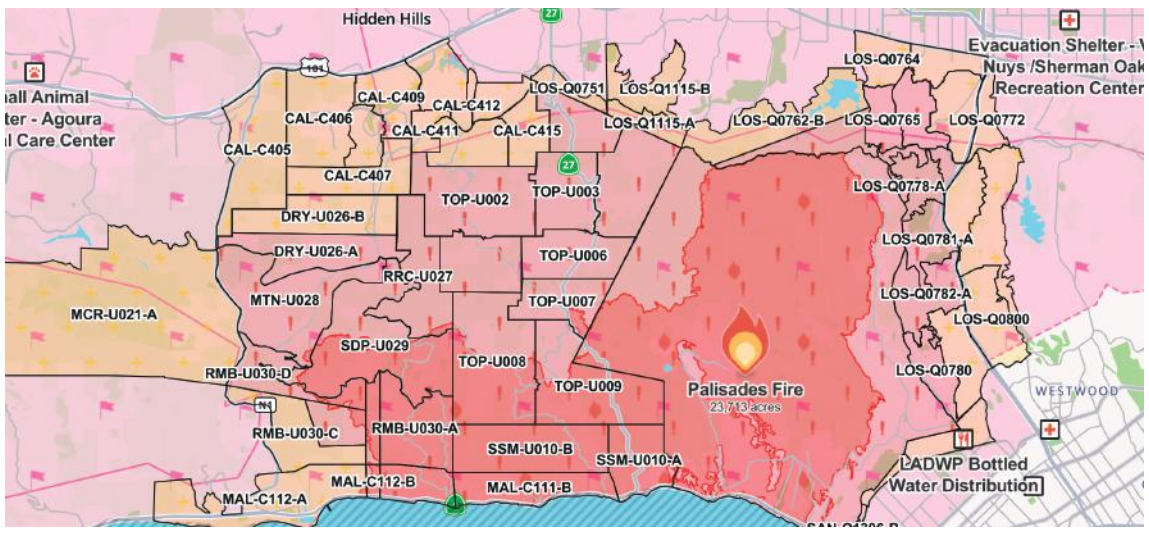
-Approximately 38 people are still reported missing.

-Approximately 88,000 people under evacuation orders.

-Firefighting teams from nine states, Canada, Mexico and the National Guard gave been deployed to flight the fires.

-If a pet has gone missing during the evacuation period, call 213-270-8155.

-All public libraries are offering N95 masks to combat against the unhealthy air quality.



FIRE SPECIAL: How to Prepare, Recover, Give Back, File Insurance Claims and More

At press time, there are still two fires currently burning including the Palisades Fire at 22% containment and the Eaton Fire at 55% containment.

Firefighters have not only had to battle extremely dry conditions, but fierce winds. After dealing with days of red flag warnings, the weather services warned of a "Particularly Dangerous Situation" wind event that occurred from Tuesday morning to Wednesday afternoon of this week. Darkened skies, erratic flames, extreme winds and flying debris have caused many residents to declare the situation as nothing short of apocalyptic.

With cooling temperatures and waning winds this weekend, firefighters aim to gain more control before Santa Ana winds return on Monday.

While the causes of all these recent fires are still under investigation, talk has focused on arson, a utility spark and a previous fire that was improperly extinguished.

Seven Things to Do When Filing an Insurance Claim

By Tim Gaspar

Lost your home? Have damage from the fires? Smoke? There are certain things you should do to expedite your insurance claim.

Have Your Home Policy Information Handy: Include your policy number and phone number to file a claim. Many carriers also allow you to file the claim online.

List Damaged or Lost Items: In addition to telling the carrier what type of damage your home sustained, the insurance carrier will also ask you to make a list of personal items damaged or destroyed in the fire. This is where a video or pictures of

the inside of your home come in handy. You will want to provide a description of the items and possibly an approximate replacement cost. Your insurance carrier will ask you if you have receipts and/or pictures of these items - those are generally helpful but not required.

Temporary Living Expenses: Put together a list of any expenses you incur for being out of your home including hotel stays, meals, transportation, etc.

Fire Department Report: Request a copy of the fire department's report, which can confirm the cause and scope of the wildfire.

Evacuation Notices: Get official documentation that confirms you were in an evacuation zone.

Notes of Conversations: Document every interaction with your insurance company, including the names of

(continued to page 11)

CALENDAR

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CONSIGNMENTS DAYS

Our Specialists are traveling throughout Los Angeles counties collecting Jewelry, Watches, Handbags, Fine Art, Silver, Coins and more for auction consignment, outright purchase or private sale.

INFORMATION & APPOINTMENTS

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There are better ways to get acquainted.

As a local business, you're always looking to meet new contacts and find ways to grow your business. The Sherman Oaks/Encino Chamber of Commerce offers easy, fun and useful ways to make new connections and find new resources. Got a problem? Need some help?

We're here to get you what you need to succeed. Call us today at 818-906-1951 or email us at hello@shermanoaksencinochamber.org.

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OF COMMERCE

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Community Calendar

* As the wildfires continue to burn, please check in with the outlet to confirm the event is still happening before attending.

* Join the Encino Little League on Saturday, January 18, from 8 am to 12 pm at the ELL fields (5120 Hayvenhurst Ave.) for a donation drive. They are collecting new or gently used gear to benefit fellow leagues that have been affected by the fires. Gift card donations are also accepted and can be emailed to treasurer@encinoll.com

* Are you looking to make stronger connections with like-minded business, nonprofit and government professionals? The Sherman Oaks Encino Chamber's Networking Mix & Mingle will take place on Tuesday, January 28, from 5:30 to 7 pm. The networking event will be at Stretch Lab (17633 Ventura Blvd.) and costs $20 for members and $30 for guests. RSVP at shermanoaksencinochamber.org.

* The Encino Neighborhood Council will be holding their general board meeting on Wednesday, January 22, at 7 pm. For the agenda, visit encinonc.org.

* Alzheimer's Los Angeles will be holding a special presentation at the Encino Tarzana Library on Wednesday, January 22, from 2 to 3 pm. They will provide tips for keeping your brain healthy, talk about age-related changes in memory and thinking, risk factors for dementia and ways to keep your brain healthy.

* Southern California Garden Club, the oldest and largest garden club in the San Fernando Valley, invites you to join them on Tuesday, January 21, at 9:30 am. Alice Lewin, volunteer docent at the Music Center, will take attendees on a virtual tour throughout the season in the program "Walt Disney Concert Hall Garden." While the talk begins at 11 am, there is a plant market, country store and plant specimen display beforehand. The event will be held at the Sepulveda Garden Center (16633 Magnolia Blvd.) and there is no fee to attend.

* The Tarzana Community and Cultural Center will be hosting a hybrid Zoom/in-person event on Thursday, January 23, from 6 to 8 pm. The event, titled "Behind the Scenes of Wildlife Rehabilitation and Education," will be led by Education Program Manager of the Ojai Raptor Center, Jaclyn DeSantis. Through a captivating slideshow and videos, DeSantis will share an inside look at the rehabilitation process for injured and orphaned raptors. In addition, DeSantis will introduce key aspects of the center's education program, using biofacts and mounts of native raptors. Doors open at 6 pm at 19130 Ventura Blvd. or attendees can sign up for the Zoom at sfvaudubon.org.

* The Tarzana Neighborhood Council will be holding their Budget & Finance Committee and Special Board meeting on Wednesday, January 22, at 6:45 pm. For info, visit tarzananc.org/calendar.

* Tarzana Music Night will be back with another show at Tarzana Community and Cultural Center on Friday, January 31, from 7 to 10 pm. The lineup includes Sal Guitarez, Dave Morrison, Brian McClintic, Severin Browne, Dr. Generous, Fernando Perdomo, Brent Hahn, Craig Lincoln, Jimi Yamagishi, Scott Memmer, John Zipperer, Claire Bloom, Mike Baber and Andy Kahn. The special featured guest is Lauren Kundeen with JK Jones and Jonathan Dale. Admission is just $5 for the indoor show and refreshments will be available for purchase. Visit mytarzana.org for tickets or purchase at the door.

*The Encino Homeless Count for 2025 has been postponed due to the current wildfires. The count, which was scheduled to take place on January 21, will be delayed for at least a month.

People in the News

Every week in this column we honor those who have earned accolades, awards or significant achievements. This week, without question, we have to honor the brave men and women of the city and county fire departments who are on the front line of the multiple fires traumatizing Los Angeles. We dedicate People in the News at the moment to ALL first responders, firefighters, volunteers and community members who are helping their fellow neighbors.

Much has been made of donations to your local fire department. There are conflicting reports about what they need - many stations have received more food and water than they can store. But they still need our help! Each station can certainly use cash donations to help replenish or buy equipment and supplies not provided by the city or county. If you wish to support our local firefighters, consider dropping a check or gift card to your local market by one of the following stations:

Station #83 - 4960 Balboa Blvd., Encino
Station #104 - 8349 Winnetka Avenue, Winnetka
Station #93 - 19059 Ventura Blvd., Tarzana
Station #73 - 7419 Reseda Blvd, Reseda
Station #88 - 5101 Sepulveda Blvd., Sherman Oaks
Station #99 - 14145 Mulhollad Dr., Sherman Oaks
Station #102 - 13200 Burbank Blvd., Sherman Oaks

Ways To Give Back:

California Fire Foundation:
CAFireFoundation.org

Pasadene Humane Society:
pasadenahumane.org/give/donate

Watch Duty:
app.watchduty.org

World Central Kitchen:
wck.org/news/first-alert-ca-fires-jan25

Los Angeles Fire Department Foundation:
supportlafd.org

LA Works
laworks.com/2025fires

Community Foundation's Wildfire Recovery Fund:
calfund.org/funds.wildfire-recovery-fund

Volunteer County of Los Angeles:
volunteer.lacounty.gov

English Channel

By Rodger Sterling

English Channel offers the best of the late editor Rodger Sterling's columns that ran continuously in the local papers since 1968.

• Can't we all relate? A post online stated, "I would like to cancel my subscription to 2025. I've tried the 15-day trial and I'm not interested anymore!"

• Tim McGinnis writes English Channel wondering, "If a book about failures doesn't sell, is it a success?"

• If you're worried about running out of supplies - especially toilet paper - buy matzo! It lasts for years and years and basically plugs up your system, so you need less TP!

• So true. A sage told us, "10% of the people make things happen, 80% of the people watch and 10% have no clue what's happening."

• Did you hear about the butcher who backed up into his meat grinder and got a little behind in his work?

• My coffee drinking buddy Mary Kathleen says that being over the hill is much better than being under it!

• Didja' hear about the thief who stole a calendar and got 12 months?

• Michelle Goldwater wants to know why this doesn't happen more often...I was in the express lane at the store quietly fuming. Completely ignoring the sign, the woman ahead of me had slipped into the check-out line pushing a cart piled high with groceries. Imagine my delight when the cashier looked into the cart and asked sweetly, 'So which six items would you like to buy?'

• After dinner, a lot of families suffer from dish-temper.

• A local father tells the story of how his kids wanted him to take them to an escape room for the day. Instead, he locked them in their rooms, took away their cell phones and wrote instructions on how to escape in cursive. It's been three days, 18 hours and 15 minutes since he's seen them!

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Encino Strong: How Our Community Overcomes Challenges Together

By Josh Sautter

Dear Neighbors, I'm writing to you today not only as the President of the Encino Neighborhood Council but as your neighbor, your friend, and someone who is experiencing the same fears and uncertainties we all face during these challenging times.

The fires over the past few days have affected so many of us. Whether directly impacted or supporting loved ones who are, it's hard not to feel the weight of it all.

Like you, I've been glued to my phone, tracking updates and planning how to protect my family, pets, and home. The anxiety and helplessness are palpable, but I want to take this moment to remind us of the incredible strength and resilience of our community.

I've been in contact with the LAFD, LAPD, and our city council office, and the most impactful way we can help right now is to stay off the roads. This window of time is critical for firefighters to gain control of the fires. Keeping roads clear allows them and other emergency responders to work swiftly and effectively.

Additionally, I urge everyone to avoid Mulholland Drive. While it's natural to want to see what's happening, visiting this area not only endangers lives but hinders critical fire suppression efforts. Please stay away from these areas for your safety and the safety of others.

Unless you've received a formal evacuation notice, there's no need to leave your home. That said, it's wise to be prepared. Like many of you, my family has a packed bag and a plan ready to go. I understand the instinct to act out of caution—I'm there with you. But let's trust that evacuation orders will come only if necessary.

One of the best ways to stay informed and calm during this time is to stay connected with your neighbors. If your neighborhood doesn't already have a group chat or a Neighborhood Watch, consider starting one. Sharing information, checking on each other, and offering support—especially to older neighbors or those with limited mobility—can make a tremendous difference.

If you notice anything unusual, you're encouraged to call LAPD's non-emergency number rather than 911, unless it's a clear emergency. Better yet, reach out to a neighbor to help assess the situation. Community connections are invaluable during crises like these. Check on your neighbors. If someone has evacuated, offer to help in any way you can.

Check the LA Fire Dept website for evacuation notices at lafd.org and use the Watch Duty App (watchduty.org) and community channels for accurate updates.

I want to end by acknowledging the heartbreak many are feeling. It's devastating, and my heart goes out to each of you. Despite the fear and uncertainty, I've also seen so much courage and kindness. It's moments like these that remind me why I'm so proud to serve this community. We are strong, and together, we will weather this storm.

The last thing I'll say is this: Since I was elected to represent you on the Neighborhood Council, I've witnessed firsthand the dangers posed by the sheer amount of unattended brush, trash, and debris in the Sepulveda Basin. I've walked the Basin with representatives from every level of government—Senator Sherman's office, State Senator Henry Stern's office, Supervisor Lindsay Horvath's office, Council District 4, Council District 6, the Army Corps of Engineers, and LA Recreation and Parks. Over and over, I've heard the same thing: the state of the Basin is unacceptable, a major fire hazard, and that it's also not my problem to fix.

Months ago, after a firefighter was injured battling a blaze in the Basin and had to be airlifted out, I was told a task force would be created to address these issues. To date, I have seen no updates or action. This is unacceptable. We cannot allow what has happened in other communities, like the Palisades or Pasadena, to happen here in Encino.

We must demand action. If not now, when? I am committed to continuing this fight to ensure the safety of our community.

After the fire crisis subsides, we will need to coordinate pressure on city, county, and state officials to address the growing hazard of brush, trash, and debris in the Sepulveda Basin.

Please stay safe, stay vigilant, and stay off the roads over the next few days unless absolutely necessary.

Josh Sautter is President of the Encino Neighborhood Council.

What You Should Never Say To Someone Who Just Experienced A Natural Disaster

By Dete Meserve

In 2018, my house burned, and my family and I were displaced for 20 months while we rebuilt. The outpouring of support was amazing. Here are a few thoughts to share about what not to say when someone has endured that kind of loss:

1) Don't offer something specific (e.g. I have some extra jackets, would you like them?) because then you put the person in the position of having to say no to you when they are already overwhelmed. Offering broad support is so much easier: I'm here. Whatever you need. Anytime.

2) Don't offer support that requires them to be somewhere at a specific time. They are living each day as it comes and while your offer to bring dinner at 7 pm on Thursday is generous, they don't know where they'll be at 7 pm or whether they'll be interested in dinner.

Simply tell them you are grateful they are safe. You are there for them, whatever they need. And let them tell you their story when they're ready.

3) Don't ask them for the specifics. "What did you lose?" is the worst question you can ask.

4) Don't ask to see pictures of their burnt down home and don't visit their burnt property unless you're specifically invited. This is extremely painful—like looking at a dead carcass of your memories.

5) The worst question and comments are those that somehow imply they could've done more. For example, don't casually mention "my friends in Altadena hosed down their house and their house was spared." Or: "My friends just cleared the brush from their house last year so their house is fine."

6) Don't tell them about other people who have it worse. Their pain is their own. Your compassion comes from listening, not telling.

7) Don't "look on the positive" for them. Don't say "At least you're all safe. That's more important than things." That implies they don't already know that. Believe me, they do!

8) Don't add to their grief. When I told one friend my house had burned, she broke down sobbing and I had to console her for 20 minutes. This is not the time to have them console you over your grief in their loss.

9) Don't tell them that this loss is the universe/God telling them something. If this is your belief, hold it to yourself. No one going through this wants to hear someone else interpret what the universe/God is telling them or that there is a lesson you think they need to learn.

10) The natural tendency is to try to learn from what happened by asking detailed questions that will keep you safe in the future. Don't do that. Don't ask if they evacuated on time or their smoke alarms went off or if they hosed down their house.

Simply tell them you are grateful they are safe. You are there for them, whatever they need. And let them tell you their story when they're ready.

The most wonderful thing someone did for me — something I'll never forget — is to bring me a cup of tea and stand quietly with me.

Dete Meserve is an award-winning creator and film and television producer as well as a best-selling novelist. Her latest novel, The Memory Collectors—about four people who get to spend an hour in their pasts—will be published May 20, 2025. Under the banner of her production company Silver Creek Falls Entertainment, she's currently Executive Producer/ Showrunner of Weather Hunters in collaboration with Al Roker Entertainment.

BUSINESS

CONNECTING a Caring
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DROP OFF HOPE

Clothes & Essentials, and Care for Fire Victims

HERE'S HOW TO HELP!

Drop Off Location
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21912 1/2 Ventura Blvd
Woodland Hills, CA 91364
818-463-5402

LA HOT HAIR is beyond devastated and heartbroken by the fires in the greater LA areas. In an effort to give back to our community we love, we are partnering with Connecting a Caring Community, a local non profit organization, as a donation drop off location and putting together essential packages for the fire victims in need.

Connecting a Caring Community is a non-profit organization based in Agoura, CA dedicated to mobilizing people and communities to live a life of giving through time, money and meaningful projects.
https://connectingacaringcommunity.org

NEW Blankets + Volunteers Needed:

- We are partnering with **Connecting a Caring Community** who will be delivering blankets and physical gift cards to shelters and victims affected by the fires by physically handing them out in person to say we are so sorry for their loss, we are wrapping you in love.

PHYSICAL GIft Cards Needed

- ($5, $10, $20) Target, The Coffee Bean, Starbucks , Marshalls, CVS, Ralph's

Please join LA Hot Hair on this journey with **Connecting a Caring Community:**

LA HOT Hair MORE GOOD HAIR DAYS

Photo: CNN

Will Insurance Pay if You Abandon Your Car in a Fire?

By Tim Gaspar

Earlier this week, our community suffered the devastating combination of an historic windstorm, bone dry vegetation, and wildfire. The result was a number of fires that exploded in size and intensity driven by 60-80 mph wind gusts and a terrain ravaged by drought.

At the time this article was written, hundreds of homes, buildings, vehicles, etc. had been destroyed by the wildfire. The destruction happened so quickly that many residents got out with literally just the clothes on their back. Is insurance going to be able to put these families' lives back together? Thankfully the answer is (typically) yes; this catastrophic event is exactly what insurance is for.

Here is a list of frequently asked questions about insurance coverage and how coverage might apply:

-Does the average homeowners insurance policy or a California Fair Plan policy cover damage from wildfire? Yes, a typical homeowners policy (called an "HO3") or a California Fair Plan policy covers not only damage from wildfire but also damage caused by smoke.

-Will my insurance company pay for a hotel if I get evacuated? Generally speaking, yes. The "loss of use" portion of your policy will pay for a hotel room, the cost of eating out, and buying toiletries and any other necessities. Be sure to be reasonable with your spending (ideally don't book the Presidential suite at the Waldorf or buy all the A5 wagyu in LA) and keep your receipts to maximize reimbursement.

-I had to leave my car on Sunset Blvd and make a run for it; is my car covered if it gets destroyed? As long as you have "comprehensive" coverage on your auto policy, it will be covered for fire damage regardless of whether it's in your garage, your driveway or idling on Sunset Blvd.

-My car that burned up had a trunk full of my personal belongings; are those covered? Yes, as long as you have homeowners insurance or a renters insurance policy, your personal property is covered no matter where it was destroyed/damaged, whether it be in a vehicle, storage unit, friend's house, etc. Pro tip: if you have particularly expensive items, it's always a good idea to have the receipts or pictures to be able to prove you had them.

-Seems like my insurance will cover pretty much everything? Is any destroyed property not covered on a typical home policy? Yes, there are coverage limitations on items on a few high value categories like jewelry, art, collectibles, etc. You need a special "personal article floater" policy for those types of items.

At the end of the day, a typical auto and homeowners or renters insurance policy is going to replace most, if not all, of the property you lost, but it can't replace YOU. When you get the order to evacuate, do it quickly so you don't need to leave your car idling on Sunset Blvd. Stay safe!

Tim Gaspar is the founder and CEO of Gaspar Insurance and a candidate for LA City Council 2026. You can reach him at tim@timgaspar.com

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Covering Chatsworth, Northridge, Granada Hills & Porter Ranch

Shielding Dementia Patients from Distressing News on TV

By Ronda Wilkin

If you're like me, during times of crisis, you might find yourself glued to the news 24/7. However, for individuals with dementia, watching distressing news can be overwhelming and hard to process. Many people with dementia struggle to make sense of the present, which can lead to confusion, behaviors, or even hallucinations.

I vividly remember an incident from October 2018, when I was the administrator of a memory care community in the Palm Desert area. At the time, the devastating Northern California fires had scorched nearly 250,000 acres. That morning, our residents were engaged in a craft project that included some red glitter. An innocent staff member, responding to a resident's request, turned on the news. Everything seemed fine - until it wasn't.

A few hours later, one resident became visibly upset, pointing at a speck of red glitter and shouting, "We're on fire!" Her fear quickly spread, unsettling others. Despite the fire being over 300 miles away, our residents couldn't process the distance or context.

Similarly, I've witnessed residents exhibit distressing behaviors during news coverage of events like the George Floyd trial, imagining harm coming to them personally. While I am good at redirection, as was my team, it is often harder for families who need to learn these techniques.

Graphic and disturbing news images can confuse individuals with dementia, creating unnecessary anxiety and stress. To promote their well-being, I always recommend limiting exposure to negative news and opting for positive, uplifting programs instead. Who doesn't love old movies or re-runs of *I Love Lucy*?

If you'd like assistance with redirection techniques or other dementia-related challenges, feel free to reach out to me at ronda@dementiapartner.com or visit www.dementiapartner.com.

What to Do If You Evacuate Without Your Medications

For those that have had to quickly evacuate their homes, it is a time when panic is at an all-time high and certain items can be easily forgotten in the rush to escape. For some, that includes crucial medications and health equipment.

Due to the fires, California health officials have ordered that all insurance providers suspend prescription refill limits and any out-of-network restrictions.

First, officials suggest going to the nearest pharmacy to replace needed medications. If an individual typically gets their prescriptions from a chain pharmacy like CVS, they can go to any other branch to request a refill.

If you have evacuated to a location without a branch of your typical pharmacy, you can go to a local one and request your prescription be transferred. There will be no additional cost and the medication fee will be what one would have paid at an in-network pharmacy.

If, however, you cannot reach your pharmacy or doctor, California is allowing pharmacists to dispense a "reasonable amount" of medication without a prescription at their discretion to see patients through until they can get a regular supply.

The state also mandated that insurance companies replace medical equipment for those that have been displaced or lost their homes. All healthcare outlets are currently required to have a toll-free number that patients can call to assist fire disaster victims in replacing their medical equipment.

Due to the fires, California health officials have ordered that all insurance providers suspend prescription refill limits and any out-of-network restrictions.

Given the influx of displaced individuals, wait times will most likely be longer than usual, but health officials urge individuals to get their refills as quickly as possible to avoid medical emergencies. While there will most likely be a delay due to paperwork, everyone will get their prescriptions filled.

Those that need additional assistance are encouraged to call 211, and will be connected with organizations that will help in finding emergency medication access. Additionally, if you are having trouble contacting or getting the services you need from your specific health insurer, you can contact the Department of Managed Healthcare Help Center at www.DMHC.ca.gov or 888-466-2219.

HEALTH

Wildfire Preparedness: Protecting What Matters Most with a Household Binder

By Mercy Albert

As wildfires ravage California, they leave behind a heartbreaking trail of destruction- homes reduced to ashes, families displaced and cherished belongings lost forever. While we can't control nature's wrath, we can take steps to protect what matters most.

One crucial yet often overlooked step is creating a Household Binder, a portable collection of your most vital documents. In an emergency, having this binder ready can save time, reduce stress, and help you begin the recovery process. It is a centralized, organized collection of essential documents you can grab at a moment's notice. It ensures that your most important information is with you, even if everything else is left behind.

What to Include:

*Personal Identification: Passports, birth certificates, Social Security cards, driver's licenses.

*Insurance Policies: Home, auto, health, and life insurance.

*Property Documents: Deeds, titles, or lease agreements.

*Financial Information: Bank account details, credit cards, and emergency cash.

*Health Records: Insurance cards, prescriptions, and medical histories.

*Children's Documents: School records, immunization forms, and custody papers.

*Pet Records: Vaccination certificates and microchip details.

*Emergency Contacts: A list of key numbers for family, doctors, and service providers.

How to Prepare Your Binder: Use a durable, waterproof, fire-resistant case. Label and organize documents with clear tabs. Regularly update the binder to ensure it's current and store it in an easily accessible location.

When evacuation orders come, there's often no time to think—only to act. A Household Binder ensures you have what you need to navigate the aftermath of a disaster, from insurance claims to medical care and beyond.

As a Mobile Notary Public, I understand the vital role these documents play in recovery and rebuilding. I encourage everyone to take this simple but powerful step toward safeguarding their future.

Alpert of Have Mercy Mobile Notary Services offers assistance in the Calabasas, Valley and Malibu areas. You can reach her at (818) 388-6961 or mercy@notarymobile4u.com to set an appointment.

BEST INDEPENDENT LIVING U.S.News & WORLD REPORT 2024

This season, give the gift that matters most.

Fairwinds – West Hills is more than a place to live – it's a place to belong. From shared meals in the dining room to engaging events and activities, life here is built around genuine connections, all while making meaningful contributions to the larger community.

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Are you wasting money on your ***Medicare supplement plan?*** *If you are on a Plan F, I, or J you probably are.*

MEDICARE SUPPLEMENT RATES	
AGE	PLAN G
65	146*
66	179
67	187
68	187
69	193**
70	197**
71	204**
72	211**
73	217**
74	224**
75	234**
76**	247**
77	255**
78**	264**
79	274***
80**	274***
81	274***
82**	274***
83	274***
84**	274***
85	274***
86+	274***

Plan G is the Medicare supplement plan we are recommending for our new and existing clients. Since January 1, 2020, Plan G has been the **richest plan** that those new to Medicare can enroll in. Because of this, we are systematically moving all of our clients to Plan G.

Carriers are competing for this plan. **The ONLY difference between Plan F and Plan G is that Plan G has a once-a-year deductible.** In 2025 that deductible is $257. All other Medicare benefits are **identical**, and **the network of providers is identical**.

We are regularly saving people **$1000 or more** (net after the deductible) per year. And, we expect that savings to widen.

It's Time to Shop!

The California **"birthday rule"** guarantees you the right to change your Medicare supplement plan to any other carriers' same or lesser plan **within 60 days of your birthday**. You can change without answering health history questions.

L.A. County rate changes through 1/1/25. (Compilation of rates from 10 carriers) Rates subject to change. "F" Plans are only available to those eligible for Medicare prior to 1/1/2020. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options. 5-10% couples discount available on some plans.
**These rates are available if you reside with someone over the age of 18.*
***Age 76 to 85 rates may be lower if you are within 10 years of your Part B effective date.*
****Reflects $25/month new-to-Medicare Part B 12-month discount.*

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Are you looking for a Medicare options expert to give an educational presentation on Medicare health plan options? We can help!

ENTERTAINMENT

The Reel History of the Valley

By Martin M. Cooper

The Studios Give Back

With the fires ravaging our region, tens of thousands of Angelenos evacuating their homes, and the Herculean efforts of firefighters and public safety personnel working tirelessly on our behalf, it seems inappropriate to write a normal column about the story of motion pictures in the San Fernando Valley.

Perhaps a better use of newsprint this month is to share a positive story of the relationship between the major studios and the San Fernando Valley's social service agencies.

According to Valley Nonprofit Resources, there are more than 4,000 nonprofit organizations in the San Fernando Valley. Many of them look to – and find support from – the Valley's motion picture industry.

When it comes to the relationship between the San Fernando Valley's film community and its nonprofit organizations, Marianne Haver Hill is an acknowledged expert. She is Executive Director of the Community Foundation of the Valleys. Previously, she oversaw implementation of the Countywide Strategic Plan for Economic Development for the Los Angeles Economic Development Corporation and before that, was President and CEO of MEND (Meet Each Need with Dignity), a poverty relief agency.

Marianne Haver Hill, Executive Director, Community Foundation of the Valleys

There is a long-time symbiotic relationship between the Valley's motion picture studios and the companies that provide services to them with the region's nonprofit organizations. As neighbors as well as major employers in this region, the studios have marshalled their employees to volunteer and otherwise support nonprofit agencies in a variety of capacities.

Haver Hill believes that there is a particular benefit in having film company executives serving on nonprofit boards of directors. Industry executives often contribute motion-picture-related items for the agency's fundraising events or activities; bring their particular expertise to the organization's board deliberations; and understand that part of their board commitment is to make an annual personal financial contribution to the agency.

Disney donated $1 million to the Boys & Girls Club of Burbank and Greater East Valley for the youth services organization's new building.

The studios have additionally been helpful by sending out groups of employees to work at nonprofit events such as holiday parties or galas. For several years, Universal Studios' Discover a Star Foundation organized a large Christmas in Spring event with MEND in Pacoima. According to Haver Hill, "Typically, MEND and several transitional living facilities collectively referred several hundred unhoused individuals and families to participate in this wonderful event. Christmas in Spring included a catered lunch, crafts, games, visits with Santa, gifts to take home, and more," she recalls. "It was such a delight to see not only the smiles on the faces of the event recipients, but also to see the joy the employees had in providing such a wonderful experience for all who came."

Sometimes, the studios will make a major contribution to a local nonprofit…particularly if it is in the city where they are located. In September 2018, Disney donated $1 million to the Boys & Girls Club of Burbank and Greater East Valley, while in March 2022, Warner Bros. donated $500,000…both for a new building for the youth services organization.

Other ways in which local motion picture companies have supported nonprofits have been to conduct food, toy, clothing or blanket drives; to donate cash to support the nonprofits' work; to offer internships for young people interested in pursuing a career in motion pictures; and to provide their facilities for fundraising events. In addition to the studios, many film-related companies have a "day," when groups of employees will engage in volunteer work at nonprofits, such as painting, cleaning, and when appropriate, interact with the agency's clients.

In addition, several of these larger companies provide grants or event sponsorships. The studios' financial contributions have strengthened the credibility and reputation of the recipient agencies, which in turn allows the agencies to leverage these donations to pursue other monetary gifts.

Haver Hill concludes: "Studio senior executives understand the importance of engaging their employees and utilizing their resources to partner with local San Fernando Valley charitable organizations; these businesses not only foster positive corporate cultures internally, but also promote the flourishing of our region."

What's in it for the film studios and related companies? A lot.

Since a large percentage of their employees live in the Valley, and since many are unionized, a positive relationship with their families is an important factor in negotiations. When studios or other film-related companies need support or testimony before various city or state committees or commissions regarding zoning, filming, or other matters requiring government approval, nonprofit executives often step up to testify what a great corporate citizen the film company is. Several Valley-based film-related businesses put a list of the nonprofits they've supported during the year on their holiday greetings cards.

According to Valley Nonprofit Resources, there are more than 4,000 nonprofit organizations in the San Fernando Valley. Many of them look to, and find support from, the Valley's motion picture industry.

The partnership between the motion picture industry, both organizations and individuals, with the Valley's nonprofit organizations, is one of the sinews that makes the San Fernando Valley as strong as it is…and will help us recover from the current disaster.

Martin Cooper, President of Cooper Communications, supervised public relations for the Academy of Motion Picture Arts & Sciences for 10 years; held executive positions with Disney and Universal Studios; and served as Chairman of the Board of the UCLA Film & Television Archive. He is a Fernando Award Honoree and Past Chairman of VICA. An award-winning author, he has written four books, two of them on the San Fernando Valley. He is currently researching his next book, the history of motion pictures in the Valley.

Applying for Federal Disaster Assistance

By Congressman Brad Sherman

If you qualify for $43,600 of housing assistance, you may also qualify for additional temporary rental assistance from FEMA. The amount of assistance is based on prevailing rental value in your community, and the number of people in your household.

If you qualify for the full $43,600 in FEMA housing aid, you will probably qualify for an additional $10,000 in aid from the California State Supplemental Grant Program. This aid can be used on rental expenses, housing repairs or rebuild, replacement of personal property, medical expenses, etc.

Importantly, there is no separate application to obtain this state assistance. Individuals who receive the maximum in FEMA housing assistance will automatically receive state assistance.

For more information on the California State Supplemental Grant Program, visit cdss.ca.gov/inforesources/disaster-services-branch/disaster-grant-assistance.

The "Other Needs" (car, medical, etc.) FEMA grant of up to $43,600 is in addition to the initial FEMA housing assistance, which also has a separate maximum of $43,600.

If you submit the application for assistance with FEMA and you have insurance, you may receive a message that your assistance was "not approved." This is a glitch in the FEMA website. If you have insurance that does not fully cover all of your costs (under-insured), you are still eligible for FEMA assistance. You will need to provide additional information to show that your insurance will not cover all of your costs. I am pushing FEMA to correct the glitch, and to reduce the paperwork and delay for those who are under-insured.

The $43,600 in housing assistance is the maximum set by current law for disaster victims. I will be advocating for new special laws to provide additional assistance to Los Angeles area fire victims. I realize that the cost to rebuild some homes can exceed $1 million, and that many fire victims do not have adequate insurance.

Federal Assistance to Fire Victims:

This assistance is designed to help cover costs not covered by insurance.

Grant Assistance to a Household:

FEMA Individual Assistance – Special Needs Assistance Grants: $770 one-time payment to afford immediate needs like food, water, hygiene, and transportation.

FEMA Individual Assistance – For Housing: The maximum amount a homeowner can receive through the FEMA Individual Assistance grant program for home repair and replacement, and for temporary housing, is up to $43,600.

FEMA Individual Assistance – For Other Needs: Another $43,600 is available in the form of a grant from FEMA to cover medical expenses, damage to a vehicle, household items/property, funeral expenses, moving/storage, and childcare expenses, etc.

To apply for FEMA Assistance visit disasterassistance.com.

Small Business Administration Loans for Homeowners and Renters:

SBA loans can cover up to $100,000 of personal property loss (i.e. furniture, clothing, automobiles) and up to $500,000 of a homeowner's real property loss (i.e. home repair). Second homes and vacation homes not eligible. Loans are for up to 30 years; first payment and interest accrual deferred for the first 12 months. The maximum interest rate is 4%.

Small Business Administration Loans for a Business:

SBA Physical Damage Loans: Loans up to $2 million for businesses and nonprofits for uninsured physical damage and losses. Loans are for up to 30 years; first payment and interest accrual deferred for the first 12 months. The maximum interest rate is 4% unless credit can be obtained elsewhere. If credit could be obtained elsewhere, then interest rate is 8%.

SBA Economic Injury Disaster Loans: Loans up to $2 million for businesses and nonprofits with economic injury (such as lost sales) as the result of the disaster. Only available when Small Business Administration determines a recipient is unable to obtain credit elsewhere. Loans are for up to 30 years; first payment and interest accrual deferred for the first 12 months. The maximum interest rate is 4%.

The combined loan amount across both SBA programs may not exceed $2 million.

To apply for SBA Assstance visit sba.gov/funding-programs/disaster-assistance/california-wildfires.

Congressman Brad Sherman represents California's 32nd Congressional District, which includes the city of Malibu and the Los Angeles neighborhoods of Pacific Palisades, Beverly Glen, Bel Air, Studio City, Sherman Oaks, Woodland Hills, West Hills, Canoga Park, Winnetka, Reseda, Tarzana, Encino, Chatsworth, Northridge, Brentwood, North Hills, as well as the south side of Granada Hills.

For more information, further wildfire resources and updates, visit sherman.house.go.

REAL ESTATE

Seven Things to Do When Filing an Insurance Claim Cont'd

(continued from page 1)

representatives, dates, and summaries of what was discussed.

Organizing Your Claim: Create a folder or digital file to store all relevant documents, receipts, and communication logs. Being organized and thorough will not only expedite the process but also reduce stress during an already difficult time.

One more quick note. You WILL get a call from a public adjuster wanting to represent you in the claim. Don't sign any kind of contract with anyone for at least a few days.

Public adjusters can be helpful and provide value in large and complicated claims but they take a percentage of the claim dollars so depending on your carrier and complexity (or lack thereof) of your claim you might not need a public adjuster.

Tim Gaspar is the founder and CEO of Gaspar Insurance and a candidate for LA City Council 2026. You can reach him at tim@timgaspar.com

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