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April 2021

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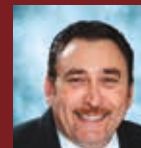
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**PUBLISHER** Scott Dormaier  
949.244.2213  
scott.dormaier@n2pub.com

**COVER PHOTOGRAPHER** Steve Lopushinsky  
Turville Photography

**RESIDENT CONTRIBUTORS** Anne Olson  
Will Fetter  
Betsy Little  
Ron Accornero  
Natalie and Tracy Milstead  
Shireen Ferguson  
Aimee Gromfin  
Sara Pelly  
Brenda Bryant  
Andie Mills

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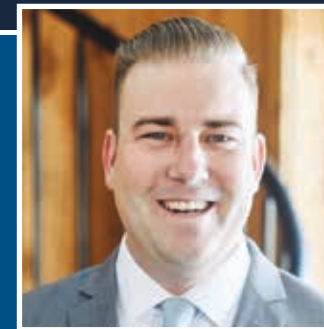
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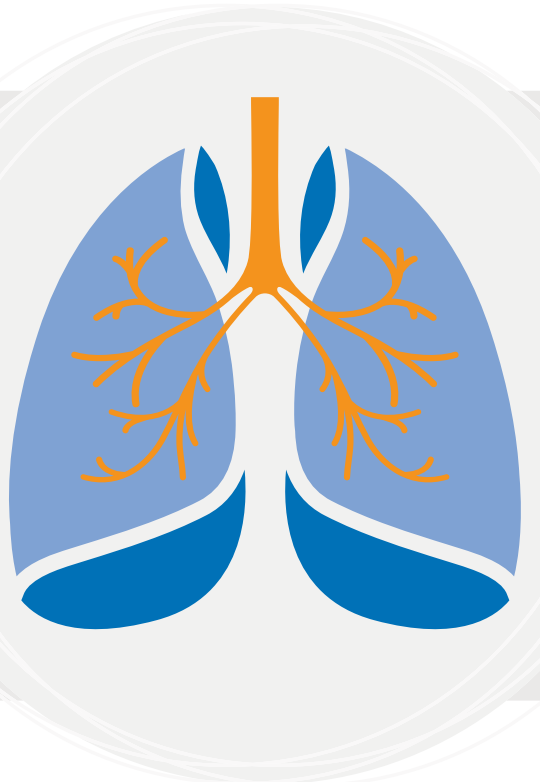
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"Orange County deserves its best shot against lung cancer," says Ravi Salgia, M.D., Ph.D., the Arthur & Rosalie Kaplan Chair in Medical Oncology at City of Hope, and one of the world's leading experts on lung cancer treatment. "That's why we are introducing a screening program that detects lung cancers earlier and greatly enhances the odds of survival."

You may qualify for a lung cancer screening if you are a high-risk current or former smoker. You may also qualify if you are outside the standard criteria or have additional risk factors.

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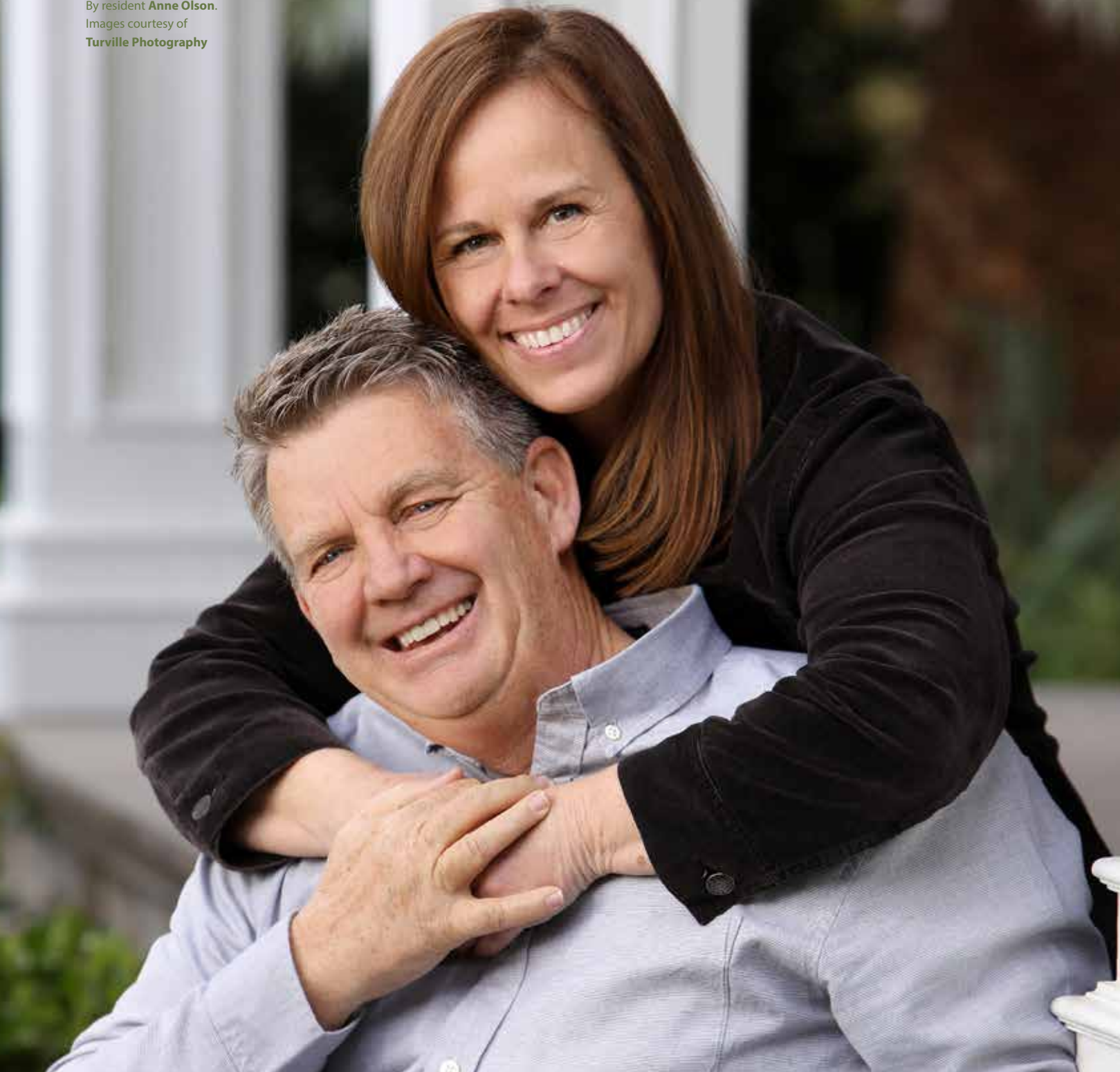
COMPREHENSIVE CANCER CENTER OPENING IN IRVINE IN 2022



Edward Kim, M.D., M.B.A.,  
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## family spotlight

By resident Anne Olson.  
Images courtesy of  
Turville Photography



# meet the Olson Family

Sam and I met on a blind date in college. He was a tennis pro at the local club and was working on a bachelor's degree in Recreation Management. I was finishing a master's degree in Social Work. Sam taught me to play tennis and would show off as he ran down every ball I hit. He asked me to marry him after 2 months. I turned him down. Undaunted, he kept pursuing me and we married in 1986.

Seven years later, we were living in Lake Forest, and Sam was working at the Balboa Bay Club in Newport Beach, when he decided he wanted to buy an old house, fix it up and see if he could sell it for a profit. We didn't make any money on that first project, but we both liked turning the house into a beautiful home and wanted to do it again. We became real estate agents. I later went on to get a broker's license, and we started Pacific Legacy Real Estate & Investments, Inc.

By 2000, we had 6 kids and a dog and needed more room. We bought a worn out rambler on a half-acre with a pool in Villa Park. It was beat up, but perfect for our family. We have moved 9 times since then; 8 of the moves were within Villa Park. We love it here and have built or remodeled 15 houses in Villa Park. In 2013, I saw an advertisement to host children from an orphanage in Ukraine. I showed it to Sam, who immediately picked out a sibling group of 3 kids and said, "I'll do it if we can get these kids." We signed up. The 3 kids came - Alex (age 10), Deanna (age 9), and Vika (age 7). They were so adorable! They didn't speak any English, but were smiley and enthusiastic. Amazingly, we were somehow able to communicate with them. We had a wonderful summer doing a lot of "firsts", like taking them to the beach, movies, and even a trip to Disneyland. It was hard to say goodbye at the end of August. We stayed in touch and signed up to have them come at Christmas and then again the following summer. Two days before their 4th visit with us, the US government denied VISA's to the kids, telling us that they would not be allowed to come on a hosting trip to our home again. We were heartbroken.

We stayed in touch with the kids and followed their progress through the help of a facilitator. In February 2015 we were notified that the kids were being put on the Ukrainian National Registry for orphaned children. For the first year, they would only be available to be adopted by Ukrainian nationals. We would have to wait a year and hope that an Ukrainian family didn't adopt them first. Since the government doesn't separate families, one person or couple would need to adopt all the children together. They and their 4 year old deaf brother, Andre, (whom we had never met because he was not old enough to go on the hosting program,) were to be adopted as a group. They had little chance of being adopted in Ukraine because Ukrainians generally only have one or two children.

Did we want to adopt them? Yes! At first, Sam was hesitant about adopting a deaf child, but I wasn't. I had worked with the deaf for a year while serving a mission for our church in Panama. I knew that there are often exemptions and different rules for special needs children, so I began to research it



Hazel, Sydney and Anne



Kirt, Rachel, Hazel (2) and Calvin (1 month)

and found out that in Ukraine special needs children could be adopted internationally without the one year wait. Our facilitator confirmed this, but told us we could only adopt the little boy right away if we could convince the government to separate him from the other children. She thought there was a chance we

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Vika (14)



Deanna (16)



Andre (10)



Alex (17)

could get him separated, so we put in the rest of the paperwork and flew to Ukraine on May 23, 2015.

We adopted Andre on June 26th, then flew home for 10 days while his adoption was finalized. During our time home, we attended the marriage of our oldest son, Kirt.

Once back in Ukraine, we got to work on a petition to waive the one year wait for the older 3 kids and start the second adoption. The court granted the adoption Aug 11th. On September 4th we flew into LAX with all 4 children who became US citizens upon entry to the country.

It was a hard, crazy summer with so many miracles and blessings. It's difficult for me to even think of this time without tearing up for one reason or another. Many people ask me why we decided to adopt. While there are a lot of little things that nudged us in that direction, the simple answer is because we love our family. We loved having kids and being with them, and we felt we were at a point in our lives when we could open our home and family to include some other children.

**We love our 10 kids, their spouses, and children! From oldest to youngest:**

Kirt (32) is married to Rachel. They have 2 children, Hazel (2) and Calvin (1 month). They have lived with us this past year while remodeling their house in Tustin. Kirt works in our family business. He

loves playing games, which makes him a favorite with the younger kids. Rachel is a structural engineer.

Mark (30) and his wife Jessica live in Las Vegas with their son, Ty (1). They lived with us while Mark was in medical school and moved out last year when he started his residency in anesthesiology. Jessica is a CPA with a commercial real estate company.

Holly (29) and her husband Ryan have 2 girls, Sammie (4) and Maddie (2). They live in Midland, Texas where Ryan is an assistant DA. Holly is an RN, but spends most of her time caring for her young family. Sydney (27) lives in Utah. She completed a BA in dental hygiene. A couple years ago she started filming weddings and loved the creativity of video. She now has a thriving a videography business.

Sara (23) is a senior at BYU. She is studying communication disorders and plans to complete a master's degree and become a speech therapist.

Scott (21) and his wife Kim, have been in the same classes at church and school since they were one year old. They married last December and are students at BYU where he is studying information systems management and she is studying environmental science.

Alex (17) is a junior at VPHS. He enjoys surfing and watching movies. Deanna (16) is a sophomore at VPHS. She loves dancing and music.

Vika (14) is an 8th grader at Santiago Charter Middle School. She loves reading and telling jokes with her dad.

Andre (10) is in 4th grade at Taft Elementary in Santa Ana. Because he is deaf, he attends a special program there. He is incredibly happy and energetic. He loves police work and digging in the garden.

**42**  
YEARS

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Goodwill of Orange County helps people who are facing barriers find and keep jobs. Our stores and donation sites make this mission work possible.

Learn more about Debra's story and Goodwill's job placement programs at [ocgoodwill.org](http://ocgoodwill.org).



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# meet **Morrow,** Guide Dog in Training

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I was inspired to puppy raise after meeting my friend, Jake Olson, and his guide dog, Quebec, at Orange Lutheran High School in 2012. Seeing how much freedom and independence Quebec gave Jake moved me to want to help provide that to others. I decided to work with a nonprofit called Guide Dogs of America from Sylmar, CA.



closures and restrictions. They are always looking for good volunteers to raise puppies, so if you are interested, please go to [www.guidedogsofamerica.org](http://www.guidedogsofamerica.org)

Morrow is set to return to Guide Dogs of America in May, where she will continue with professional training. I'm often asked how I'll be able to let her go when the time comes. Raising Morrow has taught me countless lessons in patience and responsibility. But, she has also taught me perseverance, determination, and unconditional love. I am so proud of how far she's come on our journey together, but she has a bigger purpose. I know Morrow will change someone's life like she has changed mine.

**You can follow Morrow on Instagram to learn more about raising a guide dog and follow her journey; her username is @goodgirlmorrow.**



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Their mission to transform lives through partnerships with service and guide dogs free of charge really resonated with me.

In January 2020, I was matched with a 9-week-old female black lab puppy of the "M litter" who I named Morrow after baseball player Brandon Morrow of Jake's favorite baseball team, the Chicago Cubs.

I teach Morrow basic commands, house manners, and socialization in public settings, such as stores, restaurants, schools, and public transportation — essentially, anywhere Morrow may be required to access with her handler as a guide dog. We attend regular group meetings, outings, and trainings both virtually and in-person in order to learn the proper ways to handle various situations, teach commands, and troubleshoot behaviors we encounter along our training journey.

I am a 24-year resident of Villa Park. I graduated from Orange Lutheran High School in 2015 and went on to major in biology at SDSU, where I attended classes with Morrow, and we graduated with the class of 2020. Morrow loves practicing her commands at Ralph's in the Villa Park Towne Center as well as at the fire station, where I currently work as an EMT for the 911 system.

The staff at GDA is phenomenal and has worked around the clock to provide us puppy raisers with the necessary guidance and support to navigate how to socialize our puppies despite pandemic

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By resident  
Aimee Gromfin

This photo was taken on February 12, 2020, in case you're wondering why there are no masks!

# OUSD Mandarin Immersion Program

*offers students an awesome biliterate opportunity...*

*If you've never met a blonde-haired, blue-eyed kid who speaks Mandarin Chinese, allow me to introduce you to two of them who live here in Villa Park. My sons are Asher (13) and Eli (9), and they both speak, read, and write in Mandarin. We've never lived in China, and the boys are not polyglot prodigies who pick up languages from watching YouTube. Instead, our boys, along with hundreds of other students, are in the Mandarin Immersion Program (MIP) through the Orange Unified School District (OUSD). They are all on the path toward becoming bilingual and biliterate in Mandarin.*

MIP students enter the program in kindergarten at Fletcher Elementary School before continuing through Cerro Villa Middle School and Villa Park High School. Now in its ninth year, students from the first MIP cohort are in their freshman year at Villa Park High School. The program begins as a 50/50 model (with half of the instructional time conducted in Mandarin) and the course sequence changes through high school. In the first few years, the students learn Mandarin through language arts, music, and math. By high school, students expand their Mandarin skills in classes such as international business. Students will also test for California's Seal of Biliteracy.

Our journey with the MIP began in 2013. My husband and I had toured many impressive schools before learning that OUSD had recently implemented this new language immersion program. We were intrigued but also a bit intimidated by the prospect, with many questions and concerns. We had heard of Spanish language immersion programs before, but Mandarin? For native English speakers, Mandarin is a level 5 language, one of the most difficult languages to learn. By comparison, Spanish and French are level 1 languages. It was overwhelming to envision our little kindergartener suddenly immersed in Mandarin for half of the school day.

Despite our uncertainties, we were ultimately drawn to the opportunity. As we toured the school, attended meetings, and read various studies, we learned that immersion programs are not just about becoming bilingual (or even trilingual for some students). There are significant cognitive, academic, and

socio-cultural benefits, as well. Studies show that students in language immersion programs tend to perform better academically, test at higher levels, develop enhanced primary language skills, and learn additional languages, math, and music with greater ease. Language immersion programs have been gaining momentum in the United States in the past decade, with about 400 programs around the country. Now



Asher and Eli Gromfin

with three different programs in place, OUSD has become a leader in language immersion, with exciting plans to expand even more.

Nearly eight years after enrolling Asher, we have witnessed the phenomenal growth of the MIP from a small combo kinder/first-grade class to two full classes for each grade level. At Fletcher Elementary, this award-winning program has thrived under the leadership of Principal Sara Pelly (also a Villa Park resident) as well as the incredible teachers, staff, and families. When I spoke with Mrs. Pelly about this article, she noted, "Being awarded the CSBA Golden Bell was such an honor and is a testament to the hard work and dedication of the Fletcher staff and the ongoing support we receive from the district." Beyond the language component, there are other unique and incredible experiences for MIP students, such as last year's spectacular Lunar New Year performances at Chapman University.

As for the benefits of language immersion, we have observed them firsthand. Asher is now a seventh-grade honors and accelerated math program student at Cerro Villa Middle School where he maintains over a 4.0 GPA. Eli is a third-grader who also excels academically, especially in Mandarin and math. Fletcher Elementary offers a GATE program that can be combined with the MIP, which both boys have benefited from greatly. While we're obviously proud of their academic strengths and accomplishments, we're equally proud that Mandarin immersion has enhanced their appreciation and respect for other cultures, ethnicities, and worldwide issues. In addition to their extracurricular activities/sports, both boys enjoy creating YouTube content on various topics, some of which are filmed entirely in Mandarin. A few of their videos on meaningful issues have been shared on social media by school staff, OUSD leadership, and Congresswoman Katie Porter.

People have asked about any cons to a language immersion program. There can be challenges, especially in the beginning. As we adjusted to the program, there were moments we felt frustrated by our inability to directly help with Mandarin work (which is not expected of families). It is also common to see an initial lag while the student starts processing dual languages. And there are still times when we question their fluency level, especially since students in Spanish or French immersion schools develop fluency much more quickly. We have to remind ourselves that they are learning a tonal, character-based language. It's not easy and fluency will take longer. The program requires patience and commitment, but the life-long benefits are immensely rewarding.

I recently asked Asher this question: If he could start all over again, would he opt out of language immersion? Without hesitation, he replied, "No way, learning Mandarin has been amazing." OUSD has given our children a remarkable opportunity with the Mandarin Immersion Program, and I highly encourage VP families to learn more by visiting the OUSD and Fletcher Elementary websites.

<https://www.orangeusd.org/fletcher-elementary-school/about/mandarin-immersion>



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What is a smart home? Smart homes allow for full automated integration right at your fingertips. Access your camera system, HVAC, A/V equipment, pool equipment, kitchen, and outdoor appliances, all from your phone. Fun fact: the camera system can be set up to have facial recognition and unlock your front door as you're walking up! You can also lock all of the exterior doors from one button as well as control all of the lights in the home from one place. Welcome to a glimpse of the future!



Kitchen features include Thermador appliances, dual dishwashers, rotisserie oven, range with grilling capabilities, porcelain countertops, floor to ceiling custom cabinetry with pull-out drawers, integrated wireless charging stations in the kitchen island, and convenient pop-up outlets from the countertop.

The three-car garage is fully finished and insulated with 10-foot



•••

ceilings, 9-foot garage door openings for larger vehicles, custom storage cabinets, epoxy flooring, video wall with four TVs, dedicated A/C unit, and a full catering kitchen with Kitchen Aid ProLine Appliances, making it easy to entertain guests while keeping your main kitchen clean.

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- RV parking with gate, sewer cleanout, and 220V hookup
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## Meet the Artist:

**Kristin Ryan Castro - Cheeky Bean Acrylics**

Kristin's work was featured on 7 different walls in the staging at 10912 Vida Drive.

My pieces represent various landscapes and oceans - resembling the Earth's elements which is achieved through texture and vivid color. I finish all of my pieces with accents of glass, stone, gems, shattered mirror, tiles, gold leaf, and resin, which is how each of my pieces are cured. I recently went a completely different route and have experimented with compound, stucco and clay. I love incorporating sentimental pieces from my clients as it preserves their special items into artwork that can be displayed and admired by all.

Check out her talent at:  
[www.cheekybeanacrylics.com](http://www.cheekybeanacrylics.com)



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# Villa Park Women's League's **HELPING HANDS**

Our local women's league has numerous activities to encourage friendship and fun. Some focus on learning about new things, playing games, eating delicious food, and/or helping community neighbors. Both Secret Angels and Stitchery offer opportunities to donate time to assisting others.

The Secret Angels are a large group of members who willingly offer support when needed. Sue Drobish, chairman of these thoughtful, caring ladies, is called when assistance is required after a member's fall, hospitalization, family death, or other situation when outside help is necessary. Examples given are as simple as providing transportation, house sitting during

a memorial service to ensure security, shopping for needed supplies, or providing a home-cooked meal. During the pandemic, calls for assistance are down, but members are willing to step into action when the occasion arises. One of the longest-running activities in league history, requests for help are sporadic and thus opportunities to donate time are often last minute. The satisfaction of being an "angel" to someone in need of a magic gesture is truly rewarding. Please call Sue to learn more, for support when in need, or to volunteer to offer your assistance.

Twice a month, on the first and third Tuesdays at 10 am, a group of ladies meets for what could be loosely called "an old-fashioned sewing bee," enjoying coffee and morning treats, activities include crocheting, knitting, sewing, and a wide variety of other craft projects. There is no set "must-dos." As Laurie Stewart, the queen bee leader of Stitchery shared, all are welcome, even

though the current group is small due to the virus. That will change soon, we all hope, as members create unique items to use personally or give away to family and friends.

Several of the group have devoted numerous hours, both at meetings and at home, to making things and then donating them. Frances Powell, a relatively new arrival in Villa Park, has sewn 1,600 (that's right, 1,600) masks, boasting filter and wire nose additions. As a military widow, many of her masks are deployed to veterans all over the country. In addition, others are given to nurses by Fran, a former nurse herself, and to children at St. Joseph Hospital. Patriotic quilted blankets are also made for

veterans by this Villa Park Women's League lady. She is a true hero for her generous gifts and an inspiration to all her friends in Stitchery.

Mary Sitzel is another VPWL member who sought an outreach mission to use her collection of yarn from her mother and many others. This has led her to create opportunities to

knit for different charities. Begun with her involvement with Stitchery, she now coordinates with other organizations, including Assistance League of Orange, Coventry Presbyterian Church, and shelters in both Washington and Idaho to knit "laphans" (small lap blankets) for military wheelchair users, children's teddy bears, and caps for premature infants, to name just a few. As Mary has often said, "she has a lifetime of yarn" needing to be used for comforting others.

Secret Angels and Stitchery both demonstrate various ways to offer help for those in need of support. Each activity can allow members to volunteer for a small amount of time or hours and hours. You are encouraged to go to [www.vpwl.org](http://www.vpwl.org) to explore ways to join the league in assisting with your own helping hands.



Fran Powell, masking up



Mary Sitzel, knitting laphans



Secret Angel Sue Drobish



Stitchery gals with leader Laurie Stewart



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# RESILIENCE *Is Key to Meeting Financial Goals*

In just about any endeavor, you'll benefit by showing resilience – and that's certainly true when it comes to achieving your financial goals. You can demonstrate this resilience by answering these questions: *What is your specific goal? What obstacle do you face in achieving this goal? How can you overcome this obstacle?*

Here are some examples of how this resiliency process works:

**Goal: Building sufficient retirement funds**

To build sufficient retirement income, you need to invest in the financial markets through your 401(k), IRA, and other accounts. But how should you respond when these markets go through periods of volatility? Your best defense is to remain invested. If you were to jump out of the market every time it dropped, you'd probably miss out on the rebounds that followed. Also, over a period of decades, the effects of short-term market fluctuations

tend to diminish, so while the results of any particular day or week may not look good on your investment statement, the importance of these results may diminish in 10 or 20 years.

**Goal: Maintaining steady cash flow**

Keeping a steady cash flow is essential to meeting your daily and monthly expenses. So, it's obviously important that you maintain sufficient earned income. But what happens if you encounter a serious illness or injury that keeps you from work for an extended period? Depending on the length of time you're not working, you could feel a real financial pinch, so you may want to consider some type of disability insurance. Your employer may offer a short-term policy as an employee benefit, but it might not be sufficient, so you may need to look at private coverage.

**Goal: Keeping retirement accounts intact**

Ideally, you'd like to leave your IRA, 401(k), and other accounts intact until you need to start tapping into them when you retire. But what if you face an unexpectedly large medical bill or you need to replace your furnace or get a new car? If you don't have the money readily available, you might be forced to dip into your IRA and 401(k), incurring taxes and potential penalties and leaving yourself fewer resources for retirement. You can help avoid this setback by creating an emergency fund containing three to six months' worth of living expenses, with the money kept in a liquid, low-risk account.

**Goal: Having confidence in your strategy**

To achieve your important financial goals, you need a strategy – and you need to believe in it strongly enough to keep following it during all types of stress on the financial markets. It's not always easy to maintain this conviction – less than half of Americans are confident in their abilities to recover quickly from difficult financial situations, according to a new survey from Edward Jones. One way to help gain this confidence is by working with a financial advisor.

In fact, 36 percent of those surveyed began working with a financial advisor in 2020 for help navigating the past year. The importance of receiving good advice became apparent during the COVID-19 pandemic, which brought about a variety of financial worries, such as job loss, retirement considerations, caregiving for elderly parents, or providing financial support to adult children. You will face some challenges on your journey toward achieving your financial objectives. But by being resilient, you can stay on the right road.

*This article was written by Edward Jones for use by your local Edward Jones financial advisor. Edward Jones, Member SIPC*



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# ACTION! Week

targets helping children blossom and grow



ACTION! Week Chair Sue Peterson and her committee, with Principal Connie Smith at Taft Elementary School.

Assistance League of Orange joined chapters across the nation in the celebration of Assistance League founder Anne Banning’s February 25 birthday with a week dedicated to raising awareness of the importance of helping children blossom and grow.

Chapter members targeted Taft and Olive Elementary Schools, working to fulfill their “wish lists.” It was fun for chair Sue Peterson and her committee members to see the smiling faces when they delivered books, Legos, sidewalk chalk, jump ropes and hula hoops, paints, and coloring books. And games immediately broke out when, with the assistance of Tom Fessett and his El Rancho Charter Middle School industrial arts class, cornhole games were delivered to each school.

Orange Blossoms Auxiliary, aided by the Assisteens Auxiliary, reimagined the popular annual indoor story-telling event

into an outdoor Dr. Seuss “Storywalk” around the plaza in Orange. The auxiliary members, dressed as Seuss characters, met with young participants as they read *The Cat in the Hat* or *Oh, The Places You’ll Go!* while walking around the plaza. Upon their return to the Orange Library, young participants received a new book to encourage reading at home.



*Assistance League of Orange will again recognize those graduating seniors who have elected to join the military at its “Salute to Service.” Should you know of someone, please forward the student’s name to chair Dani Kavanagh, [Salutetoservice@alorange.org](mailto:Salutetoservice@alorange.org), before April 20.*

# TROOP 850

## PROMOTES FOUR MORE NEW EAGLE SCOUTS



Boy Scout Troop 850 is starting out 2021 on a very positive note. The troop is very happy to announce that four more boys have achieved the rank of Eagle Scout. Those boys are Thomas Wagner, Hunter Strauss, Tom No, and Kyle Chen. This brings the number of Scouts who have earned Eagle with Troop 850 to 122. This is Scouting's highest honor and is only achieved by 6% of those who join Scouts BSA.

For Thomas's Eagle project, he removed a bench at the Oak Canyon Nature Center and built a fence in its place that will serve as a barrier between the

Main Road Trail and the Heritage Trail. His college plans include studying a STEM subject in college, but he has not settled on a specific major yet.

Hunter built an octagon-shaped ball pit at St. Paul's Lutheran School for his Eagle project. It was constructed out of wood and set in concrete and painted in the school's colors. One of Hunter's plans is to help as many homeless people as he can...getting them off the streets, giving them a new start, and restoring their self-esteem.

For Tom's Eagle project, he replaced four of the benches and two small tables at the Canyon High School tennis courts. The project will be used for official United States Tennis Association tournaments and for school use. Tom's long-term goals include becoming a doctor and pursuing a double major in either economics or human organizational development.

Kyle built a bridge at Earthroots Field School. The bridge can support a truck driving over a culvert to get access to the storage shed on the other side. Kyle is currently attending UCSD, majoring in structural engineering.

Troop 850 was established in 1965 and is sponsored by the Rotary Club of Villa Park. The troop usually meets at Cereal Villa Middle School on Tuesday nights during the traditional school year. The troop emphasizes developing leadership skills and has a high percentage of scouts who achieve the rank of Eagle. **For more about the troop, visit [www.troop850.com](http://www.troop850.com).**



Clockwise from top left: Tom Wagner | Hunter Strauss | Kyle Chen | Tom No



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## A BAD LAW FOR LANDLORDS

By resident **Ron Accornero**

If you are a tenant, you are smiling. If you are a landlord, you are not very happy. In fact, you should be very angry at the new COVID -19 tenant Eviction laws extended to June 30, 2021.

I wrote an article last month just as Senate Bill 91 was signed into law, and this article recaps what has happened since: SB 91 has extended tenant eviction protection to June 30, 2021, and the state rental assistance program was established to allocate California's share of the federal rental assistance fund.

As a result of the new law, there is a new form (Notice to Tenant of COVID-19 Tenant Relief Act) that will have to be delivered to a tenant who has not paid COVID rental debt. A landlord must use this notice if their tenant has failed to pay rent since March 1, 2020. This form is to notify the tenant that they may have protections through the COVID -19 Tenant Relief Act and must be served before February 28, 2021.

Previously, tenants had until January 31, 2021, to pay 25% of the rent due since September 1, 2020, to protect them from eviction. Now tenants have until the end of June 2021 to pay 25% of all rent due for the months of September 2020 through June 2021, and only if the tenant fails to make such a payment by the end of June would a landlord be able to file an unlawful detainer beginning July 1, 2021.

The extension also applies the just cause eviction rules of AB 1482 to all properties through June 2021, even if those properties were previously exempt from the statewide just cause eviction rules and such that a tenant in a single-family property or condo is protected by just cause eviction rules. A landlord can terminate a tenancy when they are in contract to sell the property to a buyer who will take occupancy. In other words, the buyer buys the property with the non-paying tenant occupying, and during the escrow period he sends the tenant a 30 days notice. The buyer agrees to take the property with the tenant living there. The new buyer must reside in the property.

Landlords and tenants in cooperation are allowed to apply for assistance beginning mid-March 2021 through the Department of Housing and Community development, where the tenant and

landlord apply, and if approved, funds are paid to the landlord, conditioned upon the landlord's agreement to forgive the remaining rental debt owed by any tenant within the eligible household for whom rental assistance is being provided.

Distribution of funds to be paid to eligible households whose income is under 50% of the area median income. Rental arrears will be limited to 80% of a household's unpaid rental debt from April 1, 2020, to March 31, 2021, then communities disproportionately impacted by COVID-19 and eligible households whose income is under 80% of the AMI will be paid next.

The above partial assistance is the only assistance available to landlords. Some tenants have been living in their homes, not paying rent since March of 2020 (16 months), and is now extended to June 30, 2021. Even if the landlord takes the tenant to small claims court, which is now allowed, and gets a judgment, the possibility of collecting a judgment is very difficult. If the rent of the home is \$3000 per month times 16 months, the total rent owed is \$48,000. What are small landlords going to do with a judgment that is difficult to collect? Many of these tenants will leave the landlord with a large uncollectible bill. Tenants will not have the funds to come up with the total rent. There is a provision in the bill that these funds must be paid by September 2022. Who do you know that can come up with \$48,000 in one year and pay the full rent on the unit they are living in at the same time?

The small landlords **are not** going to be able to absorb this kind of loss, and they may have to go to their lender and ask for an extension of their loan payment or lose the property to foreclosure.

*This information is taken from the Pacific West Association of Realtors newsletter. This article is for informational purposes only. If you are affected by these new laws, you are strongly advised to seek counsel from a qualified California real estate attorney who is familiar with these new changes. If you need a property manager to guide you through this troubled time, please call OC Signature Properties, and we will take your headache and make your investment a wonderful situation. 714-396-7295*



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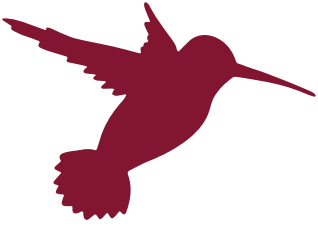
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