



September 2020

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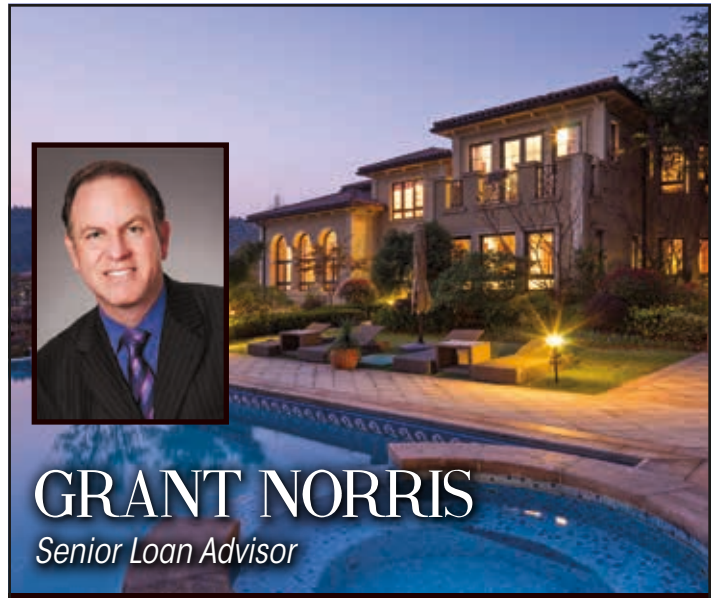
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dear Hill Section neighbor,

I hope and pray that you and your family are well. In this Publisher's note, I want to share three important points with you:

1. The reason this magazine exists

is to help create a greater sense of community in the Hill Section neighborhood. We all desire community and our goal is to help enhance it through sharing and getting to know your neighbors. The reason people love our magazine and look forward to it each month is because almost all the stories and pictures come from **you!** Without your active participation, we would have nothing to share and this newsletter would not be as interesting, private and *relevant* as it is each month. So, we welcome your continued participation, feedback, input and ideas. This is *your* publication! We rely on you to build a quality publication each month, so our sponsors know that it is being read and their name is being seen.

2. There would be no publication without our Sponsors!

This magazine is funded entirely by the local businesses who support your community by advertising in it. Please take note of those businesses who make *Hill Section Life* possible and give them a chance to earn your trust. When

you use our sponsors, it reinforces the value of their partnership with us. This is especially true when they know you are using them because of their investment in and exposure via the publication each month. Thanking them for their support helps ensure that your newsletter will continue for years to come.

If you work with a business who does not yet partner with us, please encourage them to do so. Let them know how much the neighborhood loves its magazine and how everyone looks forward to reading it every month. Encourage them to take the opportunity seriously, then pass along their contact information to me to reach out. **We rely on your support of our sponsors, as well as your involvement in helping to find new sponsors!**

Please remember that most of our local businesses will have been severely impacted by COVID-19. Small businesses live and breathe not only through daily revenue and patronage, but also by the relationships they build in our communities. Again, *Hill Section Life* is sponsored by many top-notch businesses and most all of them will have suffered in some capacity during this pandemic. So, I encourage you to support these fine businesses that have

been supporting us and our community. A complete list of the companies that support us can be found on page 6, by business classification.

Our Sponsor Profile this month is of Pilates on Main. I have personally benefitted from Boroka's excellent instruction and knowledge, helping to increase my strength, posture, balance and sense of well-being. She is truly the best at what she does and she is really nice, too! Be sure to read her excellent profile article on pages 20-23. Then, call to experience the tremendous health benefits for yourself. You'll be glad you did.

3. I am a business owner, and I love what I do!

This is my own locally-owned business, and I am part of a nationwide company that produces magazines like this in every state. I own the franchise for *Hill Section Life*, but each month's issue is a labor of love. It is also how I make my living and help provide for my family.

I love being part of something so positive – something that strengthens our community, builds relationships, and creates friendships. Personally, I have truly loved meeting so many of you in person in the more than **seven** years we have been in print. And as we continue to produce your newsletter in the future, I look forward to meeting each and every one of you!

Have a safe, happy and healthy September!

Randy Stager



Life is the *flower* for which love is the *honey*.
- VICTOR HUGO

letter from the editor

By Brittany Montgomery

Happy September! September is National Honey Month! Here are some fun facts about honey from agfoundation.org.

A single worker honeybee produces approximately 1/12 of a teaspoon of honey in her lifetime. That means around 22,700 bees are needed to fill a single jar of honey! (National Honey Board, *Honey Trivia*).

In 2012, archaeologists discovered “the world’s oldest honey”! It was found in ceramic jars in Georgia, the country – not the state, and is estimated by scientists to be about 5,500 years old!

Honey comes in a variety of colors and flavors – including **blue or purple!** States located in the southeastern region of the United

States are known to produce purple honey. Purple honey is an incredibly rare harvest – some beekeepers go their entire lives without ever encountering it. There are many different hypotheses on how purple honey gets its color, but scientists still cannot reach an agreement on the cause (April Aldrich, *A History of Honey in Georgia and the Carolina*).

I am planning to plant some bee-friendly plants for fall and I hope that you will join me and share some pictures. Or share your favorite honey inspired recipe. Whatever you do, I hope you enjoy this issue and find some joy and inspiration in the content. Have a great month!

Brittany Montgomery



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meet your neighbors

the Moniz family

Grace Moniz grew up in Manhattan Beach and has many wonderful childhood memories. She lived on 17th Street, across from what was Center School at the time. The homes on 17th street between Pacific and Poinsettia Avenues were filled with children, and block parties to celebrate major holidays were common. Throughout the year and especially during summer they made good use of the volleyball and basketball courts and the field for a pickup game of baseball or kickball. On the occasional evening her family went out to dinner

while her father (an airline pilot) was travelling, Grace, her mother and five siblings could be found in the northeast corner booth of The Kettle.

Avito was born in Goa, India, to a large Catholic family. He is the fifth of eight children. His oldest brother Fr. Joe came to Loyola University on a scholarship and served as a priest at American Martyrs church from 1966 to 1972. Avito came to the U.S. in 1972 as a graduate student in Microbiology at Cal State Long Beach. Avito says, "Weekend visits to Manhattan

Beach introduced me to this paradise, and I fell in love with the city and the people." He and Grace met at American Martyrs Catholic Church, and were married in 1979. Their four incredible children are Michelle, Ryan, Marissa, and Lauren. Michelle is married to Andy, and they have 3 children: Lilly (7), Sam (4), and Caroline (1). Ryan is married to Liana, and they have one son, Oliver (1).

Avito and Grace lived in Hermosa and Redondo Beach before moving to the Hill Section in the summer of



photo by Liz Chalmers



Michelle, Lauren, Avito, Grace, Ryan, Marissa. | Photo by Liz Chalmers



Avito and Grace holding Lilly and Sam. | Photo by Liz Chalmers

1999. They drove through Manhattan Beach every day to drop off their children at American Martyrs School (the same school Grace attended as a child). When they saw this old house for sale they were interested, but it needed so much work! They worked nonstop as a family to clean up shrubbery, and redo the lawn and hardscape, and the work continues... Instead of demolishing the house and building a new one, they elected to invest in the education of their children first.

All four children have gone on to become very successful. Ryan earned a Stanford PhD in Civil Engineering, Fluid Mechanics Hydrology and went on to his current role as a Data Analytical Scientist at Facebook. He loved growing up in the Hill Section and could not believe how they transformed their home with hard work, after just a few years. He has often said, "Mom and Dad, never sell this house! It's the best vacation spot in the world!" Ryan met his wife Liana, also a Civil Engineer, at Stanford, and they live in Mountain View, CA.

Lauren, too, has fond memories of growing up in the Hill Section. "We were only a few blocks away from Baskin Robbins. We used to eat dinner at home and then would walk to get ice cream for dessert!" She is now a Project Manager for NBC Universal. She has been with the company for almost seven years and worked at their Denver, CO location for about six of them. She was inspired by a student run, weekly news show called Sportsmag published at the University of Colorado, Boulder, where she attended college. She joined this club with a friend, fell in love with television production, and decided to major in Broadcast Production. Lauren has a one-year-old Goldendoodle named Chief and walks him during sunset hours along the beach. ...



photo by **Claire Morgan**

Marissa became interested in becoming a nurse because she loves being around people and is passionate about serving others. Educated at St. Louis University, she has worked at UCLA as a Labor and Delivery nurse for six and a half years. She considers it an honor to be present for miraculous moments every time she goes to work!

Central to Marissa's life is the Catholic faith and for the last seven years she has actively engaged with the American Martyrs Catholic community. Alongside other adults, Marissa helps prepare high school teenagers to take an important step in faith, and she feels blessed to help guide them on their journey towards Confirmation. She also participates in the Twenties and Thirties (T&T) ministry at American Martyrs and has met so

many life-long friends by joining fun events like Dodger Game nights, yoga on the beach, Christmas parties, and monthly T&T Masses.

Michelle is an obstetrician gynecologist and a researcher. She studies the U.S. healthcare system and how we can improve women's healthcare access and equity. Her husband is an emergency physician, and their jobs took them to the Detroit, Michigan area. In the thick of Michigan's snowy winters, there is nothing Michelle loves more than flying back to Manhattan Beach, walking on the beach, catching up with old friends, and squeezing in as much quality family time as she can (game nights, movies, soccer matches)! Michelle and Andy love showing their 3 children their favorite Manhattan Beach spots (Pol-



photo by **Claire Morgan**

liwog park, Becker's Bakery, the Strand, the Pier...). And more than anything, they love returning to the warmth, hospitality, and joyfulness of Grace and Avito's home!

Avito is a Food Scientist/Microbiologist in the food industry. His work with shrimp aquaculture, processing and food safety takes him to India, Thailand, Indonesia and Vietnam on a frequent basis. He loves meeting new people, teaching and working with staff in all these countries, public speaking and building long-term relationships. Besides helping to keep our food safe, he helps develop new food products for club stores and retail markets. Cooking is one of his passions and with a brand new kitchen in their home, he is starting to pass on techniques and family recipes to the children. Getting closer to the kids via food and cooking together is a dream! They are working on a family cookbook! They occasionally cook as a family virtually, linking all the kids and grandkids, and making ginger cookies, exotic breakfasts, and Indian food.



photo by **Claire Morgan**



Liana, Oliver and Ryan

Grace has a passion for her faith, people and international travel. Like Marissa, she is involved in multiple ministries that provide spiritual and practical nourishment, including Cornerstone, Career BridgeBuilders, and the Rosary Prayer Group. Her career as an organizational consultant, executive coach, and team facilitator has expanded to partnering with others in the U.S. and Europe to design and deliver experiences that develop people and teams. As a member of the European C-IQ Collective, Grace collaborated in Bavaria and Sweden. With travel to Scotland postponed to 2021, the Collective will host an Online Interactive Learning Event for mid-level managers in September 2020 (<https://c-iqeuropa.com>).

Grace and Avito appreciate the Hill Section because of the hills for walking, its proximity to church and downtown MB, and nearby views of the ocean. "The Hill Section, our warm home, life-long friends, an incredible church faith community and the beauty of this unique place make this a real paradise, like no other in the world. We are grateful to live here."

part of the family



meet **Zane, Elsa** & **Skittles!**



Michael, Shannon, Maddie and Sebastian Williams have lived in the Hill Section for seven years and in that time they have expanded their family to include three dogs, Zane, Elsa and Skittles. Elsa is a mini schnauzer and is eight years old, Zane is the middle child at 4 years old. He is a lab/pit mix. Skittles is the baby and only one year old and a combination of Shih Tzu and Yorkie.

Each dog has their own lovable personality and brings wonderful traits to the household. The dogs are fantastic for teaching the kids responsibility and providing companionship. Elsa is the calmest of the three dogs but is also very protective, determined, and strong. And, yes, she had the name before Frozen was released. Maddie is a huge fan though so it worked out well. Zane is named after a Ninjago character and Skittles are one of Maddie's favorite candies. Shannon describes Zane as a HUGE teddy bear and a "gentle giant". Skittles is hyper and still very much a puppy.

Even though they are all different, they play well together and keep the family entertained with their funny dog antics. The one thing they all have in common is how excited they get when it is time for their treats and they know to do their, sit, shake, and lay down trick. The three furry friends complete the Williams family and the unconditional love they feel is endless.

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making a difference

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Manhattan Beach-based nonprofit, Count On Me Family Foundation (Count On Me) has one goal: to empower and inspire children through joyful programming and community partnerships. Founder, President, and Hill Section resident, Shannon Mora, was captivated by the impact of special events and programs dedicated to children with specific needs from a young age. She spent much of her youth cheering on her older sister Whitney, who was a regular participant in local Special Olympics competitions. The joy this program brought to Whitney stayed with Shannon throughout her life, so when the opportunity to create a foundation with a dynamic platform presented itself in 2005, Count on Me was born and has been sharing the gift of inspiration with children in need ever since!

Being that Count On Me has a mission to participate in community outreach and given the current need for help created by medical staff battling the COVID-19 pandemic without sufficient personal protective equipment (PPE); when the opportunity to partner with organizations across Southern California to provide



critical PPE it was an easy decision for Count On Me to step in and join the SoCal Tech for SoCal Hospitals initiative.

This partnership has donated more than 80,000 medical-grade face masks, to date, to area hospitals and community members in need. This project represents the largest, single-initiative donation of KN95 medical face masks in the Southern California region. A total of 28 hospitals and healthcare facilities across Los Angeles, Santa Barbara, San Diego and Palm Desert are the beneficiaries of the donated masks, including Los Angeles County Department of Health Services facilities (Harbor-UCLA Medical Center, Olive View-UCLA Medical Center, LA+USC Medical Center), Martin Luther King Jr. Community Hospital and Dignity Health-California Hospital Medical Center, Los Angeles Mission, various SoCal police & fire departments, among others.

What started in late March of this year as a grassroots GoFundMe effort by Jiake Liu, co-founder and CEO of Outer, has grown into a full-fledged operation to raise funds, source reliable suppliers, manage transportation and logistics, and coordinate distribution. As the urgency for personal protection equipment became apparent, many more prominent companies added their support with some offering in-kind services including warehousing, distribution and logistics. Count On Me joined the effort to manage the growing program and ensure that donations are tax deductible. To date, more than \$184,000 has been raised to purchase masks.

It's become a family affair as Shannon's son, Cole, a member of the tech consulting community as well as a Count On Me Board of Trustee member, has been heavily involved from the beginning of the project. Shannon and Cole have been moved by the collective response from the community as it has surpassed all expectations.

"Thanks to generous donations from local tech, venture and startup companies, as well as prominent individuals and other foundations, we've been able to meet our goal far sooner than we originally planned. To pull this off, we've had to establish a significant supply chain, logistics and distribution operation in a matter of weeks. It's been challenging, but also very rewarding to see this community come together to make this happen. It has also been inspiring to work with such a passionate, talented group and to see so many leaders in our local tech scene back our frontline heroes as a collective. What we're most proud of, however, is successfully vetting, securing and delivering the much needed medical grade masks to our frontline heroes," Cole said.

According to both Moras, as long as the need exists, the group will continue to raise funds, maintain internal operations, purchase approved masks and organize donation distributions. "We have the operations, connections and logistics set up, so why not continue to provide this critically important equipment to our community," she said; thus, a new program for Count On Me Family Foundation is born - *Count On Me for PPE.*



...

With the recent rise in COVID-19 cases this summer, the need for our communities to stay safe and limit the spread is key to overcoming the pandemic. While simple face masks may seem small, the need to provide for our high-risk communities is even greater. Count On Me will continue to direct all donations to the program, Count On Me for PPE, starting with a contribution to Boys & Girls Club's Corona Cares Fund which aims to support their youth members and families during these challenging times.

"When life throws you a pandemic, pivot and continue to lend a helping hand where you can," Shannon says.

To keep up with Count On Me and their community giveback programs, follow them on social media- @Countonmeff! If you'd like to get involved or donate, visit www.countonmefoundation.org; donations are tax deductible through the Count On Me Family Foundation.



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Industry: Health & Fitness

Where are you from originally? Tell us about you and your family. I was born in Budapest, Hungary into a highly artistic household. My mom was a photojournalist and concert violinist, and my dad was a filmmaker. I grew up in the world of arts and culture. As a result, I found dance as a passion at a very young age. When I was 7 years old, my family relocated to New York City, one of the most internationally diverse cities in the world, which opened my eyes to a great deal of excitement, tension, and speed.

From a very young age, I was endlessly curious about people, their stories, and universal emotions. I found my

purpose: to bring joy to my surroundings. In high school, I attended The Fame School in NYC for dance, then graduated from Fordham University in conjunction with The Ailey School with a double major in Dance and Film. Burned out from the city that never sleeps and my nonstop days, I decided to move across the country to Irvine, CA to complete a Master of Fine Arts in Dance. The culture shock from NYC to Irvine was palpable in every one of my senses, and the slower pace of life led me to dive deeper into my studies of the moving body. Consequently, I started a dance company, Re:borN Dance Interactive, which continues to explore the interconnectedness of movement and emotions through interactive performances in Southern California.

How does my upbringing and dance background connect to Pilates? My passion for people, knowledge, and fascination with the human body, and innate desire to help people brought me to find a rich career in Pilates. It

started as a wonderful supplement to my dancing body, but with time, Pilates became a way to help *everyone* connect to their body's potential. The most frequent transformation I see goes far beyond musculature. The shift is in my clients' posture toward themselves: confidence and love for their bodies as they learned how to set it up for success.

Why do you like working in the South Bay and serving the residents of the Hill Section? Coming from the high pace of New York City, the residents of South Bay are incredibly down to earth. My clients come into their sessions with eagerness and appreciation for the time they spend on themselves. Many of my clients are full time moms, businessmen, tech-gurus; I see their anticipation to take an hour out of their busy schedule and shift the focus from the outside in. South Bay residents are open to learning and acknowledge the commitment that is necessary to

create lasting change. This makes my job truly a rewarding experience.

How long has your company been in business and how many people does it employ? Pilates on Main will have its 9th anniversary in August. However, I became the owner in October 2019. Despite the unexpected events happening month after month, I've put my heart and soul into creating an encouraging Pilates community of clients and 4 other instructors who teach at the studio. My goal is to foster a safe space that welcomes everyone to work towards building up their body and mind.

What prompted you to start your business and how did it begin? I wanted to create an unassuming, safe, and inspiring space to escape the stress of everyday life. Come into Pilates on Main, and I guarantee the power of the Pilates method will have a lasting impact on your life. I wanted to open a studio where Pilates could

function as a way to find mind-body balance, and unlock the body's movement potential. The toning, posture, and good looks are just a by-product of a greater good!

Describe what your company does: Pilates on Main (POM) is a Pilates community, where we come together to feel good in the bodies we were blessed with. In the studio, local instructors can rent space and equipment to teach their clients. Both clients and instructors can join educational workshops, and POM is a space for self practice for those certified on the Pilates equipment. My mission is to welcome anyone and everyone to better understand their body and its potential through the practice of Pilates.

Anything unique or special about your business? Unlike other Pilates studios, we function as a community. When someone walks in the door or calls me to book a session, I find out their past body experiences, ●●●



...

goals, and I try to connect them to an instructor who best fits their needs. Everyone has unique needs and an instructor's individual specialty or energy can make or break someone's first Pilates experience. With some background information, I can help create successful connections within my network of instructors.

What is the most valuable skill you offer clients? My knowledge of the moving body is vast. My Pilates classes and private sessions aim to challenge each client individually, at their own level, to bring awareness to their body, and make real-life connections to movement through Pilates. My diverse teaching experience provides me with emotional empathy in approaching the vulnerable topics of the body. I have extensive experience with tools and exercise modifications to build strength in areas of weakness and injury. Pilates is a way to re-center and find balance in the body and mind, as well as a means to develop musculature for efficient movement in both everyday life and physical activity. I am also pre/post natal certified, and love to help women continue to reap the benefits of Pilates as their body goes through the stages of pregnancy. Essentially, I of-

fer my clients access to a happy and healthy body. As Joseph Pilates said, "Change happens through movement and movement heals."

How do you distinguish yourself from the competition? The most frequent compliment I receive as an instructor is that my passion about my clients' success and health is evident during every session. I invest into my client's well being; their success in the studio is my success. I've gone out of my way to attain countless continuing education hours in order to be prepared for any body that may walk through the door. I have genuine love for my clients, and their progress to healthy movement is extremely rewarding.

What's the secret of your company's success? The secret to our success is prioritizing our clients.

What do you want your potential clients to know about you? Pilates on Main is an inspiring, safe, and unassuming place to attain a balanced, toned, happy, and healthy body. The studio aims to function as a Pilates resource and community. We strive to connect you with top-of-the-line local instructors, provide equipment, props, and space for you



to hone in on your body's needs. We are eager to work with you!

What do you enjoy doing outside of work? Running Pilates on Main and Re:borN Dance Interactive leaves me with a few hours off. In that little free time, I love being spontaneous, travelling and immersing myself in new cultures, watching foreign movies, being outdoors, eating delicious food, dancing, and sharing my passion for life with my family and friends.



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resident recipe

Halibut Ceviche

By Lizzie Lahive, Hill Section resident



Lizzie Lahive
@shoplahive

Here is a great summer recipe I made up a long time ago.

Halibut Ceviché is perfect for a social distancing, summertime get-together. Serve chilled with a side of tortilla chips.

INGREDIENTS:

- One fresh halibut fillet
- One green onion
- Splash of rice vinegar
- Small handful of chopped cilantro
- Jalapeno to taste
- Salt
- 8-10 limes
- ½ mango
- ½ english cucumber
- 1 tablespoon olive oil

Prepare the night before:

- Chop your halibut into small pieces (size of a dime)
- Squeeze all of your limes except for one into a container
- Put your chopped halibut into the container of lime juice
- Cover and refrigerate for 8 hours

8 hours later:

- Finely chop green onion, cilantro and cucumber and combine into a bowl
- Cut your mango in ½ avoiding the pit, set the pit side aside
- Score your unpitted mango vertically every ¼"
- Score again every ¼" horizontally
- With the fruit "meat" side facing up, hold your mango with both hands and push up onto the skin. The fruit "meat" will flower out making much easier to cut out. Add the cut mango to your bowl of ingredients
- Slice and finely chop ½" of your jalapeno or the amount to your liking. Add to your ingredient bowl
- Add a splash (about a teaspoon) of rice vinegar to the bowl
- Add your olive oil and salt
- Squeeze ½ of lime juice into the bowl and mix
- Drain the lime juice from the halibut bowl and scoop the halibut out. Add it to the ingredient bowl and mix
- Serve with tortilla chips of your choice.



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HOW 3RD STREET BEAT COVID

around town

Story and photos by Ann Pitts, Hill Section neighbor

When coronavirus hit full force in March and we got stay-at-home orders, I decided to make a photo series. I'd done series over time using whatever life served up, such as my first pregnancy. I was interested in what quarantine would look like as the weeks wore on. How long would it last? Would we survive?

I asked my neighbors if I could take their photo every week from the street. All they had to do was step onto their balcony or front porch and I'd take a snap from a safe distance. In return I'd send them a weekly portrait. My neighbors came through, partly because they had nothing else to do in quarantine! But over time it turned into something that unified us, gave us strength, and something to look forward to every Sunday.

There were low points, particularly Easter, when the forecast was dire. Eventually the Sunday photo sessions provided a mental and physical check in, and we all got to know each other

better. We started out as one of those blocks where a few of us were close but we didn't socialize much. Now we have fought a war together. Personally the photo project forced me to focus on making something beautiful out of a scary situation.

At first participation was spotty. I shared a link to studies that showed regular social contact blunted the stress response for people in isolation. I'm grateful to my neighbors for their contribution to this community art project. Now we have a record of what quarantine looked like from March 19-May 17, and how 3rd Street beat Covid. It began with fear and optimism of that first round of quarantine when life as we knew it came to a halt. The mood lightened by Week 9, when the end seemed within reach.

--Ann Pitts is a retired anthropologist, amateur photographer, advertising art director.

Week 1: March 19, 23. Fearful yet optimistic.



Week 2: March 29. No one came out for a photo. I shot people on the street.



Week 3: April 4



Week 3...continued



Week 4: April 12, Easter. No shots taken.

Week 5: April 19



Week 6: April 26



Week 6...continued



••• Week 6...continued



Week 7: May 3, Talk of a vaccine from Pfizer, Remdesivir for treatment. There's finally hope.



Week 8: May 10, Mother's Day.



Week 9. We actually mingled. It felt like our victory lap. From left to right: John and Lorie Chaykowski, John Cleator, Alexa, John, Vince, and Kathi Altamura, Mike Pitts, Leigh and Reid Bryan.



3rd Street Project Participants: Leigh and Brad Bryan, Kathi and John Altamura family, John Cleator family, Lorie and Jon Chaykowski, Betty and Art Herring, Kirby and Brent Taylor, Sue and Tai-Wu Kao, Mike Pitts, Evan Pitts

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Don't Let the MRI Fool You! 3 Realities You Need To Be Aware Of

Many individuals who have back pain, knee pain or any other joint pain expect that they should have an MRI pretty early on in their care. However, this may come with some unnecessary risks. The research on this is eye opening, so stick with me as I shed light on a few realities that you should be aware of.

Reality #1: "Abnormal" findings on your MRI are not necessarily the source of your symptoms. You read that right! Here are some pieces of evidence that might give you some perspective:

- A large systematic review in the American Journal of Neuroradiology reported that 20% of 20-year-olds, 80% of 50-year-olds and 96% of 80-year-olds had disc degeneration (osteoarthritis) on MRI but absolutely no pain.
- The same systematic review found that 29% of 20-year-olds and 43% of 80-year-olds had disc bulges but no symptoms.
- In a BMJ study, 86-88% of asymptomatic individuals had at least one knee pathology or abnormal finding on MRI.

Considering that this is only a small sampling of the evidence on this, the implications are compelling. If that many individuals with absolutely no pain have these MRI findings, how can we honestly pin point these things as the source of pain for those that do? If these findings are this common, are they really "abnormal?" In the same way that our skin wrinkles as we age, our internal structures have wear and tear. Yet, this does not necessarily equate to pain.

Reality #2: "Abnormal" MRI findings greatly increase the likelihood of risky medical interventions.

Research shows that opioid use, injections, and surgery occur at a much greater rate when an MRI is obtained, regardless of the severity of findings or patient presentation. The time, money, and risk associated with these solutions hardly outweigh the benefits when you consider the fact that what they are attempting to fix may not be the actual problem.

Reality #3: "Abnormal" MRI findings sound scary and create fear.

Heightened anxiety surrounding a diagnosis or symptom is strongly associated with that condition becoming chronic. If the findings themselves are irrelevant to the solution, then the fear is unnecessarily created and only serves to make the situation worse.

So what should you do first when you get knee pain, back pain, neck pain, etc? Research shows that you should go to physical therapy as top number one. The sooner you get seen, the more likely it is that you recover conservatively. If you are worried about missing a condition that may be more serious, you can rest assured that doctorate level physical therapists are trained extensively on screening for red flags and determining when imaging would be necessary.

Unless your bone is sticking out of your leg or your arm is twisted the wrong way, get into physical therapy right away. By seeing a physical therapist first, you'll be increasing your chances of a successful recovery that is less time consuming, less risk and less costly.

Dr. Lenae Sexton PT, OCS

Not quite ready to commit to dealing with that injury just yet? Visit kairospt.com/free-report to request an Injury Report specific to your ailing body part. This free resource outlines some of the strategies that have helped thousands of my clients begin to recover and thrive. Request your free copy now and start reclaiming your active life.



Kairos is a mobile physical therapy practice catered to individuals who value functioning at their best. I know your life is busy and getting to another appointment in the South Bay traffic is the last thing your schedule needs. I will come to you, allowing you to get the physical therapy you need and get back to living your life optimally.

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financial fitness

The Deadly Sins of Retirement Planning

By Shauna Osborne

A hot topic in financial media over the last few years has been the "retirement crisis" currently facing Americans. Workers – baby boomers, in particular – are unquestionably retiring at higher numbers yet are living longer lives than ever, due to advances in modern medicine. Longer, healthier lives sound like a positive, but fears surrounding whether Social Security will go bankrupt and the fading of the once-revered pension persist, not to mention a shaky post-pandemic financial landscape. More alarmingly, according to Forbes, one in five American adults have nothing saved for retirement. Now more than ever, it's crucial to keep your retirement finances secure by avoiding these "deadly sins" of retirement planning.

WRATH Don't let wrath compel you to burn bridges when leaving a company. Separating from a position on amicable terms ensures a smoother transition all around; plan carefully (and calmly) so that you don't find yourself endlessly stranded on the job market and / or forfeit your eligibility for unemployment pay. With a cool head, your retirement savings won't suffer, and you can still secure a reference, if need be.

PRIDE Undoubtedly, you are capable of handling the basics of retirement planning, but don't be too proud to enlist the assistance of professionals to select the investments that best suit your individual goals. Just as you are an expert in your field, financial professionals have the education and training to handle difficult areas, such as asset allocation and portfolio diversification, with aplomb, ensuring you have a secure long-term portfolio and comfortable retirement.

GREED It's difficult watching your paycheck dwindle as funds get deducted for retirement, health care, etc. (and envy might tell you to enjoy the money you have now, to compete with others), but saving for retirement will benefit you more in the long run. Invest in your future by at least matching your employer's contribution, if offered, and revisiting your deferral amounts when you earn a raise or bonus. Also, make sure your retirement planning goals are realistic. Don't set your sights on what you can't have out of avarice.

A cousin to greed, gluttony can lead investors to make rash decisions when it comes to retirement accounts. When changing jobs, resist the temptation to cash out in a lump sum, which can result in significant fines and tax penalties. Rolling the account into an IRA or 403B is the best option.

SLOTH Laziness is never beneficial in investing and retirement planning. Most Americans don't review their retirement options and related tax implications adequately. Retirement portfolios shouldn't be on a "set and forget" course; double-check retirement statements regularly to ensure deduction amounts are correct and match your pay stub. And the work shouldn't stop once a plan is in place; it's important to stay on top of investments even through your retirement years.



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You're Invited

To An Old-Fashioned Ice Cream Social!

When: Sunday, September 20, from 1:30 to 5:30 pm

Where: 301 N. Poinsettia Ave (Patti Garrity's home)

All my Hill Section neighbors are invited to our Annual Homemade Ice Cream Social for the benefit of Samaritan's Purse Operation Christmas Child.

This gives you an opportunity to contribute much-needed items to fill shoeboxes, which are then distributed to impoverished children in dozens of countries worldwide. You get to bless a child (or several) across the world in exchange for ALL-YOU-CAN-EAT HOMEMADE ICE CREAM ... 15 FLAVORS!

Items that are good to bring (in any amount) include toothbrushes and paste, combs, soap, crayons, small handheld notebooks, little toys, stuffed animals, pens and pencils, baseballs, tennis balls, girlie items, do-it-yourself models for boys; but NO FOOD or LIQUIDS, please. Or, if you're not a shopper, let me do it for you with your cash or check donation. The 99 cent stores love me and my frequent visits for kid stuff!

Celebrate the end of summer with **delicious homemade ice cream** and with your friends and neighbors for a **really good cause**. My yards have 5 separate levels of **social distanced seating**. *See you here!*



what drives us?

Whatever the ENTRY POINT, You'll Find a Small SUV That Meets the Mark

The newest small SUV's from Lexus, Hyundai, and Kia were purposefully added to their line-ups to provide unique solutions. Lexus' UX 200 is a portal to luxury, while Hyundai's Venue represents a truly affordable entry-level vehicle. Last, the 2021 Seltos adds another subcompact alternative for Kia.

Lexus' UX 200, even at base level, comes standard with leather upholstery and luxury-level tech features, offering all that Lexus stands for in a smaller package. This vehicle is designed to attract and hook young buyers on the brand or, perhaps, appeal to baby boomers looking to downsize. While pricing can start in the mid-\$30,000 range, our test car came in at \$41,700, fully loaded with the F Sport trim, adding a sport-tuned suspension, LED fog lights, an augmented engine sound generator, steering-wheel paddle shifters, sport front seats, and an upgraded digital gauge cluster, plus a head-up display and navigation system with an eight-speaker sound system.

Want to give your millennial child the rare opportunity to learn to drive a manual-transmission vehicle? Check out the Hyundai Venue. Whether you choose the six-speed manual or the Hyundai Smartstream Intelligent Variable Transmission, both are front-wheel drive, mated to a 1.6-liter, four-cylinder engine, producing 121 hp. For as little as \$17,350, the Venue is smart inside and out, with smooth ride quality and an impressive list of standards – Apple CarPlay and Android Auto compatibility on an 8-inch touchscreen, forward collision warning with automatic braking, lane-keeping assist, blind-spot monitoring, and rear cross-traffic alert. Our test vehicle had an automatic transmission, rated at 32 mpg combined. With the SEL mid-level trim, its total price tag of \$23,405 included a Convenience Package, adding a power sunroof, sliding armrest, leather-wrapped steering wheel and shift knob, and two extra collision warning features, plus a Premium Package, adding heated front seats, LED lights, a proximity key with push-button start, an 8-inch color touchscreen with navigation, and Hyundai's Blue Link communications system, linking with Amazon Alexa and Google Home devices to deliver remote start.

A brand-new nameplate, Kia's Seltos mostly preserves the easy maneuverability and trendy sound system (with mood lighting) of the Soul, Kia's other subcompact SUV. The Seltos is a slightly higher-priced, more mainstream option with a longer, more sophisticated body and all the tech features expected of a 2021 model vehicle. More cargo room and all-wheel drive (standard on all but the base model) will make the new Kia a hit. Interestingly,

By Beverly and Steve Smirnis



the Seltos has hill descent control and a locking center differential, priming it for light off-roading or weather challenges. The standard engine is a 2.0-liter, four-cylinder matched with a continuously variable automatic transmission good for 146 hp. Our tester was the SX AWD with a turbocharged 1.6-liter, four-cylinder, delivering 175 hp and paired with a seven-speed dual-clutch automatic, putting it at \$29,485.

Beverly and Steve Smirnis are members of the Texas Auto Writers Association and the Texas Motor Press Association, reviewing vehicles and casting their votes at driving events where the Truck of Texas, Car of Texas, and Off-Road Truck of Texas are some of the titles awarded. Follow their automotive blog on TheSavvyList.com/TheSavvyDriver.

SEPTEMBER 2020

calendar of events



SEPTEMBER 1
Tuesday
FARMERS MARKET
13th and Morningside DR
11:00 am.- 3:00 pm.

SEPTEMBER 1
Tuesday
CITY COUNCIL MEETING
CITY COUNCIL CHAMBERS
6:00 -11:00 pm.

SEPTEMBER 7
Monday
LABOR DAY

SEPTEMBER 8
Tuesday
FARMERS MARKET
13th and Morningside DR
11:00 am.-3:00 pm.

SEPTEMBER 9
Wednesday
PLANNING COMMISSION MEETING
CITY COUNCIL CHAMBERS
6:00 pm.

SEPTEMBER 11
Friday
PATRIOT DAY

SEPTEMBER 13
Sunday
NATIONAL GRANDPARENTS DAY

SEPTEMBER 15
Tuesday
FARMERS MARKET
13th and Morningside Dr
11:00 am.-3:00 pm.

SEPTEMBER 15
Tuesday
CITY COUNCIL MEETING
CITY COUNCIL CHAMBERS
6:00 -11:00 pm.

SEPTEMBER 19
Saturday
1ST DAY OF ROSH HASHANAH

SEPTEMBER 21
Monday
INTERNATIONAL DAY OF PEACE

SEPTEMBER 22
Tuesday
FARMERS MARKET
13th and Morningside Dr
11:00 am.-3:00 pm.

SEPTEMBER 22
Tuesday
1ST DAY OF FALL

SEPTEMBER 23
Wednesday
PLANNING COMMISSION MEETING
CITY COUNCIL CHAMBERS
6:00 pm.

SEPTEMBER 24
Thursday
PARKING AND PUBLIC IMPROVEMENTS COMMISSION MEETING
CITY COUNCIL CHAMBERS
6:00 pm.

SEPTEMBER 28
Monday
YOM KIPPUR

SEPTEMBER 29
Tuesday
FARMERS MARKET
13th and Morningside DR
11:00 am.- 3:00 pm.

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The City Council encourages the public to participate by submitting comments in Advance of the meeting no later than 7:30 am. the day of the meeting by any of the following: eComment at <http://www.citymb.info/ecomment> or email to cityclerk@citymb.info. Or telephone message recorded at **310-802-5030** for further information

Please call the City at **310-802-5000** for Further Information

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PLEASE as much as possible let us SUPPORT our local restaurants and stores as they are having a very difficult time these past few months. AND SAD TO SAY AS MENTIONED LAST MONTH OUR HOMETOWN FAIR ORIGINALLY SET FOR OCTOBER 3 RD AND 4TH Saturday AND Sunday HAS BEEN CANCELLED!!!!



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