

LETTERS TO THE EDITOR

We normally do not print anonymous letters, but in light of the admittedly liberal editorial slant of this newspaper, we feel an obligation to give expression to the opposing viewpoint. For the record, we will not burn a cross on your lawn if you wish a more public discussion of your views; we don't hate Republicans per se, just the extremists who have hijacked the party and raped its principles (like smaller government, fiscal responsibility and civil liberties); and we disagree with your characterization of our objection to the deaths of young men and women overseas, the trampling of our glorious Constitution, and the destruction of our environment (among other things) as "whining."

—Editor

letter by the publisher. I have never seen a pro-Republican article. You have Republicans moving into your neighborhoods whether you know where they live or not.

You biased, narrow minded, mean spirited, hateful group of people. Where is the tolerance, acceptance of diversity, and open mindedness that you supposedly pride yourselves on? I will stay anonymous, so as not to find a burning cross on my front lawn.

—Anonymous

Dear Editor,
This is a letter to all you whiny little liberals that are able to be offended by everything possible. You feel you are the authoritarians on how everyone should live, think and what they can say and can not.

Well I am now offended that every time I pick up my issue of the Beachwood Voice I have to read a hate Bush article and now a hate Laura Bush Christmas

Riddle Me This...

by Paul West

Many guessed but no one had the right answer for the Holiday 2006 riddle. To refresh your memory, here is the riddle and the answer follows.

*Part of every world-wide day,
It can be both work and play.
It has intricate designs,
Tracing smooth or jagged lines.
On an often frightening scale,
It can make you weep or wail.
Whether silly or sublime,
It's the total test of time.*

The answer is "Music" and it was hiding in plain sight on the Beachwood Bulletin Board page just outside one of the ads.

Want to try again?

*A deep report of weaponry.
Where craft are kept when not at sea.
An extension that will help you speak.
A market success nearing its peak*

The answer is hidden in an odd place on an even numbered page in PLAIN sight. The first person that either sorts this out on their own or finds the answer in this publication needs to call our hotline at 323-462-1514. You'll be dining at Off Vine Restaurant on us.



Lots of exciting things are going on at our local elementary school! They just had a wonderful show, "Africa to America," as a culminating presentation to Black History Month on March 2, 2007. Done in three parts through acting and singing, it showed the African American experience from the slave trade through slavery to the Civil Rights Movement. This showcased the students' talent and knowledge, as well as the continuous dedication of their excellent staff.

In April, Cheremoya will be participating in the Mayor's Day of Service, where you will be able to join

your neighbors and plant flowers on this already beautiful campus!

If you are interested in receiving more frequent updates about Cheremoya Elementary School, please visit www.groups.yahoo.com/group/HollywoodParents/

This is a great way to get the most up-to-date information.

It is such a pleasure to recognize outstanding teaching in our community. Be sure to look for a different classroom to be featured in each future edition of the Beachwood Voice.

—Anji Williams

Change

*Change covers a wide range,
For me and you.
From loving the old,
To embracing the new.*

*From overcoming fright
(In the dead of night)
To breaking through,
Into dawn's bright light—
With pleasure, laughter, and delight.*

*Let us welcome change
(As it comes along)
With courage, verve, and joyful song.*

—Harry Bartron



Harry's book, "Drummer Boy, A Novel of the American Civil War" is now released and available at Amazon.com

His photo, bio, and poetry exhibit can be seen on the World Wide Web at the

following address:

<http://www.poets.com/harrybartron.html>

More of his poetry can be seen by visiting the following address:

www.poetry.com and entering "Harry Bartron" on the "Search for an ILP Poet" box.

Real Estate Market Update by Bruce Walker

Don't be Strong ARMed... into Thinking You have to Sell Because of your ARM (Adjustable Rate Mortgage)

There has been a lot of talk in the media lately about the ARM loans coming due and the fact that many recent homebuyers won't be able to afford their homes. Although there is some truth to this scenario, there are also solutions.

Let's take an example of a borrower who has a \$900,000 home loan at a fixed rate of 5.25% for 5 years. He is making interest-only payments of \$3,937 per month. Now his loan is ready to adjust to a principal and interest payment amortized over 25 years. The new interest rate will now be 7.875% resulting in a new payment of \$6,872—an increase of \$2,935 per month! This means that this borrower has to allocate an additional \$35,220 a year towards his house payment!

One solution would be to refinance to a 10-year "interest-only" loan at a rate of 6.375%. His new payment would now be \$4,781. That's \$844 a month more than he's paying now—but he'll have peace of mind that for the next 10 years this is less than one third the cost from the previous example.

The ARMs in 2006 re-set at payments 20-50% higher, on average. Many homeowners who bought within the past several years using ARMs are looking to refinance into a longer term fixed-rate loans. Fortunately, it is predicted that interest rates will remain extremely favorable to borrowers in 2007, so refinancing at a fixed rate is a good choice. Look for fixed rates to remain within 1% of the current rates throughout 2007.

Due to the high housing prices in our area, however, some borrowers will continue to seek out alternative loan products, which may be riskier than the slightly higher fixed rate. This may work out favorably as the real estate market is said to have taken a "soft landing,"—not a collapse or bursting of the bubble as many predicted.

We are seeing some unsold Hollywood Hills inventory that is starting to move. We are also seeing multiple-offers on properly priced homes. And with the interest rates staying low there is a feeling of stabilization in the market.

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