



Brad Korb

Burbank Bulletin

Successfully serving thousands of families since 1979

Se Habla Español Ենք Խոսում Ենք Հայերեն American Sign Language Мы говорим по-русски



私たちは日本語を話します 우리는 한국어로 말한다 Nagsasalita kami ng Tagalog

Areas include Burbank, Glendale, Sun Valley Hills, Sun Valley Horse Property, Shadow Hills Horse Property, Sylmar Horse Property, Lakeview Terrace Horse Property

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DRE #00698730
DRE #01160663



3813 W. Magnolia Blvd.
Burbank, CA 91505



We can accept New Unwrapped Toys
11/1/23 to 12/8/23

MARINE CORPS RESERVE

TOYS FOR TOTS

3813 W. Magnolia Blvd. * Burbank, CA 91505

Monday through Saturday 9 am to 5 pm * Sunday 10 am to 4 pm

MISSION: The mission of the U. S. Marine Corps Reserve Toys for Tots Program is to collect new, unwrapped toys during October, November and December each year, and distribute those toys as Christmas gifts to less fortunate children in the community in which the campaign is conducted.

GOAL: The primary goal of Toys for Tots is to deliver, through a new toy at Christmas, a message of hope to less fortunate youngsters that will assist them in becoming responsible, productive, patriotic citizens.

OBJECTIVES: The objectives of Toys for Tots are to help less fortunate children throughout the United States experience the joy of Christmas; to play an active role in the development of one of our nation's most valuable resources – our children; to unite all members of local communities in a common cause for three months each year during the annual toy collection and distribution campaign; and to contribute to better communities in the future.

Follow The Brad Korb Team on Twitter & Facebook to receive information on upcoming open houses.



- **FACEBOOK:** Brad Korb
- **TWITTER:** @BradKorb



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INSIDE



BURBANK NEWS
Page 8



FEATURED HOMES
Page 10-11



AREA MARKET TRENDS
Page 12 **NEW**

www.BradKorbForeclosureHelp.com

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The Ultimate Guide to the 818 Upcoming Events

Introducing a new feature to the Burbank Bulletin
 Clip and Save this Ultimate Guide to 818 / Food and Fun!

This Month:

- November 2-3:** Spider-Man: Into The Spider-Verse Live in Concert
Pantages Theater
- November 2-3:** Old Town Dia de los Muertos Festival San Diego
- November 3-4:** Breeder's Cup 2023 Work Championship Santa Anita Park
- November 3-5:** Fall Home Show Pomona Fairplex
- November 4-5:** Petrograph Fest Ridgecrest
- November 5:** OC Wine and Spirit Fest Silverado
- November 5:** Dia de Los Muertos Festival Canoga Park
- November 5:** The Great Pumpkin Pan Pacific Park Los Angeles
- November 5:** Snowfest Arts & Craft Show Simi Valley
- November 6:** Dia de Los Muertos Festival Canoga Park
- November 8:** Burbank Elks Lodge 1497 to Host "Salute to Our Veterans" Dinner
- November 8-12:** San Diego Wine and Food Festival
- November 12:** Burgers and Brews Classic Car Show Santa Clarita
- November 12:** Gingerbread House Kids Party Maggiano's Woodland Hills
- November 12:** HBC LowRider Experience Irwindale Speedway
- November 12:** Antique Aircraft Display Day Fullerton
- November 16:** Holiday Lighting Celebration Rodeo Drive
- November 16-19:** CTN Animation Expo Los Angeles Marriott Burbank
- November 17:** Holiday In The Park Magnolia Park Burbank
- November 17-26:** LA Auto Show LA Convention Center
- November 18:** Winter Wine Walk Downtown Burbank
- November 18:** Race on The Blvd The Blvd Lancaster
- November 19:** Piazza GranTurismo The Lakes at Thousand Oaks
- November 19:** Swap, Sale, & Snack: An Eco-Friendly Gathering Brand Park Glendale
- November 18:** Fall Festival Night in the Park Johnny Carson Park Burbank
- November 25:** Holiday Fest Calico Ghost Town

Looking Ahead:

- December 1-3:** Harvest Festival Pomona Fairplex
- December 1-3:** SoCal Esty Guild Market Burbank Town Center
- December 2:** Burbank Singers Friends & Family Holiday Concert, Magnolia Park United Methodist Church Auditorium
- December 2:** Festival of Lights Parade Palm Springs
- December 3:** Makers Market Chatsworth
- December 8-9:** Holiday Shopping Event Boys & Girls Club Burbank
- December 8-10:** John Burroughs High School Vocal Music Association Holiday Spectacular
- December 9:** A Magical BLVD Christmas Lancaster
- December 9-10:** Jackelope: An Indie Artisan Fair Downtown Burbank
- December 10:** Marina Del Rey Boat Parade
- December 16:** Holiday Sing-Along Walt Disney Concert Hall
- December 20-22:** Home Alone in Concert Walt Disney Concert Hall
- December 22:** Home Alone Concert Walt Disney Concert Hall
- December 23:** Yuletide Cinemaland LA Heritage Square
- December 24:** LA County Holiday Celebration Dorothy Chandler Pavilion
- January 20:** John Burroughs High School Vocal Music Association Pop Show Unplugged
- January 27-28:** San Diego Food & Water Bowl Cat Show Del Mar
- February 18:** Lunar New Year Festival Alhambra
- February 23-25:** John Burroughs High School Vocal Music Association Pop Show
- March 1-3:** Festival of Whales Dana Point
- March 15:** BTAC's Golden Anniversary Gala
- March 17:** John Burroughs High School Vocal Music Association Spring Concert
- March 17:** Wisteria Festival Sierra Madre
- March 17-20:** Musexpo United Nations of Music Burbank
- March 29-31:** Los Angeles Traditional Bachata Festival Marriott Burbank Convention Center
- April 6-7:** Chumash Day Powwow Malibu
- April 16:** Golden Dragon Parade Los Angeles
- April 21:** Avocado Festival Fallbrook

***If you have an upcoming event you would like included in a future edition, please submit to events@bradkorb.com**

The Boys & Girls Club of Burbank and Greater East Valley is accepting registration for Winter Break through our parent portal! Creative Arts, STEM, sports, recreational activities, and lots of fun! For more detailed information, please call our Main Clubhouse at 818-842-9333 x113 or click: <https://bgcburbank.org/membership/>. Financial aid is available to qualifying families.

BOYS & GIRLS CLUB OF BURBANK AND GREATER EAST VALLEY

WINTER BREAK 2023

SESSION 1:
DECEMBER 18TH – DECEMBER 22ND (NON BUSD MEMBERS)

SESSION 2:
DECEMBER 27TH – DECEMBER 28TH

SESSION 3:
JANUARY 2ND – JANUARY 5TH

HOURS & LOCATIONS
7:30 AM – 6:00 PM
MAIN CLUB (K – 12TH GRADE)
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*MUST BRING SACK LUNCH
OR
BRET HARTE ELEMENTARY (TK – 5TH GRADE ONLY)
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*MORNING AND AFTERNOON SNACK PROVIDED
*MUST BRING SACK LUNCH

FEES
NEW MEMBER REGISTRATION: \$60
SESSION 1: \$200
SESSION 2: \$50
SESSION 3: \$160

ACTIVITIES
CREATIVE ARTS, STEM ACTIVITIES, SPORTS AND RECREATIONAL ACTIVITIES AND MUCH MORE!

FINANCIAL AID
AVAILABLE FOR FAMILIES WHO QUALIFY
CLICK HERE FOR THE APPLICATION OR LOG INTO OUR WEBSITE

Free for Active BGC Members. All ACTIVE BGC members need to complete their enrollment through Parent Portal for Winter Break.

REGISTRATION WILL OPEN ON OCTOBER 16TH THROUGH PARENT PORTAL AT [PARENTPORTAL.BGCBURBANK.ORG](http://parentportal.bgcburbank.org)

300 E ANGELENO AVE., BURBANK CA 91502
www.bgcburbank.org



SAVE THE DATE!

The BURBANK SINGERS will hold their first annual Friends and Family Holiday Concert on Saturday, December 2, 2023 at 7:00 p.m. in the Auditorium at the Magnolia Park United Methodist Church. The Burbank Singers will be joined in song by their California Women's Chorus sisters, Monday@JoJo's. The concert is free; however, donations are welcome. Visit Burbank Singers and Monday@JoJo's on their Facebook pages for more information and RSVP details. ■

Brad Did It Again!



Brad Did It Again with the sale of Ron's house in Burbank!

In The Community

Burbank News & Events

Burbank-Valley Garden Club

We do not have a meeting scheduled for the month of November but do enjoy the following article. The Burbank-Valley Garden Club will be having a Plant Sale on November 2, 2023. It begins at 9:30 am and will be held at: Little White Chapel located at 1711 North Avon St., Burbank, CA 91505. Membership questions can be directed to Susan Law at the following email: susanlaw44@gmail.com

Fall gardening in Southern California's Mediterranean climate means long, mild autumns and an extended summer growing season.

Characteristics of a Fall Garden

Fall gardening differs from spring or summer gardening in a few key ways. Days are growing shorter, and nights are starting to cool. Rather than robust and increasing growth, plants stall as shorter days provide fewer sunlight hours for photosynthesis. As the sun creeps closer to the southern horizon, longer shadows reduce sunlight even more. Cooler nights cause soil temperatures to drop, another factor stunting plant growth. Fall also ushers in the Santa Ana season, with periodic arid desert winds that suck moisture from plants and soil alike.

Despite all this, Fall is a great time to be in the garden. The oppressive heat of summer has passed, and if we're lucky, we'll be blessed with a little rain. Another reason to celebrate is that crops like kale and cabbage taste their best after cold weather!

Top Five Fall Gardening Tips

- Pull weeds and spent summer crops, but let a few crops go to seed (attracts beneficial insects).
- Add compost. Add more.
- Amend your soil with a complete organic fertilizer.
- Broad fork your beds to loosen compaction and allow air and moisture infiltration.
- MULCH, MULCH, MULCH! Mulching is key to moderating soil temperatures sufficient for sustaining microbial life and keeping moisture in!

Fall Vegetable Gardening for Zones 9 and 10

These are collectively called Cool Season Crops.

- Beets • Broccoli • Cabbage • Carrots.
- Cauliflower • Garlic and Onions • Lettuce
- Mustard greens • Peas • Radishes
- Spinach ■



Your estate, your legacy

Work with professionals to help ensure **your wishes** are met



Wealth doesn't manage itself—it requires professional services. In a family or business, wealth has its own set of asset and liability needs. For his long-term wealth management, Brad Korb relies on Richard V. Bertain and David Escobar of UBS Financial Services Inc., recommending them with confidence. Korb says these Certified Financial Planner™ practitioners consistently deliver premiere customer service and extensive financial resource knowledge for planning and putting in motion long-term goals and objectives.

End-of-life planning is often a difficult topic to discuss, especially with family. However, without proper estate planning in place, families can be left in the dark during a challenging time. These decisions impact more than investments and assets; they also matter when it comes to unforeseen health issues.

Taking the time to plan now will help give you confidence that everything is in order and ensure the details around the management of your estate will be carried out efficiently and in the manner you want. With the assistance of an estate planning attorney, you can take advantage of these 10 ways to make it easier for your loved ones:

1. Collect relevant documents
2. Secure your assets and documents
3. Execute a will
4. Create a revocable living trust
5. Name a power of attorney
6. Create a living will
7. Check your beneficiaries
8. Plan your final arrangements
9. Review frequently
10. Communicate with loved ones

When it comes to estate planning, it's always a good idea to have a team of advisors to help. You can consult with an estate planning attorney, your wealth advisor and your accountant to make sure all of your questions are answered and your documents prepared.

Estate planning can be stressful. But having a plan in place ahead of time can help ensure your family is taken care of and your wishes are met exactly as you intended.

Plan your legacy today

If you'd like a copy of the full UBS estate planning checklist, with details about these 10 ways to make it easier for your loved ones to ensure your intentions are respected, please contact Bertain Escobar Wealth Management team member Taylor Moore at taylor.moore@ubs.com or call him at 626-405-4735.

Richard Bertain, Senior Vice President with UBS Financial Services Inc., has been providing sound financial advice to clients since 1983, earning the designation of Certified Investment Management Analyst® from the Wharton School. He and David Escobar, Senior Vice President with UBS, are involved in local community organizations ranging from the Burbank Civitan Club and Boy Scouts of America to the Burbank YMCA and Leadership Burbank.


Bertain Escobar's comprehensive wealth management approach for high net worth families and businesses is straightforward and thorough: Identify goals, evaluate the situation, develop a financial plan, implement it, and monitor and rebalance as needed. They seek to perform effectively and efficiently, such that each client would be proud to recommend them to their friends and family.

Bertain Escobar Wealth Management

100 N First Street Suite 105
Burbank, CA 91502
Email: Taylor@BE-WM.com
Phone: (747)567-3407

Richard V. Bertain, CFP®, CIMA®, ChFC®

David Escobar, CFP®
Taylor Jeffrey Moore ■



Burbank University Women


Members of BUW meet on the 2nd Thursday of each month at 4:00pm at the Joslyn Adult Center

The goal of BUW is to promote education and intellectual growth through furnishing college scholarships to graduates of Burbank high schools.

The group invites all women over 55 who have completed 60 units or more of college work to apply for membership.

Activities currently include monthly meetings with refreshments and interesting speakers, book club, dining group, day trips, and fundraising activities.

For membership information, please call Jeri Primm at (818) 843-2610 or Jan Irvin at (626) 287-8443



SAVE THE DATE

6th Annual
HOLIDAY
Shopping Event 2023

FRIDAY, DECEMBER 8 5-9:30PM and SATURDAY, DECEMBER 9 10-4:00PM

BOYS & GIRLS CLUB OF BURBANK AND GREATER EAST VALLEY
300 E. ANGELEO AVENUE, BURBANK, CA 91502



Shopping is always a great idea!

Attention all Shoppers! You are invited! Boys & Girls Club of Burbank and Greater East Valley's 6th Annual Holiday Shopping Event will be held on Friday, December 8 and Saturday, December 9 at our Main Club House located at 300 East Angeleno Avenue in Downtown Burbank.

Shop with more than 30 small businesses ranging from clothing, jewelry, food, knitted, home goods, and stationary to get your holiday shopping done while all proceeds benefit the club!

Any questions, please contact tracey.ban@bgcburbank.org ■

KIDS' COMMUNITY DENTAL CLINIC

Clean Up, Clean Out!



KCDC is now collecting leather jackets and other leather items
(Along with the usual DVDs, etc.)

Drop in collection box at KCDC, 400 W. Elmwood Ave., Burbank, CA
Mondays 8:30AM - 5PM or call (818) 841-8010



In The Community

Burbank News & Events

BRAD KORB TEAM RECENT LISTINGS AND SALES

24-hour Recorded Info at 1-800-473-0599

LISTINGS		SALES		SALES...Continued	
405 Pioneer Unit 9A	3018	320 S. Ardmore #227	2508	377 W. California #5	6228
4532 Bodega	3068	38015 30th St E Space 7	2898	10757 Hortense #206	6218
5431 Cartwright	3088	44041 Chaparral	2918	14300 Terra Bella #16	6238
32124 Camino Canyon	3098	5645 Auckland	2638	6203 Wilkinson	6248
5044 Willowcrest	3138	526 N. Fairview	2958		
2748 N. Lincoln	3028	9529 Las Tunas, Seller	2578		
3481 Stancrest #301	3118	9529 Las Tunas, Buyer	2578		
2101 N. Kenwood	3178	43441 Buena Vista	2878		
43644 Grandpark	2938	12411 Osborne #131	2678		
5715 Cedarglen	3188	7758 Via Catalina	2978		
648 N. Whitnall	3198	2275 E. Oris	2888		
11406 Sunburst	3218	1615 Silvia	2858		
121 N. Whitnall	3208	14703 W. Rose	2828		
7821 Newman	3238	4532 Bodega	3068		
221 N. Lincoln	2988	5431 Cartwright	3088		
2423 18th	3228	1211 W. 69th	2628		
14112 Haynes	2688	3481 Stancrest #301	3118		
3248 Charlemagne	3128	2748 N. Lincoln	3028		
13691 Gavina #621	3268	405 Pioneer Unit 9A	3018		
1210 S. Lake	3258	5044 Willowcrest	3138		
		43644 Grandpark	2938		
		2101 N. Kenwood	3178		
		5715 Cedarglen	3188		

To Contact Brad via his Social Media, please find him at:
FACEBOOK: Brad Korb (personal page)
 The Brad Korb Team (fan site)
LINKEDIN: Brad Korb
TWITTER: @BradKorb

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BURBANK Y SERVICE CLUB CHRISTMAS TREE LOT



THIRD AND SAN JOSE
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 FRI. - SUN. 10AM-9PM
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Thanks for Being Our Eyes, Voice & Ears!

At the Brad Korb Team, we treat our clients in a world-class way because it's what we believe in. So it means a lot to our Team when clients like Tony Seta (below) show how much they believe in us by telling their friends, neighbors, and family about our great service. It means a lot when clients show how much they believe in us by letting us know if they hear of a neighbor who's thinking of selling their home.

To all of you, we extend a sincere THANK YOU!



818.953.5300 or www.BradKorb.com

In The Community

Burbank News & Events

50 million Adults are faced with Overwhelming Financial Concerns and **UNCERTAIN - WHAT to DO**



Of Course You're Concerned

- **Costly Interest** - rate hikes
- **Inflation** - highest in decades
- **US unrest** - political distrust, crime, boarder security
- **Global Uncertainty** - Ukraine, Russia, China, N Korea
- **Recession** - possibilities



Need Help Cleaning up Your Financial Outlook, need not Look No Further! We Do It All:

We have 12 successful years fixing the following client needs

1. **Fixed/or Reduced Income...**difficulty making ends meet
2. **Retirement Funds...**have to be used to make monthly ends meet
3. **Loss of Business...**due to COVID-19/other factors
4. **Need Mortgage Approval...**WHY - to purchase home/refinance (however, do not qualify)
5. **Need Equity/Cash from home...**WHY - need the income, but cannot get approved
6. **We Pay Customer Monthly Mortgage Payments...**so, they can remain in home and have additional income
7. **Eliminate Expensive Credit Card Debt...**interest rates are continuing to go up to 29.99%
8. **Eliminate Medical Debt...**unexpected medical needs - yet, costly
9. **Divorce/Mediation...**eliminate spouse separation agreement expenses
10. **Federal/State Tax Liens/Judgements...**ability to protect your assets
11. **Considered Bankruptcy...**we have a far greater solution, without damaging your credit
12. **Our Guarantee...**you will not pay 1 cent until we get the desired result. No Financial Downside Risk

We're Can Help You

WE DO it ALL

Please Contact Us

Brad at 818-953-5300,

Brad@BradKorb.com

JohnJ at 949-706-7509,

JohnJ@PlatinumResources.US



John Janis, Platinum Resources and Brad Korb

Burbank Chorale



The Burbank Chorale Holiday Concert is December 2, 2023 at 7:30pm at St. Matthew's Lutheran Church 1920 Glenoaks Blvd. Glendale 91201

Tickets will be available online in the coming weeks

Burbank Tournament of Roses Association

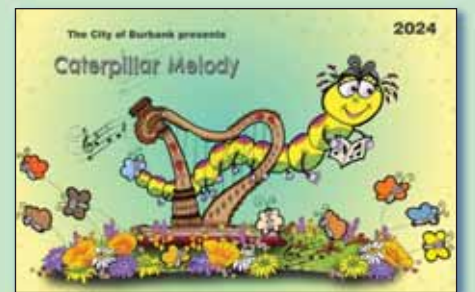
By Robert Hutt

Thanks to everyone who visited our Craft Faire fundraiser last month. Thanks also to everyone who "adopted" golf balls for the Family Fun Day event, organized by the Kiwanis Club of Burbank. As a fundraising opportunity, we had partnered with the Kiwanis Club to help adopt golf balls for their featured Golf Ball Drop event. As of this writing, I don't know who won the \$5,000 grand prize for the ball that landed closest to the pin. Nor do I yet know how much this fundraising activity returned to our Association. Watch our Facebook page for details.

The importance of fundraisers was driven home at our last Board meeting. Association president, Linda Cozakos, showed a half-full gallon-sized zip lock bag of dried carnation petals and asked us to guess how many carnations were used. The bag contained petals from 250 carnations: \$250 worth! The petals are reserved for the giant caterpillar's tongue which is just 3 sqft. The entire float has more than 1800 sqft that must be decorated. Some of the fresh roses we use cost \$3 per stem! Not every material is as expensive as carnations or roses, but it all adds up. The point I wish to make is that fundraisers are important to us. Thank you, again, for your support.

Thanksgiving Weekend (Friday, Saturday and maybe Sunday) is a big milestone date for the Construction Team. That is the weekend when the float is made ready for foaming.

There are several steps that must be accomplished before foaming can be scheduled. First, all welding on the steel gridwork must be finished. Next, a layer of chicken wire must be stretched over the gridwork to act as "backing" for a covering of bed-sheets. Then come the bed-sheets which cover the surface and finally, any holes or loose flaps of sheets must be taped down.



The theme for the 2024 Rose Parade® on New Year's Day is "Celebrating a World of Music: The Universal Language." This is the final color rendering for Burbank's entry. The float is titled "Caterpillar Melody."

The bed sheets are the focus for that week-end. We need all hands for this project!

For those who haven't seen it, the foaming process can be quite messy. Our foaming contractor arrives with his trailer, compressor and at least two 55-gallon drums of foaming components: a liquid plastic and a catalyst. The foam is applied via a pressurized sprayer to the bed sheets. Usually, the foam overspray lands on plastic drop cloths or more bedsheets that have been draped over tires, hydraulic lines and electrical wires. Any tears or holes in the sheets would let the foam through and create a giant mess inside the float!

After foaming, we will cut open all hatches and flower pot holders and the float is ready for painting.

To help build Burbank's float, schedule a group or prepare dried floral materials, either visit the float Barn on any Wednesday, Thursday or Saturday from 10 AM to 4 PM, call us or send an email. The Barn is located at 123 W. Olive Ave. (under the Olive Ave overpass). The Barn phone number is 818-840-0060. Visit our website: www.BurbankRoseFloat.com and follow us on Facebook! ■

You're Not Trapped in Your Home!!

There are a variety of fantastic and easy-qualify options for senior homeowners to consider for selling their current home and purchasing another. Most seniors (55+) are under the false assumption that they can't qualify for a new home loan to buy a new home. Not true!! It's all possible with a HECM for Purchase reverse mortgage (H4P). Designed exclusively for older homeowners, H4P loans allow seniors to buy a new home while securing a reverse mortgage. and better yet, you do not need to make monthly mortgage payments on the new home!

With home values on the rise, it's likely that most California homeowners have seen a significant appreciation in home values. As such, tapping into this additional equity with a H4P could result in greater loan proceeds than previously available. Since reverse mortgage proceeds come from home equity, the money can be used however you see best fit. Some California senior homeowners have chosen to relocate out of state, purchase a lower-priced home, and use the remaining proceeds to live out their retirement to the fullest. Others have chosen to relocate in-state closer to their family members and loved ones.

With inflation rates surging, many seniors are concerned whether their savings and diminished investment accounts will be sufficient for retirement. With a HECM for Purchase loan, not only can they relocate to their retirement haven - but also access an additional source of cash flow to fund everyday expenses by tapping into their home equity.

Whether you're looking to downsize or upsize, it's all possible with a H4P reverse mortgage loan. Brad Korb can sell your exist-



ing home and find you the right property to purchase inside California or virtually any state you'd like to explore. Give Brad a call to discuss your real estate options and how reverse mortgage financing can help you achieve your goals. Working alongside Brad as a proven partner is Bob Petersen, a Reverse Mortgage Professional with Longbridge Financial, LLC. A leading reverse mortgage lender, Bob and Longbridge provide HECM for Purchase loans to Brad and his team. Brad and Bob can offer a unique solution to assist in buying your next home and providing the expertise to close with a reverse purchase loan.

For the folks who wish to age in place, Longbridge Financial, LLC offers the full suite of FHA HECM loans for refinancing to allow borrowers access to their home equity. Additionally, Longbridge offers their proprietary jumbo reverse mortgage, Longbridge Platinum for high-value homes. Call Bob Petersen if you'd like to discuss.

Brad Korb Real Estate Group, BRE #00698730 Brad@BradKorb.com 3813 W. Magnolia Blvd., Burbank, CA 91505 Bob Petersen, NMLS ID: 874762 rpetersen@longbridge-financial.com (714) 396-9512 Longbridge Financial, LLC Company NMLS ID: 957935

1 Real estate taxes, homeowners insurance, and property maintenance required. ■

In The Community

Burbank News & Events

FOOD, GLORIOUS FOOD!

By Susie Hodgson

It's the Burbank Historical Society's 50th anniversary and we're celebrating all year. In this column, so far I've written about the clothes of 50 years ago (1973) and the music of the time, so why not look at the food of the year? Hey – we all gotta eat!

Not surprisingly, the most popular foods of 1973 reflect what was going on in society at the time. There were hippies, many of whom were protesting one thing or another, including their parents' food. With the hippie movement came health food, rebelling against the processed, canned and frozen food that had so delighted their folks. Remember wheat germ? Remember "The Moosewood Cookbook"? What, you still have your copy? Then you remember 1973!

Another movement was feminism, or women's lib. Gloria Steinem, who created MS Magazine, became a big name in the early '70s and millions of women, clad in skirted-suits with high collars and bows, went to work. Career jobs. As a result, the early '70s saw a marked increase in easy dinner preparations. (After all, guess which spouse still made dinner.) Harried Moms turned to such dinner hacks as Hamburger Helper, Hungry-Man Frozen Dinners and Libbyland frozen dinners just for children. Wives also delighted in that relatively new contraption, the Crock Pot!

And in contrast to these movements, by 1973, there was also a desire to be seen as sophisticated, even international. The early '70s spelled a rise in Hawaiian dishes, Mexican foods, Chinese and most of all, French. Or at least what Betty Crocker-like Americans perceived as French, so add a fattening sauce to that hunk of meat! (By the way, you can stir up a "delicious" sauce in mere minutes thanks to that Knorr envelope of what they allege to be Bearnaise!)

So what was the #1 dish in 1973? Think hard. A hint would be bridal shower gifts.

It's Cheese Fondue! Every perfect '70s family had a fondue set. You could easily pick one up at an S&H Green Stamp redemption center -- and thousands did.

Let's take a look at the history of Cheese Fondue. The word "fondue" is derived from the French word "fondre" which means to melt. They say the fondue concept goes back to about 800 BC, but it became big in the 1800s in wintry Switzerland. When it was cold, the peasants did not have access to much fresh food, so they used some of their old cheeses and stale bread to create what has become a delectable delicacy.

Later, in the 1930s, the Swiss Cheese Union in Switzerland began an aggressive campaign to promote Cheese



Fondue. After going on hiatus during WWII, the Union took up their marketing ploy again and did well – but they had yet to capture the rich American market. That achievement would occur in 1964 at the World's Fair in New York where the Swiss Pavillion served Cheese Fondue at their Alpine restaurant -- and the fad soon spread throughout the US.

By 1973, many a Brady Bunch-like family were hosting fondue parties. People would gather around the fondue pot sitting atop a sterno flame. Each eater would hold a long, sleek fork, and skewer and dip a chunk of bread into the melted cheese. If they had been in Switzerland in years past, they would have been sipping wine and trying not to drop their bread into the cheese. If they did, they would face a funny punishment which could range from having to sing a song to being forced to run outside in the snow naked!

When the Swiss would get to the end of their cheese, no they didn't sop up the last of the cheese with their bread. They let the cheese heat until it was toasted, and when it was finally crispy, it was pulled up and eaten. It's reminiscent of an artichoke heart -- well worth the wait! In French, they call that last crunchy flat piece of cheese a "religieuse" which is French for nun. There are many stories for why they call it that but no one is really sure. For instance, some say it's because the cheese piece looks like a nun's cap; others have even accused nuns of stealing and stashing the coveted cheese rinds! You decide.

Are you hungry yet? Are you about to head off to your kitchen to search your fridge? Why not come visit us and check out our Museum's two furnished kitchens?! It's a real blast from the past! Just don't forget: Hey, we all gotta eat!

The Burbank Historical Society/Gordon R. Howard Museum
NOW CELEBRATING OUR 50TH ANNIVERSARY!
 Next to the Creative Arts Center;
 open from 1:00 to 4:00 pm,
 Sats & Suns
FREE ADMISSION
 & **FREE PARKING** in lot located at
 1100 W. Clark St / Ph: 818 -841-6333
 Website: historyofburbank.com
 Email: info@historyofburbank.com ■



Burbank Public Library

knowledge • discovery • community

Enjoy Autumn at the Library

Literacy Services at Burbank Public Library

For one out of five adults in the United States, reading this paragraph is either difficult or impossible. Twenty percent of adults have trouble with filling out forms, taking the DMV license exam without assistance, helping their children with homework, addressing an envelope, or writing a check.

For more than 30 years, Burbank Public Library has participated in a statewide program, California Library Literacy Services (CLLS), that provides funding to support Library services to adults who read below an 8th grade level. At that level, improving job prospects, participating fully in family and medical decisions, and other everyday opportunities can be challenging. Through a program that pairs volunteer tutors with adult learners, participants in the Library's Adult Literacy Services set personal goals and receive help and encouragement to improve their reading and writing.



With a large immigrant population, California libraries offering this program have found over the years that English as a second language (ESL) services are needed hand-in-hand with the English-language basic literacy program. Thanks to a new grant from CLLS, Burbank Public Library will now be able to improve its services to English language learners. Working in partnership with the Burbank Adult School – which offers formal GED and ESL programs – the Library will assist English learners who need a supportive environment to practice English and develop the confidence to use it. For those who need additional literacy assistance beyond English language skills, they can then transfer into the basic literacy program. For those needing only ESL, the practice groups will help them feel part of the community, meet others striving to improve themselves, and get connected with all the resources the Library has to offer.

Adult Literacy Services currently seeks both volunteer tutors and adult learners for literacy programs. Tutors must be 18 or older. No experience is necessary. Tutors meet twice weekly with an adult learner for a minimum of six months. You can learn more about becoming a tutor by visiting burbanklibrary.org/literacy.

If you or someone you know is interested in enrolling as an adult learner, contact Adult Literacy Services at 818-238-5577 to schedule an interview with staff. An assessment will be given to measure current reading abilities. Learners are then matched with a tutor. You must be 16 or older to participate, speak and understand English, but read and write below an 8th grade level.

Contact Adult Literacy Services at 818-238-5577 or email adultliteracy@burbankca.gov to schedule an appointment or learn about how you can become a tutor with Burbank Public Library.

To see our full list of services, check out www.burbanklibrary.org to learn more ■

Burbank Central Library 110 N. Glenoaks Blvd. Buena Vista Branch Library 300 N. Buena Vista St. Northwest Branch Library 3323 W. Victory Blvd.

burbanklibrary.org

Borrow the Free Moving Van



Call us at 818-953-5300 for Details
 Our clients, Allison & Abigail, borrowed the moving van after the purchase of their new home in Pacoima!

Police Dispatch 818-238-3000	The Brad Korb Team Your Realtors For Life		Fire Info 818-238-3473
Police Detectives 818-238-3210	818-953-5300 www.BradKorb.com		Parks & Recreation 818-238-5300
Animal Shelter 818-238-3340	Graffiti Hotline 818-238-3806	Streets/Sanitation 818-238-3800	Water/Power 818-238-3700

In The Community

Burbank News & Events

Senior Homeowners – Options for Improving Your Income and/or Moving to a New Home



Bob Petersen and Brad Korb

Retire in Place - If you are 55 years or older and your current income is falling short these days, or you'd like to access some additional cash without a monthly mortgage payment, there are some potential remedies. Most of us find it difficult to lower living expenses, especially with the current inflation. And for many Seniors, it's equally challenging to raise one's monthly income unless you go back to work... and who wants to work in retirement anyway???

For most "Boomers," the home is their biggest asset with significant equity. Whether you'd like to stay in your home and leverage some equity to improve your cash flow, access funds for home improvement, new car, other goals, or just set up a line of credit for future needs, it's available to 55+ homeowners that have sufficient equity through a Reverse Mortgage. It doesn't make sense for Seniors to be house rich and cash poor because there are sound retirement strategies available to improve your cash flow and possibly keep more of your investments and savings intact... or help them to last longer. Home equity withdrawal is also tax free... which is a huge benefit!!

Reverse for Purchase Transactions - Another option many California Seniors are choosing is to move to areas in the country which offers lower living expenses or taxes. **Imagine making a single down payment with no further house payments for as long as you live in the new home!** You simply need to pay your property taxes, hazard insurance, homeowners association dues (if applicable) and maintain the home. **That's it! The home still goes to your heirs, you can sell at any time, and you can make payments if you'd like to in order to lessen or reverse the growth of the loan.** This is a great strategy improve your cash flow, shore up reserves while guaranteeing a roof over your head for as long as you live in the new home. "Reverse for Purchase" loans options are either Federally insured by the FHA (minimum age 62) or are proprietary to a specific lender (minimum age 55)...

and they're designed specifically for Seniors.

Talk to Us!

Let's face it, inflation seems to be hurting Seniors on a fixed income more than ever lately and our investments, savings and income simply aren't going far enough each month. Bob Petersen is a dedicated Reverse Mortgage Professional at Longbridge Financial, and he can provide an illustration to show how you can age better "in-place" with your existing home or perhaps what type of home you could purchase with a Reverse for Purchase, and possibly how much cash you'd have left over. You should hear some of the stories!

To get your free analysis, simply provide Bob the loan balance on your existing home (if any), approximate home value, the age(s) of borrower(s), and how much cash and/or a monthly payment you would like to receive. For a purchase proposal, this requires a more in-depth discussion.

Brad Korb is a consummate Real Estate Professional who can privately discuss your Real Estate goals, dreams, issues, then realistically estimate how much you may net from your current home, if you consider selling, then show you other homes in different markets for your review.

Talk to us about your "What If" dreams!! It costs nothing and you might be excited and glad you did!

Brad Korb Real Estate Group, BRE #00698730 Brad@BradKorb.com 3813 W. Magnolia Blvd., Burbank, CA 91505 Office (818) 953-5304 brad@bradkorb.com
Bob Petersen, NMLS #874762 336-340 S. Citrus, Covina, CA 91723 (Branch NMLS #2369412)

rpetersen@longbridge-financial.com
Cell: (714) 396-9512 Office: (949) 409-4471

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BURBANK ADULT CENTERS

Events and activities for those age 55 and over (unless indicated otherwise).



Contact the Joslyn Adult Center Monday-Thursday between 8am-8pm; and Friday between 8am-6pm, to request the most up-to-date information regarding facility hours and programs. Updated information on classes and activities are available at www.burbankca.gov/adults55

JOSLYN ADULT CENTER

1301 W. Olive Ave., Burbank, (818) 238-5353

Check out these events/programs at the Joslyn Adult Center.

Where there is a please call Joslyn Adult Center at 818-238-5353 to sign up! (\$2 without BSAC card)

Virtual and In-person Activities

Advance sign-up is required for all virtual activities. Contact the Joslyn Adult Center at 818-238-5353. For more information regarding all activities, both in-person and virtual, please feel free to look at our website www.burbankca.gov/adults55, or visit the Joslyn Center.

FITNESS

Kundalini Chair Yoga – (Live Streamed/ In Person) **

Mondays from 9:00-10:00 am

Kundalini Yoga is the yoga of self-awareness. Each class is focused on exercises that boost the immune system and enhance the function of the Central Nervous System. The class often ends with a 5-minute meditation. This class is both in-person as well as live-streamed for Zoom.

Fleet Feet Outdoor Walking Group – (In Person) **

Mondays from 10:00-11:00 am

Walking 1-3 miles, the starting/ending point being Joslyn Adult Center. Bring friends/meet new friends as you walk and talk through beautiful Burbank. Distance depends on weather and ability.

Clam Mind – (In Person) **

2nd & 4th Monday from 10:15-11:00 am

This meditation class will introduce simple techniques to support your journey to a healthier & happier life. No experience is necessary.

The 12-Minute Workout – (Live Streamed/In Person) **

Monday from 10:30-11:30 am

Do you want to be able to exercise anywhere, anytime, and prevent injuries while not consuming too much of your day? Then you will enjoy this workout routine! Based on the American College of Sports Medicine's "Scientific 7-Medicine Workout" which focuses on body weight exercises with the help of a chair and a wall.

Basic Fitness – (In Person) **

Tuesdays from 9:00-10:00 am

Designed for all fitness levels. It focuses on every joint, working your body from head to toe. No equipment is needed, and a chair is provided. Instructor leads class with instructional CD.

Tai Chi (All Levels) – (In Person) **

Tuesdays from 10:00-11:00 am & Wednesdays from 8:30-9:30 am

Tai Chi is a low-impact exercise system developed in ancient China. It enhances balance, agility, and joint & muscle strength, and may reduce chronic symptoms. Tai Chi's slow-motion form enhances memory and concentration.

Full Body Conditioning – (Live Streamed/ In Person) **

Tuesdays from 10:45-11:30 am

This chair strength class will focus on exercises that build muscle mass, increase bone density, promote good posture, and improve balance. This class is both in-person as well as live-streamed for Zoom.

T'ai Chi Chih – (In Person) **

Tuesdays from 10:00-11:00 am

T'ai Chi Chih is a tool for self-healing. The

19 movements and one pose are designed to stimulate, circulate, and balance the energy within us. T'ai Chi Chih is often thought of as moving meditation because of the calming effects on the mind and emotions, and the release of tension throughout the body.

Strength and Balance with Harry (Live Streamed/ In Person) **

Thursdays from 10:00-11:00 am

Build strength, decrease body fat, and improve balance and flexibility. This class will incorporate progressive resistance training, stretching, tai chi, yoga, Pilates, and circuit training. This class is both in-person as well as live-streamed for Zoom.

Shao Chi with Harry (Live Streamed/ In Person) **

Thursdays from 11:30-12:15 pm

This modern approach to Tai Chi (Shao-Chinese word for young, fresh, new) will get you more in touch with your body. The slow movements will focus on balance, core strength, flexibility, gait, posture, and anticipatory postural control. This class also combines yoga tailored for a wide range of physical abilities. This class is both in-person as well as live-streamed for Zoom.

Indoor Chair Volleyball with Harry (In Person) **

Thursdays from 12:45-1:45 pm

It's just like volleyball, but in a chair using a beach ball. This is a great way to enjoy some exercise and socialize! There are many benefits to chair volleyball, such as reducing stress, improving cardiovascular fitness, increasing flexibility, and toning muscles. Join in on the fun!

Ballet Workout (In Person) **

Fridays from 9:00-10:30 am

This fitness class incorporates the fundamentals of Ballet, with barre and center work exercises, in a safe and gentle format geared towards older adults.

** Instructor In-person status subject to change

DANCING

Hula Dancing

Thursdays from 9:45-11:30 am

Come join Hula in an atmosphere of friendship, fun, and Aloha spirit! Beginners meet at 9:45 am to learn some basic step patterns. From 10:00 am to 10:30 am, they work on one of their easier dances. From 10:30 am to 11:30 am, the intermediate/advanced class learns and practices more beautiful intricate dances. You will learn form and style, the meaning of the dances, and Hawaiian culture and tradition.

Ballroom Dancing – (Live Music)

Thursdays from 7:00-9:30 pm

The cost of an activity WITH an activity card will be \$10.00. The cost of an activity WITHOUT an activity card will be \$12.00.

Line Dancing

Saturdays from 10:30-11:30 am

The cost of class WITH activity card will be \$5.00.

The cost of class WITHOUT an activity card will be \$7.00.

Continued on page 9

In The Community

Burbank News & Events

Brad Korb Real Estate Group partners with Magnolia Park Association and Burbank City to Present Holiday in the Park 2023



Join us for "Holiday in the Park 2023," a magical event brought to you by the Brad Korb Real Estate Group in partnership with the Magnolia Park Association and the City of Burbank. On Friday, November 17, from 5:00 PM to 9:00 PM, come to savor the festivities, entertainment, and community spirit spanning nine blocks with over 100 exhibitors. Enjoy live music, a dedicated Kid Zone for the little ones, and a captivating Car Show. Don't forget to visit our booth at the Ferris Wheel, where we're excited to connect with you. For all the latest updates, visit www.holidayinthepark.com and mark your calendar for this unforgettable kick-off to the holiday season. ■

HOLIDAY IN THE PARK 2023 IS PRESENTED BY:
MAGNOLIA PARK CITY OF BURBANK THE BRAD KORB REAL ESTATE GROUP

2023
Holiday In The Park

MAGNOLIA BLVD.
HOLLYWOOD WAY TO FLORENCE

FRIDAY
NOVEMBER 17
5:00 - 9:00 PM

WWW.HOLIDAYINTHEPARK.COM

9 BLOCKS - 100+ EXHIBITORS - LIVE MUSIC STAGE
KIDS ZONE - FERRIS WHEEL - ART FAIR - CAR SHOW

November is
Burbank Temporary Aid Center Month!
BTAC needs your help to make it a success!

BTAC Month is 30 days of creating awareness of BTAC's services in the community, while fundraising and collecting food donations. You can add to the success. Here are a few ideas:

• **Conduct a Food Drive:** Whether in your neighborhood, at your church or school, in your office or at the front doors of a grocery store, collecting food can be an easy and fun way to help. BTAC can provide a list of suggested items.

• **Collect Hygiene Items:** Just like food, hygiene items are always welcome. Whether you focus on full size items for families who have housing or travel size for those who are unhoused, shampoo, conditioner, body wash, razors, shaving cream, toothpaste/brushes, and feminine hygiene products are appreciated.

• **Host a staff luncheon or dinner:** Does your office have weekly or holiday gatherings? Perhaps add a food drive or ask for donations as part of the gathering.

• **Movie night with friends:** This is easy! Invite some friends over for dinner and a movie. Ask them to bring food donations, gift cards or cash donations

for BTAC.

• **Friendly competitions are always fun:** Does your company, service organization or group of friends enjoy a little competition? Then consider creating teams, such as Team Peanut Butter vs. Team Jelly or Team Stuffing vs. Team Mashed Potatoes. Use those networking skills to bring home the win for your department, school, congregation, etc.

• **Collect Gift Cards to meet everyone's needs:** If BTAC runs low on certain items, Gift cards help ensure everyone has what they need to make their holiday special.

BTAC is putting together a schedule of all the BTAC Month activities. Please let us know how you are participating, so we can add it to the calendar.

For more information, contact Barbara Howell at bhowell@theBTAC.org or call 818-848-2822 ext. 1010. ■



Burbank Temporary Aid Center Updates

Strikes continue to impact our community. Are you struggling to make ends meet? BTAC is here for YOU!

Don't wait to sign up for BTAC services until things are really hard! BTAC has a bounty of food, ready to help you save money on your grocery bills, thanks to our generous community. Our staff and volunteers can help you access other resources including assistance with your SoCal Gal, BWP bills and sometimes, rent!

BTAC knows it is difficult to ask for help, but we try to make everyone feel welcome and at ease. BTAC's groceries consist of canned and packaged foods, as well as fresh fruits & veggies, often dairy and even meats (thanks to our local grocers). Picking up groceries every month at BTAC can help save money for use toward other bills.

How does someone sign up for services?

With rising food costs, strikes and just everyday expenses, many people are struggling to make ends meet. BTAC's volunteers and staff know that it isn't easy to ask for help, but BTAC is here and would like to help you. Burbank residents are welcome and encouraged to sign up for services. It is a simple process.

• Just gather the following for your household: ID's (birth certificates work for children), proof of income (social security, unemployment, etc.) and a BWP or lease that lets us know you live in Burbank.

• Take this information to BTAC on a Tuesday, Wednesday, or Thursday between 9 a.m. and 11 a.m. (we close at noon but need time to get everything into our system and your groceries gathered!)

• You'll be signed up and, on your way, home with groceries before you know it!

Donations Slowed over the Summer

With school out and focusses changing toward summer vacations, summer jobs and summer camps, BTAC's donations slowed. But BTAC continued to provide groceries to members of our Burbank community. When shopping, please remember we need your help to refill BTAC's shelves. Groceries (canned and packaged goods) as well as full-size hygiene items are always needed.

Homeless Services

Mondays and Fridays are the days when homeless individuals can sign up for BTAC services. Once someone is in the system, they can make appointments to take showers or do their laundry, pick up daily sack lunches or receive twice-monthly groceries, and learn more about other services, get referrals, if necessary.

November is BTAC Month:

If you would like your business, church, club, etc., to become involved, it can be very simple. Conduct a food drive or fundraiser to help provide services for people who are homeless or struggling to make ends meet. For more information, contact bhowell@theBTAC.org.

BTAC Turns 50!

Burbank Temporary Aid Center is entering its 50th year. Watch a variety of events and activities in 2024 to celebrate the milestone.

• BTAC's **Golden Anniversary Gala** will be held on Friday, March 15, 2024! Be sure to mark your calendars to share in the celebration!

• **Share your story:** Have you been involved with BTAC as a volunteer or recipient of assistance? Would you be willing to share your story? We are gathering stories and photos to commemorate BTAC's history and reconnect with some of our friends who were involved over the past 50 years. Send your story to bhowell@theBTAC.org.

BTAC Donation Policy

BTAC can always use nonperishable foods (canned and packaged), as well as hygiene items.

Due to the Health Dept. requirements, as well as storage capacity, for non-food items, it is highly recommended that you check with BTAC prior to bringing your donation . . . just in case.

BTAC cannot accept any of the following items:

- Any used items: clothing, blankets, towels, etc.
- Previously used grocery bags or any other pre-used bags
- Home grown fruits and vegetables.
- Socks and out-of-season clothing

Hours for donations:

- Weekdays, Monday – Fridays: 8:00 a.m. – 3:00 p.m. (at the rear of the facility)
- Weekends: by appointment only

Most Needed Items: When deciding what food items to donate, keep in mind the kind of things your family needs and enjoys. Most recently we have had many requests for cooking oil and coffee. Also, our families especially appreciate full-size hygiene items, such as toothpaste, body wash, deodorant, etc.

Monetary Donations are important, too: Many people are not aware that your monetary donations to BTAC help support BTAC's Bill Assistance program. Whether helping with rent, a BWP or Gas Co. bill or subsidizing transportation – just to name a few, these donations help some of our friends and neighbors to keep from becoming homeless.

BTAC is located at 1304 W. Burbank Blvd., Burbank, CA 91506. For general information, email info@theBTAC.org or call 818-848-2822.

Thanks for your support! ■

In The Community

Burbank News & Events

Meet Joe and Kathy McHugh...

I have been friends with Joe and Kathy McHugh since our children were six years old and we enjoyed being in the Burbank YMCA Guides program together in the early 90s. I wanted to introduce them to you in case you need a review your current estate plan or asset protection.

Joe is a highly experienced attorney who has earned an excellent reputation for representing clients in the areas of **California Asset Protection, Estate Planning, (Wills & Trusts), Elder Law (Medi-Cal Planning), Special Needs Planning.** He is the founder and principal attorney of LA Law Center, PC, located near my office in Burbank, California (www.la-lawcenter.com). Kathy works with Joe in the law firm as the Triage Director and Medi-CAL Expert.

If you have questions about your estate or final wishes, call them at (818)241-4238 and let them know Brad Korb referred you for a free phone consultation. They updated this article so you can understand "how to get your affairs in order" and to easily see what estate planning services they offer to our community.

LA LAW CENTER, PC

Protecting You, Your Family & Your Legacy Why is Protecting Your Assets and Legacy with a Trust Important?

Right now, if you were asked, "What would happen to your assets if you were gone tomorrow?" would you really have a clear answer? This should be an easy question to answer, however due to various laws, you might be surprised to learn what you are thinking to be your current estate plan, may not distribute your assets or handle your remaining obligations as you think. You should have your documents reviewed at least every 7 years to reflect changes in the laws and in your family situations. We have seen ex-spouses legally, but unintended, get assets due to poor follow-up to estate planning after a divorce!

Attorney Joseph McHugh has over 30 years of experience in asset protection, estate planning, special needs planning and probates. He is proud to offer these legal services to the Southern California community and throughout the state. The laws in California are constantly changing and he keeps up to date on the changes and how they affect his clients.

****An example of California's new real estate laws is PROP 19 (implemented in 2021).** This law potentially destroys your plans to give your children your real estate when you die. In the past (before Prop19) the state allowed children to keep the parent's current Prop 13 property taxes. Prop 19 only allows your children to keep your property tax rate if one of them lives in the house as their primary residence! All other properties will be reassessed. Your family needs to understand options.

"I AM NOT RICH... Why Do I Need Estate Planning"?

Estate Planning is not just about what happens to your assets after you die. Effective Estate Planning addresses many family issues, from initial planning to ensure you avoid Probate by setting up a trust; to taking steps to avoid possible Conservatorships if you become incapacitated; to preparing for the potential need for Medi-Cal to help pay for Long Term Care.

We have found that, to most people, Estate Planning (Living Trusts) can be simply defined as follows:

1. "I want to control my assets while I am alive & well."
2. "I want to provide for myself & my loved ones if I become disabled."
3. "When I die, I want to give what I have to whom I want, when I want, in the way that I want to do it."
4. "I'd like to do all of this now and want to know what it's going to cost me today and have peace of mind that my affairs are in order."

There are several reasons why a **Revocable Living Trust** is important. It accomplishes the following:

1. Eliminates the need for your heirs or surviving spouse to be subjected to the very expensive costs of the Probate Court process, which can take more than 12 months to close.
2. Allows for a trusted person or your choice to manage your trust assets if you become incapacitated (avoids Conservatorships).
3. Provides the vehicle to potentially eliminate or reduce estate or inheritance taxes for high value estates.
4. Provides a means for your appreciable assets (real estate or investments) to be transferred to your beneficiaries with a "stepped-up valuation", which means that potential capital gains tax would mitigated or be avoided.



5. *Allows you to give (or not give) assets to who you want them to go to when you die!! Asset Protection Trusts for Californians!... DO YOU NEED ONE?**

As for California Business Owners, those in risky professions (i.e. Attorneys, Doctors, Engineers, etc), Landlords and/or Investors (including Cryptocurrencies) or just crazy drivers, it is essential that you make specific plans to protect yourself and your assets from potential lawsuits and in some cases you can reduce high taxes! This is critical, especially if you have assets you do not want to lose and are a target for personal injury lawsuits. LA Law Center has several different Asset Protection Trusts that can provide many needed asset protection solutions, with proven track records of successful results.

You can also set up a Land Trust to protect your privacy so the public cannot easily find out where you live or what property you own (this is particularly important for celebrities, business owners, law enforcement and landlords). It is critical to understand your options.

Joseph (Joe) McHugh, Esq can help you assess if you may need to step up your level of asset protection.

If You Have Too Many Assets... How Do You Qualify For Medi-Cal LTC?

As we get older, many families are faced with difficult and important decisions regarding about the safe long-term care of loved one that is physically failing and need help, especially 24/7, around the clock. This can be very expensive, and many people do not look into qualifying for Medi-Cal to help pay for this care.

IT IS IMPORTANT To Only Seek Counsel From An Experienced Elder Law Attorney

"Do not believe everything you hear about Medi-CAL, Spend Downs or 5 Year Look Back from Social Workers, Financial Planners, CPAs, or try to file a Medi-CAL application on your own, until you have a consultation to an experienced Elder Law Attorney."

There are more care options that an experienced Elder Law Attorney can suggest for these pressing family issues when they have saved for retirement and have assets.

Joseph McHugh (highly experienced Elder Law Attorney) and his wife Kathy McHugh (Medi-Cal Expert), offer a free consultation and you will be amazed at what strategies are legally available for Medi-CAL Qualifications by gifting assets!

Joe and Kathy can help you plan for both the present and the future through the establishment of Medi-CAL Irrevocable Trusts, Elder Law Power of Attorneys and Health Care Directives. These elder law documents and legal transfer of assets help clients qualify for Medi-Cal that will help pay for nursing home care, while causing the least amount of financial burden to the estate. They can also help you protect your home from Medi-CAL Estate Recovery before the death of the Medi-CAL beneficiary. The Medi-Cal laws are always changing, but the good news is that Joe and Kathy stay up to date on latest changes and can explain how they will affect their clients and Long-Term Care Options.

This is a quick overview of LA Law Center's legal services to help you protect your assets and legacy.

Joe and Kathy are happy to offer a free phone consultation to Brad Korb's referrals.

Just call 818.241.4238 to schedule a free 30-minute appointment.

The LA LAW Center web site has more information about many of these legal services...

Go to www.la-lawcenter.com for more detailed information.

All legal work is exclusively provided by LA Law Center, PC which is licensed to practice law in the State of California only.

This information is based on California law. This article has been created only to provide general information and advertising regarding LA Law Center's services.

This information shall not be considered formal legal advice or the formation of an attorney-client relationship. ■

Burbank African Violet Society

The Burbank African Violet Society will be having their next club meeting on Thursday morning November 16, 2023 at 10:00 A.M. The location is The Little White Chapel Christian Church, 1711 North Avon Street in Burbank. The program will feature a guest speaker and the topic "Will Be Learning All About Caring For Your Rose Bushes." Questions and answers will follow.



There are raffle and silent auction tables. Refreshments are served and friendships are made. Guests are always welcome to attend the meetings. For more information, please reference our website: www.burbankafricanviolets.weebly.com or telephone (661) 940-39090. ■

JOSLYN ADULT CENTER

Continued from page 7

**Line Dance Workshop – (Advanced)
3rd & 4th Saturday of every month from
10:00-10:30 am**

OTHER

**Brain Booster Live – Virtual Only
2nd & 4th Monday of every month from
4:30-5:30 pm**

In this group, participants learn and practice proactive measures for maintaining a healthy mind with simple methods that can be incorporated into everyday life!

**Karaoke – In-Person
Mondays from 12:00-2:00 pm**

Come and enjoy great musical performances by Stan, who leads this fun group of singers! Become a star, or just be a part of the audience! If you can carry a tune, or not, ALL are welcome to sing their heart out!

**Bridge – In-Person
Wednesdays from 10:30-2:00 pm**

You can come alone or bring a group! You MUST already know how to play Bridge. If you would like more information, please call Elena (President of Wednesday Bridge) at 323-656-7945.

**Genetics, Psychology & Forensics
Discussion Group – In-Person
Wednesdays from 3:00-5:00 pm**

This group is facilitated by James L. Atwell, MA, author of *How to Improve Your Life: Dreams, Self-Therapy & Genetics*. Come by and share your questions and thoughts related to genetics, psychology, and forensics.

**Bingo – In-person
Thursdays from 1:00-3:00 pm**

Live Bingo allows anyone the chance to win prizes and Joslyn bucks. With an activity card, there is a \$1 fee for the game.

**Soulful Seniors – In-person
Fridays from 2:00-4:00 pm**

This group explores well-known world religions, including Native American spiritual practices and other spiritual communities and their philosophies. Individuals of the group volunteer to explore and present weekly topics. No one is expected to be an expert in what they present, but rather to share what has piqued their interest and curiosity.

SUPPORT GROUPS

**Safe Space Discussion Group – Virtual Only
Mondays from 11:00-12:30 pm**

This support group addresses life challenges introduced by COVID-19.

**Men's Discussion Group – In-person
Thursdays from 1:00-2:30 pm**

This group provides space for men to discuss inner thoughts, life challenges, and fears.

Let's Talk Discussion Group – Virtual Only
Tuesdays from 2:00-3:30 pm

This group allows seniors to meet virtually and discuss life challenges and events.

SERVICES

**Gadget/Computer Tutoring
Weekly - various times (1-hour sessions)**
Need help with your cell phone, or tablet, or learning how to use a computer/laptop? One-on-one help throughout the week to help with your gadget/computer needs.
Call for an appointment at 818-238-5353

**Hearing Screening
1st Wednesday of every month from 9:00-11:00 am**
Provided by Hear USA. Appointments are strongly recommended. Walk-ins if time permits.
Call for an appointment at 818-238-5353

**Notary
3rd Wednesday of every month @ 9:30 am** By appointment only. Kenneth Barnes is offering a FREE notary service for those 55+ with a BSAC card, and \$5 for those without. One document per appointment.
Call for an appointment at 818-238-5353

**Medicare (HICAP) Counseling
Monthly 11:30 & 12:30pm**
By appointment only. For assistance with all things Medicare or health insurance related.
Call for an appointment at 818-238-5353

**Free Fall Risk Assessments
3rd Thursday of every month from 11:00-12:00 pm**
Provided by Happier Home Care. Takes place in the lobby of the Joslyn Adult Center.

**Ongoing Programming
Home Delivered Meals
Currently Open for Enrollment**
During the COVID-19 pandemic, the City of Burbank Home Delivered Meals (HDM) program is providing up to seven free lunch meals to Burbank Residents ages 60+! To apply, for Home Delivered Meals, please contact Burbank Nutrition Services at 818-238-5366.

**Project Hope
Currently Open for Enrollment**
Project Hope is a free program that pairs volunteers with Burbank Residents ages 60+ to assist with: grocery shopping, picking up prescriptions, dropping off items at the post office, and fulfilling other essential errands individuals may need completed on their behalf. If you need assistance with any of these services that Project Hope provides, or if you are interested in volunteering for Project Hope, please contact the Burbank Volunteer Program (BVP) at 818.238.5370, or email BVP@burbankca.gov.

**Phone Pals
Currently Open for Enrollment**
Phone Pals is a free program that pairs Burbank Residents ages 55+ with a volunteer who regularly calls to check in and visit over the phone. If you are interested in being paired with a Phone Pals volunteer or becoming a volunteer, please contact the Joslyn Adult Center at 818.238.5353.

Day Trips

At this time the Travel/Recreation Office has suspended all day trip activities. Further information regarding future day trips will be available when regular operations and programming at the Joslyn Adult Center resume. ■

Featured Homes

For 24-hour recorded info & addresses, simply dial **1.800.473.0599** and enter the 4-digit code.

To Contact Brad via his Social Media, please find him at:

FACEBOOK: Brad Korb (personal page) / The Brad Korb Team (fan site) / **LINKEDIN:** Brad Korb / **TWITTER:** @BradKorb



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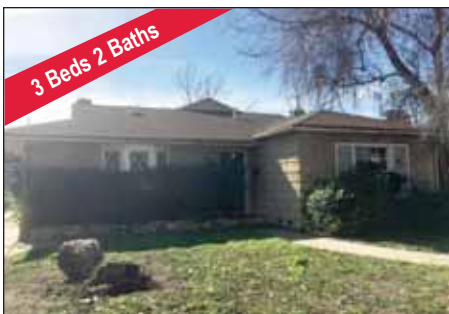
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Market Trends

Burbank

PRICE RANGE	Active Listings	Pendings	Pendings Ratio	Number of Expired Listings Last Six Months	Number of Closings Last Six Months	Sold Per Month	Inventory (Months)	Average List Price (Sold Homes)	Average Sold Price	Sales to List Ratio Overall	Days on Market
0 to \$300,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$300,001 to \$400,000	0	1	NA	0	0	0	NA	\$0	\$0	NA	0
\$400,001 to \$500,000	3	0	NA	0	4	1	4.5	\$404,500	\$435,000	107.5%	26
\$500,001 to \$600,000	1	1	100.0%	0	10	2	0.6	\$547,770	\$563,200	102.8%	36
\$600,001 to \$700,000	4	2	50.0%	4	15	3	1.6	\$657,579	\$654,030	99.5%	50
\$700,001 to \$800,000	5	4	80.0%	3	25	4	1.2	\$738,264	\$753,100	102.0%	27
\$800,001 to \$900,000	4	8	200.0%	0	23	4	1.0	\$845,553	\$857,978	101.2%	18
\$900,001 to \$1,000,000	6	11	183.3%	4	35	6	1.0	\$947,937	\$956,779	100.9%	21
\$1,000,000+	50	0	NA	0	189	32	1.6	\$1,397,558	\$1,445,679	103.4%	19
Market Totals	73	27	37.0%	11	301	50	1.5	\$1,170,033	\$1,204,199	102.9%	22

Lake View Terrace Horse Property

PRICE RANGE	Active Listings	Pendings	Pendings Ratio	Number of Expired Listings Last Six Months	Number of Closings Last Six Months	Sold Per Month	Inventory (Months)	Average List Price (Sold Homes)	Average Sold Price	Sales to List Ratio Overall	Days on Market
0 to \$300,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$300,001 to \$400,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$400,001 to \$500,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$500,001 to \$600,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$600,001 to \$700,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$700,001 to \$800,000	0	0	NA	0	0	NA	NA	NA	NA	NA	NA
\$800,001 to \$900,000	0	0	NA	0	0	NA	NA	NA	NA	NA	NA
\$900,001 to \$1,000,000	0	0	NA	0	0	NA	NA	NA	NA	NA	NA
\$1,000,000+	2	0	NA	0	0	NA	NA	NA	NA	NA	NA
Market Totals	2	0	0.0%	0	0	0	NA	NA	NA	NA	NA

Sylmar Horse Property

PRICE RANGE	Active Listings	Pendings	Pendings Ratio	Number of Expired Listings Last Six Months	Number of Closings Last Six Months	Sold Per Month	Inventory (Months)	Average List Price (Sold Homes)	Average Sold Price	Sales to List Ratio Overall	Days on Market
0 to \$300,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$300,001 to \$400,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$400,001 to \$500,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$500,001 to \$600,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$600,001 to \$700,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$700,001 to \$800,000	0	0	NA	0	1	0	0.0	\$800,000	\$800,000	100.0%	0
\$800,001 to \$900,000	1	0	NA	0	0	NA	NA	NA	NA	NA	NA
\$900,001 to \$1,000,000	0	0	NA	0	0	NA	NA	NA	NA	NA	NA
\$1,000,000+	5	0	NA	0	1	0	30.0	\$1,200,000	\$1,200,000	100.0%	26
Market Totals	6	0	0.0%	0	2	0	18.0	\$1,000,000	\$1,000,000	100.0%	13

Shadow Hills Horse Property

PRICE RANGE	Active Listings	Pendings	Pendings Ratio	Number of Expired Listings Last Six Months	Number of Closings Last Six Months	Sold Per Month	Inventory (Months)	Average List Price (Sold Homes)	Average Sold Price	Sales to List Ratio Overall	Days on Market
0 to \$300,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$300,001 to \$400,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$400,001 to \$500,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$500,001 to \$600,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$600,001 to \$700,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$700,001 to \$800,000	0	0	NA	0	0	NA	NA	NA	NA	NA	NA
\$800,001 to \$900,000	0	0	NA	0	1	0	0.0	\$900,000	\$850,000	94.4%	40
\$900,001 to \$1,000,000	0	2	NA	0	0	NA	NA	NA	NA	NA	NA
\$1,000,000+	0	0	NA	0	6	1	0.0	\$1,365,600	\$1,347,400	98.7%	26
Market Totals	0	2	NA	0	6	1	0.0	\$1,288,000	\$1,264,500	98.2%	28

Sun Valley Horse Property

PRICE RANGE	Active Listings	Pendings	Pendings Ratio	Number of Expired Listings Last Six Months	Number of Closings Last Six Months	Sold Per Month	Inventory (Months)	Average List Price (Sold Homes)	Average Sold Price	Sales to List Ratio Overall	Days on Market
0 to \$300,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$300,001 to \$400,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$400,001 to \$500,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$500,001 to \$600,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$600,001 to \$700,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$700,001 to \$800,000	0	1	NA	0	0	NA	NA	NA	NA	NA	NA
\$800,001 to \$900,000	0	0	NA	0	0	NA	NA	NA	NA	NA	NA
\$900,001 to \$1,000,000	0	0	NA	0	0	NA	NA	NA	NA	NA	NA
\$1,000,000+	2	0	NA	0	1	0	12.0	\$1,099,777	\$1,163,000	105.7%	3
Market Totals	2	1	50.0%	0	1	0	12.0	\$1,099,777	\$1,163,000	105.7%	3

Sun Valley Hills

PRICE RANGE	Active Listings	Pendings	Pendings Ratio	Number of Expired Listings Last Six Months	Number of Closings Last Six Months	Sold Per Month	Inventory (Months)	Average List Price (Sold Homes)	Average Sold Price	Sales to List Ratio Overall	Days on Market
0 to \$300,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$300,001 to \$400,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$400,001 to \$500,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$500,001 to \$600,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$600,001 to \$700,000	0	0	NA	0	0	0	NA	\$0	\$0	NA	0
\$700,001 to \$800,000	0	0	NA	0	2	0	0.0	\$757,500	\$732,500	96.7%	11
\$800,001 to \$900,000	0	0	NA	0	3	1	0.0	\$774,333	\$850,000	109.8%	12
\$900,001 to \$1,000,000	0	0	NA	2	1	0	0.0	\$899,500	\$977,000	108.6%	5
\$1,000,000+	1	0	NA	0	5	1	1.2	\$1,268,800	\$1,281,600	101.0%	21
Market Totals	1	0	0.0%	2	11	2	0.5	\$1,007,409	\$1,036,364	102.9%	15