The Brad Korb Team Celebrates 41 Years of Real Estate Service in the Community





FEATURED HOMES Page 10-11



Page 12 NEW

## www.BradKorbForeclosureHelp.com

## Think foreclosure is the only option? Think again!

We provide you with information about how to avoid a foreclosure, explain the effect it can have on you and your family, and offer other options that may be available to you. This includes a short sale, and we can help you determine if you qualify.

Get a Backstage Pass to the MLS–Search for any property and any Area–FREE www.LACountyPropertyInfo.com

# H4P – Easy Qualify Financing for Seniors

What is a H4P? It's a HECM (Home Equity Conversion Mortgage for Purchase) loan. It's an FHA (Federal Housing Administration) Purchase Program for 62+ borrowers that allows seniors to buy a home with a one-time down payment. Can you imagine that? The H4P loan was introduced in 2008 by HUD (Housing and Urban Development) as an offshoot of a traditional reverse mortgage, but surprisingly many seniors are still unaware of this great program. The H4P allows senior borrowers to combine some of their equity, possibly from the sale of their previous home (funds can also come from savings and investments) with the proceeds from their H4P to complete the new home purchase.

With this kind of financing, buyers can often buy the house that fits their current needs without using all their cash, whether they wish to "upsize or downsize" to the right home. There are no monthly mortgage payments to make if the borrowers live in the home, however, they're still responsible for maintaining the home, paying property taxes and home-owners insurance, and complying with all loan terms.

Bob Petersen, a Mutual of Omaha reverse mortgage professional, has helped a number of Brad's clients refinance their existing mortgage with a Home Equity Conversion Mortgage (HECM) loan or finance their new home with an H4P loan. "When clients work with Brad and his team," Bob said, "they are going to find that special home they're looking for. And when they find out they can refinance their existing home or purchase their new home, without using all their cash or having to make any future monthly mortgage payments,



they almost can't believe it. Once people find out how the HECM refinance and HECM for Purchase loans work and just how flexible they are, plus the extra cash flow it gives them, they're pretty amazed!".

Brad Korb Real Estate Group, BRE #00698730

Brad@BradKorb.com 3813 W. Magnolia Blvd., Burbank, CA 91505

Bob Petersen, NMLS ID: 874762 Mutual of Omaha Reverse Mortgage

BPetersen@mutualmortgage.com (714) 396-9512

Borrower must occupy home as primary residence and remain current on property tax.es, homeowner's insurance, the costs of home maintenance, and any HOA fees. Mutual of Omaha Mortgage, Inc., NMLS ID 1025894. 3131 Camino Del Rio N II00, San Diego, CA 92108. Subject to Credit Approval. These materials are not from HUD or FHA and the document was not approved by HUD, FHA or any Government Agency. For licensing information, go to: www.nmlsconsumeraccess.org Licensed by the Department of Financial Protection & Innovation under the California Residential Mortgage Lending Act, License 4131356.



#### Dear Brad,

The American Cancer Society (ACS)

your van to help us with our clothing drive fundraiser. We raised approximately saves lives and creates a world with less \$1400.00 by collecting useable items to be sold. Attached are some pictures of the Relay committee and volunteers with the van. Without the use of your van we would have had to spend precious donation money to rent a u-haul to collect the donated goods. Thank you again for all your support! With the money raised, ACS will be able to help many Californians who are struggling with cancer. In additional to saving lives, the American Cancer Society helps improve quality of life for thousands of California cancer patients year after year, not to mention the support provided to family members and caregivers who deserve respite from the challenges of caring for someone with cancer. Due to Covid-19 Patients are also under significant financial strain. Forty-six percent said the COVID-19 pandemic had impacted their financial situation and ability to pay for care in some way (up from 38%). And nearly a quarter (23%) said they worry they may lose their health insurance due to the pandemic and its Continued on page 5

## Tailored financial planning

A lifetime of guidance built around your needs

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 long-term wealth management, Brad Korb relies on Richard V. Bertain and David Escobar of UBS Financial Services Inc., recommending them with confidence. These dedicated Certified Financial PlannerTM practitioners, Korb says, consistently provide highlevel customer service and extensive financial resource knowledge for planning and implementing long-term goals.

A good financial plan for your wealth isn't written in a day. In fact, a financial plan is never truly complete, because your life is not static. Even though there's no true end to the planning journey, it's clear to us where it should begin: with a deep conversation about what matters to you and your family. While each individual has their own unique objectives, the following five questions can help you start the conversation: What do you want to accomplish in your life? Who are the people that matter most to you? What do you want your legacy to be? What are your main concerns? How do you plan to achieve your life's vision?

These aren't easy questions, but the answers are key to uncovering the objectives and priorities that will form the basis of your financial plan. The next step is to use these principles and goals as a road map to build and maintain your financial plan through the UBS Wealth Way approach. The UBS Wealth Way manages wealth across three key strategies: a Liquidity strategy which helps provide cash flow for the next two to five years; a Longevity strategy that satisfies lifetime goals, such as retiring comfortably and on time or even early; and a Legacy strategy where you can earmark and invest capital for the goals that go beyond your own.

As life progresses, and your values and priorities evolve, it's important to make sure your financial plan can evolve with you. We suggest incorporating frequent financial health checkups into your routine to ensure your financial plan is both accommodative and reflective of your life's latest changes.

Bertain, Senior Vice President-Wealth Management, has been providing sound financial advice to clients since 1983, earning the Certified Investment Management Analyst® designation from the Wharton School. He and Escobar, Senior Vice President-Weath Management, are involved in Burbank community organiza-



tions ranging from the Burbank Civitan Club and Boy Scouts of America, to the Burbank YMCA and Leadership Burbank.

Bertain and 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.

If you'd like a copy of our full Seasons of Planning report, with the checklist to keep you on the path to financial success, contact team member Taylor Moore at taylor.moore@ubs.com or 626-405-4735.

#### Bertain Escobar Wealth Management

**UBS Financial Services Inc.** 251 South Lake Avenue, 10th Floor Pasadena, CA 91101 626-405-4710 800-451-3954 toll free 855-203-6443 fax ubs.com/team/bertainescobarwm

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

Senior Vice President-Wealth Management 626-405-4710 richard.bertain@ubs.com

David Escobar, CFP® Senior Vice President-Wealth Management 626-405-4711 david.escobar@ubs.com

> **Taylor Jeffrey Moore** Financial Advisor 626-405-4735 taylor.moore@ubs.com

cancer and more birthdays by helping people stay well, helping people get well, by finding cures, and fighting back. As the American Cancer Society Relay For Life Across the Greater Valley kicks off their Relay For Life season, I want to give you a huge thank you for donating the use of





## 7 Questions for KCDC's 2021 High School Summer Interns



From left to right: (back row) Allison Gomez, Trina Tran, Andres Salazar, M. K. Montano, M. Paolo Orobia, Dale Gorman, Lilian Regalado RDH, Francesca Hoffman RDH, (front row) Celine Thomassian, Samantha Arteaga, and Kristin Ng. Not Pictured: Lili Estrada and Ana Gomez.

#### By: M. K. Montano, KCDC Staff

This past summer, the Kids' Community Dental Clinic (KCDC), in partnership with the National Academy Foundation (NAF) Academy, accepted high school interns from both Burbank and John Burroughs High School. The two interns from Burbank High School were: Kristin Ng and Samantha Arteaga. And the two interns from John Burroughs High School were Celine Thomassian and Andres Salazar. The interns were mentored by KCDC Staff: Lili Estrada and M. K. Montano. The following is an interview of their experiences as a KCDC Summer Intern.

1. What is your name, grade this fall, and the school and academy you attend? Kristin: My name is Kristin Ng, and I

will be a senior at Burbank High School.

Samantha: My name is Samantha Arteaga, and I am an incoming junior at Burbank high school, part of the NAF Medical Academy.

Celine: My name is Celine Thomassian. I will be a senior this fall. I attended John Burroughs High School, and I am in the Medical Academy.

Andres: My name is Andres Alejandro Salazar, 12th grade, and the John Burroughs Medical Academy

2. How did you hear about the Kids' **Community Dental Clinic?** 

Kristin: I heard about the Kids' Community Dental Clinic through a program at school called Workability.

Samantha: I heard about the Kids Community Dental Clinic through the Google Classroom stream of my medical academy class. It was provided by Alyson Edge, the director of NAF at Burbank.

Celine: I heard about Kids Commu

internship because I wanted to have experience in a medical office and see professionals treating their patients.

Andres: I wanted to do this summer internship to gain experience, expand my knowledge in the medical field, and help me in the future when I pursue a career in dentistry.

4. What interesting things have you done throughout the internship so far?

Kristin: An interesting thing I learned throughout the internship was coding. It was super confusing but I think I will get better at it in the future.

Samantha: Something interesting I have done throughout the internship was learning how to make professional phone calls to patients and businesses. I have never been fully confident on the phone, but I have received so much advice that has grown my confidence so much.

Celine: Interesting things I have done throughout the internship so far is setting up prophylaxis trays for the dental hygienists and working directly with patients to schedule appointments, navigate their charts to know the treatments they have received or the treatments they will need.

Andres: I have made projects, learned how to code, presented to the children of Boys and Girls club, and made a sales pitch.

#### 5. What was the most rewarding experience you had during the internship?

Kristin: The most rewarding experience during this internship was learning about dentistry because now I'm considering learning more about dentistry as a career path.

Samantha: I had so many rewarding experiences during this internship. One of them being the amazing friendships I made with my coworkers and strong relationships with my mentors. Another rewarding experience I had was the growth in my confidence in the things I did whether that was making calls or scheduling appointments. Celine: The most rewarding experience I had during the internship was the outreach events at elementary schools and Boys & Girls Clubs. This was extremely rewarding because we were able to educate many children on the importance of taking care of your teeth, while also offering them end treatments. This education could change children's lives and strongly affect them in keeping a healthy body. Andres: When two companies in Burbank said "yes" to my sales pitch after many attempts and a lot of practice.

## How to Minimize Capital Gains Taxes: Korb Talks 'Owner-Will-Carry'

A bit like the experienced boat skipper who navigates deep water to find the best fishing for his passengers, a good realtor plots a course for the best financing arrangement to minimize capital gains taxes for his sellers.

"We call it 'owner-will-carry,' or 'seller financing," Brad Korb explained. "I recently was talking to a client who wanted to sell his property but didn't want to pay such high capital gains. He wasn't aware of the tax deferral he could get if he carried the loan on the property once he sold it.'

According to Korb, an example would be of a buyer who put 25% down on the property, with the structure being that the seller take back the loan and carry a note secured by the property, just as a bank would do. The capital gains taxes would be calculated on the money received rather than full purchase price.

"The seller also gets a much better return interest rate than he would from put-ting his money in a bank," Korb added. "I can help the seller when minimizing capital gains is an issue. It's the job of a good agent to help clients through territory that

should take, college experience, and work experience.

Samantha: I feel that this internship has prepared me for a possible career in dentistry because I have experienced how a dental clinic works. I have learned from my mentors what is needed for me to succeed in this career and their experiences and mistakes

Celine: This internship prepared me for a possible career in dentistry by allowing me to interview people in the field like dentists, dental students, and pre-dents. I was also able to work in a clinic setting and in the office alongside dental hygienists, where I would [disinfect] or set up some of their supplies.

Andres: This internship prepared me for a possible career in dentistry because they taught me how a dental clinic operates on a day-to-day basis and taught me many things on dentistry.

7. And lastly, what is something you

#### is new to them, but familiar ground to us." Korb invites anyone who wants to know more about owner-will-carry struc-

turing to call him at (818) 953-5300. When you sell a piece of property with owner financing, it is considered an installment sale instead of a regular sale of real estate for tax purposes. For example, when you sell a house or a piece of land normally, the buyer gives you a lump sum of money for the purchase on the closing date. With an installment sale, the buyer gives you a down payment on the closing

date and then gives you regular payments over the life of the contract.

Spread Out the Gain

When you sell with owner financing and report it as an installment sale, it allows you to realize the gain over several years. Instead of paying taxes on the capital gains all in that first year, you pay a much smaller amount as you receive the income. This allows you to spread out the tax hit over many years. When you sell a property that has appreciated significantly in value, it could require you to pay a large amount of capital gains taxes.

learned during your dental internship that you didn't know before?

Kristin: Some things I learned during my internship that I didn't know before are learning about Salesforce, some of the dental equipment and how they are used... It was difficult at first but now I have a better understanding on how to use Salesforce.

Samantha: I learned so many new things during my dental internship like how to make sales calls, digitize [medical records], ... [and] schedule appointments.

Celine: Something I learned during the dental internship that I didn't know before was scheduling appointments for patients and other office work for a dental clinic like navigating Easy Dental. I also learned about many dental careers, dental terms, and more details about treatments performed and what they do for the patients.

Andres: I learned how to code, make a sales pitch, [and] presented to children about dentistry.

The Brad Korb Team is Growing! ue to our growth, The Brad Korb Real Estate Group in

Burbank has a unique opportunity for talented Buyer's Agents. In addition to being endorsed by Barbara Corcoran,

we are the only company in our area that offers an iron-clad guarantee – we either sell the home or we buy it. Please email us for details on this new and exciting career for which is the sell exciting career for you. Mention that Focused on What Matters to You you saw the ad in the Burbank Bulletin! **Real Estate Since 1979** courtney@bradkorb.



Dental Clinic towards the end of my junior year. My anatomy teacher told me about this internship opportunity through an email, and it was posted on our medical academy google classroom.

Andres: I heard about the KCDC in my sophomore year when I was looking for places to volunteer and decided to stay and volunteer weekly for almost two years. In the summer of my junior year, I was accepted for their summer internship program.

3. Why did you want to do this summer internship?

Kristin: I wanted to do this summer internship because I was considering going into the medical field in the future. I also thought it was a good opportunity to learn about different medical career paths.

Samantha: I wanted to do this internship because I wanted to expose myself to how things work in a medical office. I wanted to keep my summer busy by being able to learn and give back to our community.

Celine: I wanted to do this summer

6. How did this internship prepare you for a possible career in dentistry?

Kristin: This internship prepared me for a possible career in dentistry because I got to meet people that know a lot about dentistry and what their experience was like. Some things that were discussed were classes you We look forward to hearing from you.

#### NEW!

## COVID-19 JOB LOSS BILL CREDIT Get \$200 or \$300 in Bill Credits



## BRAD KORB TEAM RECENT LISTINGS AND SALES

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

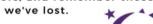
| LISTINGS                 |     | SALES                                  |              | SALESContinued    |              |
|--------------------------|-----|--|--------------|-------------------|--------------|
| 5429 Newcsatle #316 26   | 68  | 15425 Sherman Way #234                 | 2098         | 12301 Osborne #7  | 6788         |
| 13880 Berg 22            | 88  | 18620 Hatteras #184, Seller            | 2058         |                   | 6748         |
|                          | 88  | 18620 Hatteras #184, Buyer             | 2058         | 3828 2nd          | 6758         |
| 15149 Gilmore 27         | '68 | 7106 Willis                            | 2428         |                   | 6768         |
| 227 E. Burbank Unit F 26 | 58  | 14219 Hubbard                          | 2188         |                   | 6798         |
| 3117 N. Frederic 28      | 28  | 6440 Riverton                          | 2008         |                   | 6848         |
| 8815 Sunland 28          | 98  | 3272 Craig                             | 2068         |                   | 6828         |
| 5239 San Feliciano 27    | '08 | 412 S. Everett                         | 2148         |                   | 6818         |
| 9253 Gerald 25           | 38  | 8624 De Soto #104                      | 2478         |                   | 6888         |
| 1352 E. Garfield 28      | 68  | 9819 Marklein                          | 2408         |                   | <u>6838</u>  |
| 7301 Balboa #5 26        | 98  | 18349 Sylvan, Seller                   | 2308         |                   | 6868         |
| 11238 Erwin 25           | 68  | 18349 Sylvan, Buyer                    | 2308         |                   | 6878         |
|                          | 68  | 631 E. Magnolia #103, Seller           | 2328         |                   | 6858         |
|                          | 578 | 631 E. Magnolia #103, Buyer            | 2328         |                   | 6908         |
|                          | 98  | 11500 Fenton                           | 2378         |                   | 6808         |
|                          | 38  | 246 N. Fairview                        | 2578         | 20607 Bluebird    | 6898         |
|                          | 38  | 5604 Rhodes #102                       | 2368         |                   | 6958         |
|                          | 80  | 7207 Cravell                           | 2468         |                   | 6928         |
|                          | 28  | 2031 N. Frederic                       | 2628         |                   | <u>6938</u>  |
|                          | 28  | 15149 Gilmore                          | 2768         |                   | 6948         |
|                          | 38  | 13880 Berg                             | 2288         |                   | 6988<br>6018 |
|                          | 58  | 227 E. Burbank Unit F                  | 2658<br>2708 |                   | 6918         |
|                          | 08  | 5239 San Feliciano<br>2655 N. Frederic | 2968         |                   | 6998         |
|                          | 38  | 11238 Erwin                            | 2900<br>2568 |                   | 6968<br>5078 |
|                          | 48  | 8710 Delgany #5                        | 2738         |                   | 6978         |
|                          | 88  | 927 E. Cypress, Seller                 | 2738<br>2938 |                   | 5008         |
|                          | 18  | 927 E. Cypress, Buyer                  | 2938         |                   | 5038         |
|                          | 68  | 7137 Coldwater Canyon #7               | 6708         |                   | 5038<br>5018 |
|                          | 08  | 11126 Lull                             | 6698         |                   | 5058         |
|                          | 38  | 2331 1/2 W. Avenue 31                  |              | 1174 Ocean #4     | 5038<br>5048 |
|                          | 58  | 17154 Silk Tree                        | 6728         |                   | 5098         |
|                          | 78  | 21800 Schoenborn #167                  | 6738         |                   | 5108         |
|                          | 68  | 13188 Corcoran                         | 6718         |                   | 5088         |
|                          | 28  | 20555 Wyandotte                        |              | 151 N. Maple #201 | 5068         |



YOU ARE INVITED TO: COMMUNITIES AGAINST CANCER A SAN FERNANDO VALLEY RALLY FOR ALL AGES!

Join us for a day of Fall Fun at LA Valley College from 12p-10pm to benefit the American Cancer Society.

All are welcome and it is absolutely free to enter! This is a way to bring the entire Greater Valley community together to fight back against cancer, celebrate cancer survivors, and remember those



## **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 Janet Strong (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!

#### MARK YOUR CALENDARS: SAT. SEPTEMBER, 25TH! NOON-10PM

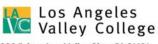


Register early for quickest entry at: www.relayforlife.org/ratgvca

#### ALL ARE WELCOME! SEPTEMBER, 25TH NOON-10PM

What: Relay for Life is a BLOCK PARTY where the community comes together for a day of fun! When: Saturday, September 25th, 12pm-10pm Why: To bring education to our community and raise money for much needed cancer research, outreach and Where: LA Valley College! Free parking, clean bathrooms,





5800 Fulton Ave. Valley Glen, CA 91401 Enter campus from Burbank Blvd.



For questions, contact our event lead: erinmuroski@gmail.com



## 818.953.5300 or www.BradKorb.com



## BURBANK COORDINATING COUNCIL

Serving the City of Burbank since 1933

### Please consider donating to the Holiday Basket Program

For over 87 years, the Burbank Coordinating Council has served as a clearinghouse, matching donors with needy families called

## HOLIDAY BASKETS.

We work to protect confidences, verify needs, and avoid duplications. Together, we have helped 5% of our population annually. Burbank citizens need more help than ever during the COVID-19 pandemic. Covid 19 has changed our timeline and locations to participate and volunteer. If you are in need (on free or reduced-price lunches), please APPLY to receive a Holiday Basket. If you are able to give or want to find out how you can VOLUNTEER and consider adopting a family. • Reach us anytime by email BCC.holidaybaskets@gmail.com, or phone 818-679-2217. • Send your cash donations through Paypal or mail checks to our PO Box at P.O Box 10126 Burbank CA 91505

## Join Us – We're Fun!!

BCC still looking for the following volunteer positions: • Social Media Chair • Public Relations Chair • Events Chair • Fundraising Chair • Nonprofit Organization Coordinator

## Become a Member!!

Annual membership is only \$20 for an individual, or \$30 for an organization and can be paid online through PayPal. Members can make announcements at meetings, put announcements into the monthly newsletter. Go to burbankcc.org for details!

## Relay for Life / Brad Korb Donations / Thank You Letter

*Continued from page 2* effects on the

nearly \$500 million a year, making it the economy. Money raised largest fundraising event in the world. Once again. I want to thank you Brad for helping make our mid-year fundraiser a success and hope we can count on your help again this year. Relay 2021 will be held September 25, 2021 at Los Angeles Valley College.

## BURBANK ADULT CENTERS Events and activities for those age 55 and over

(unless indicated otherwise).



The Joslyn Adult Center is currently in the middle of a phased opening. Each week we are adding additional in-person classes and activities. Contact the Joslyn Adult Center to request the most up-to-date schedule. Information is also available on our website: 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 V please call Joslyn Adult Center at 818-238-5353 to sign up! (\$2 without BSAC card)

#### Virtual Activities Advance sign-up is required for all virtual activities. To reserve your spot, contact the Joslyn Adult Center at 818-238-5353.

SPECIAL ACTIVITIES Joslyn Virtual Bingo

Wednesday September 1st from 2:00pm-3:00pm Join us once a month for FREE BINGO! Sponsored by Regal Medical Group, Inc.

SUPPORT GROUPS Coping with COVID-19 Mondays from 11:00am-12:30pm This support group addresses life chal-lenges introduced by COVID-19.

<u>FITNESS</u> Kundalini Chair Yoga Mondays from 9:30-10:30am Kundalini Yoga is the yoga of selfawareness. 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.

### **Chair Strength Training**

**Tuesdays from 2-3pm** This chair strength class will focus on exercises that build muscle mass, increase bone density, promote good posture, and improve balance.

### **Fall Prevention with Harry**

Fridays from 9-10am Learn how to prevent stumbles, recognize fall risks, and to safeguard your environment. This class will help build lower body strength and emphasize core training, balance, and stability movements.

#### In-Person Activities

Tai Chi **Tuesdays from 10-11am** 

**Ukulele Group** Thursdays 12-1pm This group meets weekly to play the

#### ukulele and learn new songs. Strength and Balance with Harry

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 live-streamed.

Line Dancing Saturdays from 10:30-11:30am

Men's Support Group Thursdays 1:00-2:30pm This group provides space for men to discuss inner thoughts, life challenges, and fears.

**Bingo for a Buck** Thursdays 1:00-3:00pm

**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, or 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 that 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.



**Coordinating Council** 

from Relay helps those patients who have a financial need.

Relay for Life has become ACS's single largest activity. Each community's Relay for Life event is special, but its greater power lies in the synergy created by all of the Relay events taking place worldwide in more than 5,000 communities and 20 countries. Overall, Relay for Life raises

Thank You once again,

Kerry McAloon (outreach volunteer) Julie Clark (ACS Staff partner)



#### Thursdays from 10-11am

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 live-streamed.

#### Shao Chi & Yoga Thursdays from 1-2pm

This modern approach to Tai Chi (Shao-Chinese word for young, fresh, new) will

<u>Day Trips</u> 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 programing at the Joslyn Adult Center resume.

## Burbank University Women

embers of BUW meet on the 2nd Thursday of each month at Joslyn Adult Center. The group invites all women who have completed 60 units or more of college work and are at least 55 years of age to apply for membership. The goal of Burbank University Women is to promote education and intellectual growth.

Activities include monthly meetings with interesting speakers, book club, dining group, day trips, fundraising activities and furnishing college scholarships to graduates of Burbank high schools.

For membership information, please call Jeri Primm (818)843-2610 or Marcia Baroda at (818) 848-2825.



## Burbank Public Library knowledge • discovery • community News from the Library

### School Help

Through our BConnectED program, all Burbank Unified School District middle and high school students can use their student ID numbers to login to the Burbank Public Library.

All elementary students have been issued BConnectED Library cards to use. Kindergarten and new students will also be issued the cards.

The Library has plenty of free online tools and resources to help students.

• Check out HelpNow for free virtual tutoring from trained tutors every day from 1-10 pm.

• Use Peterson's Test and Career Prep to look up study guides and practice tests for the SAT, ACT, AP tests, and more.

• Mango Languages can help you study for AP language tests or finals.

• The Library also provides access to research databases full of full-text articles and books for any papers you're working on. See what you can find on Britannica School, EBSCO, Explora Student Research, and more. burbanklibrary.org/research

## Employment Help

Effective September 7, 2021 the Library will have trained staff ready to assist job seekers and employers looking for staff through Burbank Employment Connection. Visit any Burbank Public Library location to:

- Use a public computer or high speed wifi to search for a job or use Microsoft Office
- Register with CalJOBS.ca.gov to access job listings and employment resources
- Print or photocopy your resume, cover letter or job listings (limits apply)
- Access online resources like JobNow and Peterson's Test and Career Prep

• Find books and DVDs on subjects including career paths, practice tests and technical information

• Take a typing test to qualify for employment (\$7 charge)

Employers looking to connect with qualified workers are invited to contact Burbank Employment Connection to learn about

CalJOBS.ca.gov and other services. New Magazines Available

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If you would like stay current with all the Library has to offer, please sign up for our eNews by emailing burbankpubliclibrary@burbankca.gov and ask to be added to our list.

Burbank Central Library 110 N. Glenoaks Blvd.

Buena Vista Branch Library 300 N. Buena Vista St.

Northwest Branch Library 3323 W. Victory Blvd.

SHION

## **Burbank's Industrial Era**

By Marie Dennis

Burbank's first factory - the Burbank Furniture Manufacturing Company - was built in 1887, but agriculture served as its predominant economy until the 1910s when manufacturing plants began to arrive. And why was the newly incorporated city starting to attract industrial businesses? It had much land to offer and was close to the burgeoning city of Los Angeles. But the year that really marked the transition from Burbank's agricultural era to the beginning of manufacturing was 1917 when two prominent Burbank citizens intervened in the Moreland Motor Truck Company's move from Los Angeles to Alhambra.

In 1917, Ralph O. Church – Burbank's first city treasurer – reads in his morning paper that the Moreland Motor Truck Co. plans to move its plant from L.A. to Alhambra. An idea immediately takes root, and he calls Maurice Spazier, who is noted as an enthusiastic booster for industry. The two set out immediately for the Moreland plant in Los Angeles where they find founder and company head Watt Moreland in conference with an Alhambra delegation, poised to draw up the agreement that would move the Moreland plant to Alhambra.

Intent on bringing Moreland to Burbank, Church and Spazier offer Watt Moreland a deal too good to pass up – a suitable site for his factory, free of charge. This succeeds in forestalling the Alhambra deal for a few days, giving the Burbank duo time to firm up their offer. The first site they have in mind at Verdugo and Flower - is unsatisfactory to Moreland. Their second offer, however – a 25-acre tract at the corner of San Fernando and Alameda, is deemed acceptable. Total cost for the tract is \$25,000, or \$1,000 an acre. Church, Spazier and 10 other industrially-minded citizens sign an agreement with the city guaranteeing delivery of the site to Watt Moreland. They then raise money by public subscription to reimburse the city for the purchase of



the acreage. Not long thereafter, Moreland trucks are rolling out of the newly constructed plant all bearing the proud label – Made in Burbank!

In the decade following, many notable firms are established in Burbank, among them the Andrew Jergens Company, First National Pictures, Inc (which later becomes Warner Bros Pictures, Inc.), Menasco Air Equipment Company, Libby, McNeil & Libby ("Libby's") and the Empire China Co., to name a few. Many manufacture products with national distribution. Understandably, industry slows down in Burbank during the Great Depression of the 1930s, and the 1940s is dominated by World War II. And yet Burbank's population nearly doubles from 1940 to 1946, due primarily to the industrial companies in Burbank, particularly Lockheed. The city's assessed valuation during that same period shows an increase of more than 525%, showing similar growth in her industries, businesses, professions, and residential areas.

To learn more about Burbank's industrial era, learn about the Moreland Motor Truck Company and see an actual Moreland bus in person, come visit the Gordon R. Howard Museum. We're open Saturdays and Sundays from 1:00pm to 4:00pm.

Make sure to keep checking out our articles in the Burbank Bulletin to learn more of our city's history.

THE BURBANK HISTORICAL SOCIETY burbankhistoricalsoc.org 115 N. Lomita, Burbank, 91506 (818) 841-6333 ■



burbanklibrary.org



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Brad Did It Again!

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## Meet Joe and Kathy McHugh...



I have been friends with Joe and Kathy McHugh since our children were six years old and we were in the 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 of LA Law Center,PC, located near my office in Burbank, California (www.lalawcenter.com). Kathy is a Certified Senior Advisor and works in the law firm as the Triage Director. Call them at (818)241-4238 and let them know Brad Korb referred you for a free consultation. They created the article below so you can easily see what they offer to our community.

#### Getting Your Affairs in Order and Protecting Them in California

Attorney Joseph McHugh, founder of LA Law Center, PC is proud to offer legal services in Asset Protection, Estate Planning and Elder Law. These are important to understand if you own real estate in California.

If you were asked, "What would happen to your assets if you were gone tomorrow?" would you really have an 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.

#### Why Do I Need Estate Planning?

**Estate Planning** is not just about what happens to your assets after you pass away; effective estate planning looks at all the issues, from initial planning avoiding Probate; taking steps to avoid possible conservatorships if you become incapacitated; the potential need for Medi-Cal to pay for nursing home care; asset protection in case of crazy lawsuits. A good estate plan allows people to control the allocation of accumuvides the vehicle to potentially eliminate estate or inheritance taxes or at least minimize these onerous and confiscatory taxes; a Living Trust provides a means for your appreciable assets to be transferred to your beneficiaries with a "stepped-up valuation", which means that potential capital gains tax would be avoided.

#### How Can I Protect My Assets from Lawsuit Crazy Californians?

Asset Protection in California can be very important to those that have risky businesses (landlords, professionals, business owners, etc.) or for everyone are just driving a car in LA these days! This type of legal planning involves techniques, which have the effect of placing assets beyond the reach of unknown future creditors to the extent legally and ethically possible. Legitimate asset protection planning does not involve hiding assets, using secret agreements or making fraudulent transfers. Neither does it involve tax evasion or, necessarily, tax avoidance, although some asset protection plans can be combined with estate and tax planning to produce favorable tax results. Asset protection planning combines sophisticated and legitimate Business Planning and/or Estate Planning techniques by setting up Asset Protection Trusts that apply to your situation. You can also set up a trust to protect your privacy so the public cannot easily find out where you live (this is particularly important in LA for celebrities, business owners, law enforcement and landlords). It is critical to understand your options and set up protection BEFORE a cause of action happens. Joseph (Joe) McHugh, Esq can help you assess if you may need to step up your level of asset protection.

## If I have Assets... How can I Qualify for Medi-Cal?

Elder Law is a distinct legal field which concentrates on the legal, financial protection, social, and health care needs of one specific sector of society: the elderly or disabled that need caregiving. It is a law practice that is built on compassion, care, and concern for disabled persons that need government programs (specifically, Medi-CAL for long term care needs). As we get older, many of us are faced with difficult and important decisions regarding our healthcare and our financial well-being. Joe and his wife Kathy (Certified Senior Advisor) 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. This is a quick overview of the major parts of LA Law Center's business. Joe and Kathy are happy to offer a free phone consultation to Brad Korb's referrals. Just call 818.241.4238.

## Burbank Tournament of Roses Association

#### By Robert Hutt

.It's "all hands on deck" in September as we focus our activities toward getting the float ready for foaming and the formal Second Test Drive (T2). Saturday October 2 at 8 AM is T2 day at the float construction site. With that as our goal, we can work the calendar backwards: we would like to foam two weeks before T2 to allow time to cut open the hatches that were foamed over. The foam is somewhat flammable, so we must finish all on-float welding before foaming day.

After the steel gridwork is complete, areas that will be sprayed with roofing foam will have chicken wire mesh stretched over and secured with hog rings. The mesh must be stretched tight before each hog ring is set to prevent sagging. It is a slow process, and we can use lots of volunteers to help with it! Step back a few days on the calendar.

The chicken wiring is then covered with bed sheets which are held with more hog rings. Another activity where we can use lots of volunteer help. Finally, all the loose edges of the bed sheets are taped down with masking tape. All this preparation work is necessary because the roofing foam is applied with a big industrial sprayer. The foam will stick to the bed sheets rather than leaking onto the electrical wiring and hydraulic plumbing inside the float. We really don't want to be welding near any bedsheets!

For smoother surfaces that will be covered with dry materials, the steel framework will be covered with window screen and then "cocooned." All these screened areas must be covered with newspaper to protect them from any foam overspray. Additionally, any ventilation ducts, fire extinguisher holders or locations for floral pots must also be protected from foam spray. Subtract another welding day from the calendar.

Everyone is welcome to watch on foaming day (check our Facebook page for the actual date) but beware, tiny foam particles drift in the air and stick especially well to eyeglasses with plastic lenses!

As the foam cures it expands and hardens to become a two inch thick shell that is strong enough for the next wave of volunteers to paint and decorate Burbank's Rose Parade float.

As I mentioned, T2 is scheduled for Saturday, October 2 and (not coincidentally) so is our biggest fundraiser: the annual Craft Faire and Open House. Beginning at 11 AM you can get a headstart on your holiday gift shopping. Perhaps even find something nice for yourself. The Craft Faire is held inside our float construction site building and



This Unlikely Tale of Friendship brings together a young knight and dragon rewriting their own story, by reading together in harmony. The 2022 parade theme is "Dream, Believe, Achieve" and celebrates the power of education.

there is loads of free parking at the adjacent MetroLink parking lot. There will also be a food truck on hand. Cuisine is still TBD.

This fundraiser is especially important for us. In a previous article I noted that the prices for steel and floral materials have increased more than 50% from last year. More recently we purchased some steel and found that prices have more than doubled! A 20 ft length of 1" square tube was \$20 and is now \$50. A single 20 ft length of 3/16" steel rod, that we use by the dozen for creating the Dragon, Child, Dog and other elements, had risen from \$3.10 ea to \$5.50 ea. Fresh florals have also seen price increases coupled with reduced quality in the blooms themselves which forces us to buy more to cover the same surface area.

We want to provide the safest environment for both our craftspeople and guests, so we have asked that all vendors be vaccinated. We are also requiring all vendors and visitors, vaccinated or not, to wear facemasks while attending our Craft Faire. We expect to have increased spacing between vendor tables both to help maintain social distancing but also to avoid crowding visitors like sardines as they move from table to table. Hope to see you there!

There is an extra workday in our schedule at the float site. Construction days are now Wednesdays, Thursdays and Saturdays from 10 AM until about 3 PM. Everyone is required to wear a face mask, maintain safe social distances, and use hand sanitizer frequently. Call the float site at 818-840-0060 and we will be happy to answer any questions. The site is located at 123 West Olive Avenue (adjacent to the MetroLink parking lot). Check our website at BurbankRoseFloat.com for our activity schedule.

Stay Safe! Stay Healthy!

lated assets both before and after death through careful planning for the distribution of property to family members.

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. A Living Trust eliminates the need for your heirs or surviving spouse to be subjected to the agony and unnecessary costs of the probate process; a Living Trust allows for the management of your trust assets if you become incapacitated; a Living Trust pro-

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



### *Call us at 818-953-5300 for more information Like our client, Raymond Feliz, after the purchase of his condo!*



Board Member Emily Weisberg at the first annual Golf Ball Drop hosted by the Kiwanis Club of Burbank on July 24, 2021.

Burbank City Councilmember Nick Schultz and his wife, Allie Schultz, are enthusiastic supporters of the Kiwanis Club of Burbank. As an all-volunteer organization, the Kiwanis Club of Burbank is proud to be the largest service organization in the City of Burbank. It has been in continuous service since 1922.

The Kiwanis Club of Burbank strives to teach children leadership, good citizenship, self-confidence, work ethic, respect for others, and of course, instill the spirit of service. The club has supported numerous community projects such as youth scholarships, teacher recognition, serving meals to seniors, and anti-bullying programs.

To learn more about this organization, please visit: https://www.burbankkiwanis.org/

## Estate Sales by Connor Shares How Your Trash May Be Worth More Than Your Stocks!

Often times, family members and trustees inherit an estate and are overwhelmed with how to sell the contents. They aren't sure where to begin and "Just want to get rid of the mess" so they can sell or

rent the home. When Estate Sales by Connor is called out to an estate to offer a complimentary assessment of what an estate sales may bring, it is quite common to learn that the family has donated bags of "junk" or rented a dumpster to clean out all the "junk". However, it is more often than not, the "junk" may have more value than items like furniture, fine china and crystal.

When people are moving, downsizing and sorting through the estate of a loved one, the first items that they usually throwaway or donate are clothing which could fetch hundreds, if not thousands of dollars. A few years ago, co-founder of Estate Sales by Connor, Stephen McCrory found a black Alexander McQueen jacket in an estate that looked as if has just survived a Florida hurricane. "Amid some old blazers was this Jacket by Alexander McQueen", States McCrory. "I only knew it has value because he passed away and since then his clothing had skyrocketed". Upon examining it more McCrory was able to sell the jacket for nearly \$2000.00 bringing a well needed profit to his client.

While most estates know when there have Salvador Dali signed Lithograph or a Peter Max signed poster, art is another area that often goes untapped. Numerous times when Estate Sales by Connor has come to assess the contents of an estate, clients explain that they have art but nothing of value. Upon searching through the garage of an estate in Burbank, Stephen McCrory found a wooden create with a stained glass panel, upon closer examination, he determined that it was an actual piece of Tiffany Glass that came from a European church, and not only Tiffany Glass (Yes, as in



Tiffany and Co and Breakfast At Tiffany's) but it was also signed by founder and artisan Louis Comfort Tiffany in 1889. Estate Sales by Connor was able to sell this item for over \$30,000.00! While it is obvious to

most that things like a coin collection and gold jewelry have significant value, it's all in the name. A mint gold liberty coin has more value than most gold rings and a set of Wallace sterling silver "Grand baroque" flatware can sell for nearly double the value of scrap silver. For most people these nuisances go unnoticed, but these are things a commission only based estate sale company, like Estate Sales by Connor will look out for, helping you to maximize your profits.

It's not just clothing and art that could have significant value, which is often overlooked, but less assuming items, like those compiled in the list below.

Estate Sales By Connor's Top Ten Items to Never Throw Away Until Assessed by an Estate Sale Company or Appraiser: 1. Records

- 2. Old Cameras and Camera Equipment
- 3. Old Perfume Bottles
- 4. Old Clothing
- 5. Costume or "junk" Jewelry

6. Anything to do with old Hollywood or Los Angeles

- 7. Old Car parts
- 8. Old tools
- 9. Old Glass
- 10. Old Linens

Instead of guessing what may be of value, give us a call and let us give your potenial estate sale a complimentary assessment...after all you can always throw things out, but you can't take them back! For a Evaluation, Contact Stephen or Aime McCrory at 310-228-0943 or 818-848-3278 or email photos to americasyoungest-picker@gmail.com.



## GARDEN CLUB

The Burbank-Valley Garden Club will hold the first meeting of the 2021-2022 Season on September 2, 2021 at the Little White Church located at 1711 N Avon St, Burbank, CA 91505. The meeting will begin at 10:00 a.m.

We are very excited to present our member, Robin Gemmill. She is a Master Gardener, former nurse, and a current City of Burbank Sustainability Commissioner. Her interests include gardening: community gardens, healing gardens, sustainable gardening, and much more.

In her presentation Robin will introduce us to a method of vegetable gardening that enables us to grow more in small areas. September is a time of change in our vegetable gardens and Robin's talk comes at the ideal moment as we begin the switch to winter plants. The techniques we apply in our winter gardens can be applied again when we move to summer vegetables.

Our meeting is open to everyone and we would love to have you join us. Masks are required and in the event that indoor gatherings are prohibited, the meeting would take place on Zoom. If you have any questions about this meeting, contact Anne White at the following number 818) 434-3616, or via e-mail at aewhitehouse 18@gmail.com.



The proceeds earned through this fundraising event are used to support various youth sports activities within the community, as well as law enforcement personnel that are stricken with catastrophic illness and injuries.

We depend on the generosity of citizens and businesses such as yours. We thank you for your past contribution and look forward to your continued support.

Burbank based, *Estate Sales by Connor* is a family run company that was recently featured on The Queen Latifah Show and ABC 7 Los Angeles. We offer the perfect combination of an experienced hardworking staff and a loyal following of buyers in the Greater Los Angeles and surrounding areas. We are dedicated to meet your requirements on closing dates and turnaround times, while providing quality service that ensures a smooth transaction. Not only are we estate sale professionals, who have been working within the industry for over 20 years, we have access to some of the top appraisers, auction houses and dealers in the industry. We offer exceptional service and oversee your sale (and belongings) as if they were our own. Our goal is to help you sell and liquidate your estate in a professional and profitable manner.

We are a Licensed, Bonded and Insured California Estate Sale Company

#### Our Services:

Free appraisals and estate consultations. Consignments and buy outs.
Estate staging and organization Researching and valuing all items over \$50.00 through our network of appraisers, databases, auction houses and experts.
Advertising and mailing to our 2000+ mailing list.
Less than 48 hour notice clean outs (move-in ready).
Security and a professional staff during the sale.
Antique, art and collectibles consignment process. Detailed accounting.
Clean up and packing services. No out of pocket fees.
Professional References.

Shotgun Start 9:00 a.m. Scramble Format

Continental Breakfast Porto's Bakery and Cafe

> Lunch Provided by Honey Baked Ham Toluca Lake

Dinner and Awards Reception immediately following Trophies to First, Second and Third Place Teams in the All Safety and Open Divisions Closest to the Pin

Hole-N-One Contest New vehicle provided by Community Chervolet

> Tournament Sponsor \$2,500 Corporate Sponsor \$1,500 Individual Player \$150 Hole Sponsor \$150

To maintain the quality of our tournament, we must limit the number of player entrants to 144.

To assure your position, please register early. No walk-ins.

For more information please contact the BPOA

818-842-1133 • info@burbankpoa.com • www.burbankpoa.com

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## **Burbank African Violet Society**

The Burbank African Violet Society will be having their next club meeting on Thursday morning September 16, 2021 at 10:00 A.M. The location is The Little White Chapel Christian Church at 1711 North Avon Street in Burbank.

The program will be a hands-on workshop led by club member Gay Wilson. "Transplanting Your African Violets", Techniques for Success. There will be work stations set up with members traveling from one station to the next learning about the different ways to grow your African violets. Questions and answers with literature available.

Refreshments are served and friendships are made. Guests are always welcome to attend our meetings. For more information please telephone (661) 940-3990 or reference our website: www.burbankafricanviolets.weebly.com.

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## **Are You Struggling to Make Ends Meet** (You're Not Alone)

The Covid-19 Global Pandemic - has dramatically altered the financial well-being of many individuals and families.

Many are facing stressful times over their loss of financial independence and daily income security. You're not alone - we're here to help you through these "tough" times.

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- Eliminate 10's of thousands of creditor debt
- Prevent Bankruptcy (BK)
- Save home from "must sell" situations
- Qualify for Mortgage Loan
- Improve Credit status/score

### **OUR GUARANTEE:**

- There is NO Client Financial Downside Risk -You will not spend 1-cent until we get the results

- For additional information - Please contact Brad at 818-953-5304, Brad@BradKorb.com, or John Janis toll free 800-706-1210, JohnJ@PlatinumResources.US



John Janis, Platinum Resources and

Brad Korb



## Burbank Temporary Aid Center Updates

## BTAC is here for YOU

Although things seem to be slowly improving, many of our friends and neighbors (and ourselves) are still struggling with growing utility and rent bills. 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 BWP bills and sometimes, rent!

If you are struggling to make ends meet and have not yet begun receiving groceries from BTAC, please sign up. 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 on other bills.

### How does someone sign up for services?

So many people are struggling to make ends meet and many have never had to ask for help. BTAC is here 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, proof of income (social security, unemployment, etc.) and a BWP or other bill 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 will be signed up and on your way home with groceries before you know it!

### Homeless Services

Mondays and Fridays are the days BTAC provides groceries, any case management support for those who are homeless. This is also when they can sign up for services.

Homeless clients can opt to receive either a very hearty daily (M-F) sack lunch OR monthly groceries for those who have access to cooking facilities.

### Save the Date(s)

• 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.

• Friday, March 11, 2022: BTAC's Gala and Auction: Let's look forward to celebrating our ability to gather together, while we also celebrate members of the community who make a difference. The honorees will be announced soon. For information about sponsorship or tickets, please contact bhowell@theBTAC.org.

### Calling All Crafters! We are looking for handcrafted items for an upcoming auction!

BTAC is planning on hosting an online auction featuring handcrafted items. This can be anything from fine art to quilts or yard signs to specialty food offers. If you think you might like to participate, contact Barbara at bhowell@theBTAC.org or call 818-848-2822 ext. 110. All auction items should be delivered to BTAC, along with a description about it and the maker(s), by October 22nd.

BTAC is planning a Trivia Contest! The details aren't confirmed, but it is in the works! Think about who you would want on your team and watch for more details. To be notified when the details are confirmed, contact info@theBTAC.org and we will add you to our list!

## BTAC Continues to Serve Record Numbers

As the need in the community has increased, so has the generosity of this wonderful community. Thanks to our supporters, BTAC has been able to offer two grocery orders for 6 months! This helps our friends in need put money they might have spent on groceries toward other household bills, such as car insurance and payments, utilities, and rent.

### BTAC has received additional rental assistance funds.

Are you or someone you know struggling to catch up on rent accrued during the pandemic? BTAC may be able to help. Call 818-848-2822 ext. 100 or email info@theBTAC.org for more information.

### CLIENT REVIEW'S – click on this link https://platinumresources.us/testimonials/

#1 – "John, I want to thank you and Platinum Resources for providing me excellent service throughout our relationship. Not only did you save me a tremendous amount of money, you helped me save my home and business. Your proactive approach in taking care of my debt issues, as well as providing excellent counsel on so many other financial issues gave me a huge sense of relief. Thank you John and I will always be eternally grateful for your support and wish you and your Company the best, Geri'

#2 – "John, thank you for all that you have done for me throughout my financial dilemma. Admittedly, when I was first introduced to you, I felt hopeless, overwhelmed and skeptical that you could improve my situation. Your personal involvement and financial business savvy helped me save the equity in my home, over \$100,000 in credit card debt and provided me the necessary monthly income to help me meet my obligations. You changed my life, which was rapidly spiraling downhill. I appreciate the amount of energy, patience and dedication put forward on my behalf. Thank you for never giving up on me and tolerating my stubbornness, Bob'

## BTAC continues to observe safety precautions.

Although many of the restrictions on masking are changing over this summer, BTAC will continue to require our guests, volunteers, donors, and staff to wear masks and observe social distancing. We continue to monitor information and will adjust, as necessary.

## BIAC Donation Policy

As you can probably imagine, BTAC has had to make several adjustments during this pandemic. Several items BTAC could previously accept are now not allowed due to health guidelines.

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
- Egg cartons
- Home grown fruits and vegetables.

#### Hours for donations have changed:

- Weekdays, Monday Fridays: 8:00 a.m. 3:00 p.m.
- 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. 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.

# 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

MEET BRAD KORB, an individual who knows the importance of maintaining focus. He believes that true success comes from making goals for what matters most in life. And whether he's with his family, interacting with his community or helping his real estate clients, Brad enjoys successful results because of his unique ability to visualize a goal and make a plan for accomplishing it.



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"True success is found when you stay focused on what's really important family, friends and community." — Brad Korb

office: 818.953.5300 web site: www.bradkorb.com email: brad@bradkorb.com

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## Market Trends

|                             |                    |          |                   | B  | art  | )a]                  | nk                    |  |                          |                                      |                          |
|-----------------------------|--------------------|----------|-------------------|--|--|----------------------|-----------------------|--|--------------------------|--------------------------------------|--------------------------|
| PRICE<br>RANGE              | Active<br>Listings | Pendings | Pendings<br>Ratio | Number of<br>Expired<br>Listings<br>Last Six<br>Months | Number<br>of<br>Closings<br>Last Six<br>Months | Sold<br>Per<br>Month | Inventory<br>(Months) | Average<br>List Price<br>(Sold<br>Homes) | Average<br>Sold<br>Price | List to<br>Sales<br>Ratio<br>Overall | Days<br>on<br>Marke<br>t |
| 0 to<br>\$300,000           | 0                  | 0        | NA                | 0  | 1  | 0                    | 0.0                   | \$295,000                                | \$297,000                | 100.7%                               | 7                        |
| \$300,001 to<br>\$400,000   | 0                  | 1        | NA                | 0  | 2  | 0                    | 0.0                   | \$369,450                                | \$370,000                | 100.1%                               | 30                       |
| \$400,001 to<br>\$500,000   | 0                  | 0        | NA                | 0  | 6  | 1                    | 0.0                   | \$447,667                                | \$451,667                | 100.9%                               | 21                       |
| \$500,001 to<br>\$600,000   | 5                  | 8        | 160.0%            | 3  | 24   | 4                    | 1.3                   | \$553,867                                | \$558,113                | 100.8%                               | 29                       |
| \$600,001 to<br>\$700,000   | 10                 | 10       | 100.0%            | 4  | 43   | 7                    | 1.4                   | \$650,722                                | \$668,386                | 102.7%                               | 21                       |
| \$700,001 to<br>\$800,000   | 7                  | 10       | 142.9%            | 5  | 41   | 7                    | 1.0                   | \$719,227                                | \$743,939                | 103.4%                               | 18                       |
| \$800,001 to<br>\$900,000   | 9                  | 19       | 211.1%            | 8  | 46   | 8                    | 1.2                   | \$807,453                                | \$853,898                | 105.8%                               | 15                       |
| \$900,001 to<br>\$1,000,000 | 10                 | 10       | 100.0%            | 10   | 56   | 9                    | 1.1                   | \$914,873                                | \$959,038                | 104.8%                               | 11                       |
| \$1,000,000+                | 42                 | 0        | NA                | 0  | 231  | 39                   | 1.1                   | \$1,264,289                              | \$1,356,442              | 107.3%                               | 16                       |
| Market<br>Totals            | 83                 | 58       | 69.9%             | 30   | 450  | 75                   | 1.1                   | \$1,010,908                              | \$1,072,683              | 106.1%                               | 17                       |

| Lake | View | <b>Terrace</b> ] | Horse | Property |
|------|------|------------------|-------|----------|
|      |      |                  |       |          |

| PRICE<br>RANGE              | Active<br>Listings | Pendings | Pendings<br>Ratio | Number of<br>Expired<br>Listings<br>Last Six<br>Months | Number<br>of<br>Closings<br>Last Six<br>Months | Sold<br>Per<br>Month | Inventory<br>(Months) | Average<br>List Price<br>(Sold<br>Homes) | Average<br>Sold<br>Price | List to<br>Sales<br>Ratio<br>Overall | Days<br>on<br>Marke<br>t |
|-----------------------------|--------------------|----------|-------------------|--|--|----------------------|-----------------------|--|--------------------------|--------------------------------------|--------------------------|
| 0 to<br>\$300,000           | 0                  | 0        | NA                | 0  | 0  | 0                    | NA                    | \$0                                      | <b>\$0</b>               | NA                                   | 0                        |
| \$300,001 to<br>\$400,000   | 0                  | 0        | NA                | 0  | 0  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$400,001 to<br>\$500,000   | 0                  | 0        | NA                | 0  | 0  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$500,001 to<br>\$600,000   | 0                  | 0        | NA                | 0  | 0  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$600,001 to<br>\$700,000   | 0                  | 0        | NA                | 0  | 0  | 0                    | NA                    | \$0                                      | <b>\$0</b>               | NA                                   | 0                        |
| \$700,001 to<br>\$800,000   | 0                  | 0        | NA                | 0  | 0  | NA                   | NA                    | NA                                       | NA                       | NA                                   | NA                       |
| \$800,001 to<br>\$900,000   | 0                  | 0        | NA                | 0  | 0  | NA                   | NA                    | NA                                       | NA                       | NA                                   | NA                       |
| \$900,001 to<br>\$1,000,000 | 0                  | 0        | NA                | 0  | 0  | NA                   | NA                    | NA                                       | NA                       | NA                                   | NA                       |
| \$1,000,000+                | 0                  | 0        | NA                | 0  | 0  | NA                   | NA                    | NA                                       | NA                       | NA                                   | NA                       |
| Market<br>Totals            | 0                  | 0        | NA                | 0  | 0  | 0                    | NA                    | NA                                       | NA                       | NA                                   | NA                       |

## **Sylmar Horse Property**

|                             |                    | •        |                   |  |  |                      |                       | <b>—</b>                                 | <b>v</b>                 |                                      |                          |
|-----------------------------|--------------------|----------|-------------------|--|--|----------------------|-----------------------|--|--------------------------|--------------------------------------|--------------------------|
| PRICE<br>RANGE              | Active<br>Listings | Pendings | Pendings<br>Ratio | Number of<br>Expired<br>Listings<br>Last Six<br>Months | Number<br>of<br>Closings<br>Last Six<br>Months | Sold<br>Per<br>Month | Inventory<br>(Months) | Average<br>List Price<br>(Sold<br>Homes) | Average<br>Sold<br>Price | List to<br>Sales<br>Ratio<br>Overall | Days<br>on<br>Marke<br>t |
| 0 to<br>\$300,000           | 0                  | 0        | NA                | 0 0  |  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$300,001 to<br>\$400,000   | 0                  | 0        | NA                | 0  | 0  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$400,001 to<br>\$500,000   | 0                  | 0        | NA                | 0  | 0  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$500,001 to<br>\$600,000   | 0                  | 0        | NA                | 0  | 0  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$600,001 to<br>\$700,000   | 0                  | 0        | NA                | 0  | 0  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$700,001 to<br>\$800,000   | 0                  | 0        | NA                | 1  | 1  | 0                    | 0.0                   | \$799,999                                | \$740,000                | 92.5%                                | 26                       |
| \$800,001 to<br>\$900,000   | 0                  | 2        | NA                | 0  | 3  | 1                    | 0.0                   | \$875,667                                | \$898,667                | 102.6%                               | 20                       |
| \$900,001 to<br>\$1,000,000 | 0                  | 1        | NA                | 0  | 1  | 0                    | 0.0                   | \$848,000                                | \$979,110                | 115.5%                               | 7                        |
| \$1,000,000+                | 3                  | 0        | NA                | 0  | 3  | 1                    | 6.0                   | \$1,081,667                              | \$1,166,667              | 107.9%                               | 12                       |
| Market<br>Totals            | 3                  | 3        | 100.0%            | 1  | 8  | 1                    | 2.3                   | \$940,000                                | \$989,389                | 105.3%                               | 16                       |

## **Sun Valley Horse Property**

|                |                    |          |          | •  |  |             |                       |  | · ·                      |                                      |                          |
|----------------|--------------------|----------|----------|--|--|-------------|-----------------------|--|--------------------------|--------------------------------------|--------------------------|
| PRICE<br>RANGE | Active<br>Listings | Pendings | Pendings | Number of<br>Expired<br>Listings<br>Last Six<br>Months | Number<br>of<br>Closings<br>Last Six<br>Months | Sold<br>Per | Inventory<br>(Months) | Average<br>List Price<br>(Sold<br>Homes) | Average<br>Sold<br>Price | List to<br>Sales<br>Ratio<br>Overall | Days<br>on<br>Marke<br>t |

## **Shadow Hills Horse Property**

| PRICE<br>RANGE              | Active<br>Listings | Pendings | Pendings<br>Ratio | Number of<br>Expired<br>Listings<br>Last Six<br>Months | Number<br>of<br>Closings<br>Last Six<br>Months | Sold<br>Per<br>Month | Inventory<br>(Months) | Average<br>List Price<br>(Sold<br>Homes) | Average<br>Sold<br>Price | List to<br>Sales<br>Ratio<br>Overall | Days<br>on<br>Marke<br>t |
|-----------------------------|--------------------|----------|-------------------|--|--|----------------------|-----------------------|--|--------------------------|--------------------------------------|--------------------------|
| 0 to<br>\$300,000           | 0                  | 0        | NA                | X 0 0  |  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$300,001 to<br>\$400,000   | 0                  | 0        | NA                | NA 0   |  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$400,001 to<br>\$500,000   | 0                  | 0        | NA                | 0  | 0  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$500,001 to<br>\$600,000   | 0                  | 0        | NA                | NA 0   |  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$600,001 to<br>\$700,000   | 0                  | 0        | NA                | NA 0   |  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$700,001 to<br>\$800,000   | 0                  | 1        | NA                | 0  | 0  | NA                   | NA                    | NA                                       | NA                       | NA                                   | NA                       |
| \$800,001 to<br>\$900,000   | 0                  | 0        | NA                | 0  | 2  | 0                    | 0.0                   | \$818,250                                | \$836,250                | 102.2%                               | 33                       |
| \$900,001 to<br>\$1,000,000 | 0                  | 0        | NA                | 0  | 1  | 0                    | 0.0                   | \$950,000                                | \$940,000                | 98.9%                                | 0                        |
| \$1,000,000+                | 7                  | 0        | NA                | 0  | 10   | 2                    | 4.2                   | \$1,244,389                              | \$1,332,720              | 107.1%                               | 10                       |
| Market<br>Totals            | 7                  | 1        | 14.3%             | 0  | 15   | 2                    | 3.2                   | \$1,156,184                              | \$1,226,131              | 106.0%                               | 13                       |

## **Sun Valley Hills**

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|-----------------------------|--------------------|----------|-------------------|--|--|----|-----------------------|--|-----------------|--------------------------------------|--------------------------|-----------------------------|--------------------|----------|----------|--|--|----------------------|-----------------------|--|--------------------------|--------------------------------------|--------------------------|
| PRICE<br>RANGE              | Active<br>Listings | Pendings | Pendings<br>Ratio | Number of<br>Expired<br>Listings<br>Last Six<br>Months | Number<br>of<br>Closings<br>Last Six<br>Months |    | Inventory<br>(Months) | Average<br>List Price<br>(Sold<br>Homes) | Average<br>Sold | List to<br>Sales<br>Ratio<br>Overall | Days<br>on<br>Marke<br>t | PRICE<br>RANGE              | Active<br>Listings | Pendings | Pendings | Number of<br>Expired<br>Listings<br>Last Six<br>Months | Number<br>of<br>Closings<br>Last Six<br>Months | Sold<br>Per<br>Month | Inventory<br>(Months) | Average<br>List Price<br>(Sold<br>Homes) | Average<br>Sold<br>Price | List to<br>Sales<br>Ratio<br>Overall | Days<br>on<br>Marke<br>t |
| 0 to<br>\$300,000           | 0                  | 0        | NA                | 0  | 0  | 0  | NA                    | \$0                                      | \$0             | NA                                   | 0                        | 0 to<br>\$300,000           | 0                  | 0        | NA       | 0  | 0  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$300,001 to<br>\$400,000   | 0                  | 0        | NA                | 0  | 0  | 0  | NA                    | \$0                                      | \$0             | NA                                   | 0                        | \$300,001 to<br>\$400,000   | 0                  | 0        | NA       | 0  | 0  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$400,001 to<br>\$500,000   | 0                  | 0        | NA                | 0  | 0  | 0  | NA                    | \$0                                      | \$0             | NA                                   | 0                        | \$400,001 to<br>\$500,000   | 0                  | 0        | NA       | 0  | 0  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$500,001 to<br>\$600,000   | 0                  | 0        | NA                | 0  | 0  | 0  | NA                    | \$0                                      | \$0             | NA                                   | 0                        | \$500,001 to<br>\$600,000   | 0                  | 0        | NA       | 0  | 0  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$600,001 to<br>\$700,000   | 0                  | 0        | NA                | 0  | 0  | 0  | NA                    | \$0                                      | \$0             | NA                                   | 0                        | \$600,001 to<br>\$700,000   | 0                  | 0        | NA       | 0  | 0  | 0                    | NA                    | \$0                                      | \$0                      | NA                                   | 0                        |
| \$700,001 to<br>\$800,000   | 0                  | 3        | NA                | 0  | 0  | NA | NA                    | NA                                       | NA              | NA                                   | NA                       | \$700,001 to<br>\$800,000   | 0                  | 0        | NA       | 0  | 5  | 1                    | 0.0                   | \$745,798                                | \$767,000                | 102.8%                               | 26                       |
| \$800,001 to<br>\$900,000   | 0                  | 1        | NA                | 0  | 0  | NA | NA                    | NA                                       | NA              | NA                                   | NA                       | \$800,001 to<br>\$900,000   | 1                  | 1        | 100.0%   | 1  | 2  | 0                    | 3.0                   | \$824,000                                | \$854,750                | 103.7%                               | 11                       |
| \$900,001 to<br>\$1,000,000 | 0                  | 1        | NA                | 0  | 1  | 0  | 0.0                   | \$825,000                                | \$990,000       | 120.0%                               | 9                        | \$900,001 to<br>\$1,000,000 | 0                  | 1        | NA       | 1  | 7  | 1                    | 0.0                   | \$877,286                                | \$945,464                | 107.8%                               | 19                       |
| \$1,000,000+                | 1                  | 0        | NA                | 0  | 3  | 1  | 2.0                   | \$2,131,667                              | \$1,900,000     | 89.1%                                | 51                       | \$1,000,000+                | 2                  | 0        | NA       | 0  | 9  | 2                    | 1.3                   | \$118,433                                | \$1,220,444              | 103.5%                               | 19                       |
| Market<br>Totals            | 1                  | 5        | 500.0%            | 0  | 4  | 1  | 1.5                   | \$1,805,000                              | \$1,672,500     | 92.7%                                | 41                       | Market<br>Totals            | 3                  | 2        | 66.7%    | 2  | 23   | 4                    | 0.8                   | \$547,126                                | \$1,006,380              | 183.9%                               | 20                       |

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