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Burke, who was known by the nickname of T.J., was ordered to stand trial for murder by San Diego Superior Court Judge Jay Bloom, who

Mission Beach businesses and residents debate maintenance assessment district

By DAVE SCHWAB

People in Mission Beach these days seem to be glad – or mad – about a new proposed maintenance assessment district (MAD) now in its early formative stages in the beach community.

The MAD is being organized and lobbied for by Beautiful Mission Beach, a community-based organization including some high-profile business owners in the area. A MAD is a legal mechanism whereby property owners, both businesses and residents, vote to create a special district and tax themselves to pay for public improvements such as enhanced maintenance, landscaping or lighting services. There are currently 61 maintenance assessment districts throughout San Diego.

Murder trial ordered in killing of Pacific Beach man in Point Loma

By NEAL PUTNAM

A local man shot his female roommate’s boyfriend to death after the man sent him angry text messages in response to an earlier insult, according to testimony last week in the preliminary hearing.

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PB Holiday Parade in need of sponsors, donations

Discover Pacific Beach will hold the annual Holiday Parade at 1 p.m. on Dec. 10 following the San Diego Santa Run at 10 a.m.

The theme of this year’s parade is “From Sea to Shining Sea,” which will allow everyone to celebrate the different ways cultures and communities celebrate the holidays around the country and world. With community floats, local school bands and Santa wrapping up the parade, join the community on Garnet Avenue for a fabulous thing local.

To participate in the parade, contact Discover Pacific Beach executive director Sara Berns at sara@pacificbeach.org. Visit pacificbeach.org for information on how to register for the San Diego Santa Run, visit sandiegosantarun.com. The start line for the run is at the intersection of Bayard Street and Garnet Avenue.

Christmas on Crystal Pier will take place 2:30 to 5:30 p.m. Saturday Dec. 3. Take your photo with Santa on the end of Crystal Pier and watch the tree lighting at sunset. Decorated wreaths hung along the pier are available for sponsorship. For more information on Christmas on Crystal Pier and sponsoring a wreath, contact Ann Condon, program manager of Discover Pacific Beach, at 858-273-3303 or ann@pacificbeach.org.

Polynesian dancers were a part of last year’s Pacific Beach Holiday Parade. PHOTO BY THOMAS MELVILLE

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Mission Bay sports teams improve as fall season ends

By DAVE THOMAS

With the days growing shorter and the holidays approaching, thoughts for high school athletes turn from fall to winter sports.

That scenario is no different at Mission Bay, as the Bucs begin to think about a number of winter sports sooner rather than later.

Before reaching that point, however, a number of fall teams recently concluded their seasons.

Field hockey
In field hockey action, head coach Kris Auer’s team ended up 11-8. Auer noted a number of key players, including Kylie Kroeger, Emery Reyna, Claire Fitzsimmons and Sophia Sobel. According to Auer, his senior class did a tremendous job this season.

“It was my pleasure to coach these girls,” Auer noted. “They are fun to be around and they represent our school and community in the most positive way.”

Sand volleyball
In boys sand volleyball action, head coach Nikki Caufield’s squad ended up 4-2 overall in their second season, winning the Division II title along the way. Mission Bay finished its season strong with a 2-1 win against Bishop’s School.

Caufield said of the team’s finish, “Last year was our first year and we didn’t win any matches. This year, with a great group of returning players and some strong freshmen, we ended up winning the Division II championship.”

Key contributors included seniors Kieran Bills, Jacob Cayetano, Alex Torres, Dylan Kasper; and freshmen Ian Breki and Dusty schuder.

“We are extremely proud of our finish and the boys earned the championship. We had five solid teams this year and some great underclassmen that we hope will be able to step up and help us step up another level next year,” Caufield added.

Girls tennis
In girls tennis, Mission Bay wound up at 10-7 overall (9-3 in league action) for head coach Trong Tong. The Bucs lost 11-7 in the first round of CIF Division III play to eventual champ Granite Hills.

Among some of the accomplishments this season: McKenna Mountain (freshman) won the City League Finals tournament without dropping a single game, and then won two rounds in CIF Play; Ludmila Raynal and Sabina Hagey (seniors) won the City League Finals tournament as well, in doubles, lost in Individual CIF’s to Serra High; Amanda Edmunds, Jeanne Picard and Rosina Valia (all freshmen) added some needed depth to the roster, and all showed vast improvements through the season.

“As a result of the league realignment and the promising potential from our new crop of freshmen, this season has by far been our girls’ best season in my coaching tenure at Mission Bay,” Tong commented. “It certainly exceeded my expectations.”

Editor’s note: More MBHS fall sports end-of-season information will appear in the next Beach & Bay Press.

How to save thousands when selling your home

SAN DIEGO. If you’ve tried to sell your home yourself, you know that the minute you put the “For Sale by Owner” sign up, the phone will start to ring off the hook.

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To hear a brief recorded message about how to order your FREE copy of this report, call toll-free 1-800-276-0763 and enter 1017. You can call any time. 24 hours a day, 7 days a week. Get your free special report NOW to learn how you really can sell your home yourself.

PMB surfers take first
The Pacific Beach Middle School surf team, The PB Locals, took first place in the Scholastic Surf Series Middle School Division II contest in Ocean Beach on Sunday, Oct. 23. Coach Scott Cadam remarked, “It was a fun day filled with excellent individual performances and support and enthusiasm from the entire team.”

Inaugural Winter Crew Classic set for Dec. 11 in Mission Bay

The Newport Aquatic Center, former host of NARE, has partnered with the San Diego Crew Classic to debut the inaugural Winter Crew Classic in San Diego. As wintry weather sets in across much of the country, the waters of Mission Bay are free of ice and primed for racing.

This 6K headrace showcase the spirit of West Coast rowing. Racing takes place Dec. 11 and is open to all rowers. Registration will be via Regatta Central. Contact Darlene Disney (darlene@crewclassic.org) for more information.
A partnership between a local church, restaurants and the rest of the Pacific Beach community, in conjunction with a San Diego composting collective, is bearing fruit in the form of usable, sustainable public gardens.

Cass Street Community Garden on the campus of Christ Lutheran Church in Pacific Beach is an organic garden with 12 raised beds collectively gardened by local people on a first-come, first-served contract basis. There is a small waiting list for a plot.

“This vegetable garden is intended to be an oasis … a place to satisfy your green thumb as well as nurture your senses, and raise healthy fresh food,” said Taflin Fisher, associate in ministry at Christ Lutheran Church. “We have just partnered with Food2Soil, a social enterprise that connects gardens to restaurants.”

Food2Soil is a San Diego composting collective working cooperatively with restaurants, hotels and individuals to help them divert their food waste.

“We're a community organization under the umbrella of nonprofit Inika,” said Susan Chambers of Food2Soil. “We manage collaborative efforts with community gardens, urban farms, etc. to help them manage food waste responsibly and resourcefully.”

Chambers said Food2Soil acts as a broker forging a relationship between local restaurants and local gardeners. The objective is to use local food waste to improve local soil fertility.

“We have a team of soil growers or technicians we call players,” Chambers said. “In this relationship, we let the soil growers take food scraps from their restaurant partners, and use the food waste to make nutrient-rich compost diverting waste from landfills.”

Chambers added this composting relationship “benefits the community in a lot of ways, such as providing entrepreneurial opportunities for composting technicians creating value in recycling food waste. The restaurant chefs benefit because their customers know they are reusing all of their food by putting it back into the soil.”

Fisher said participating high-end restaurants, like Wheat & Water in Bird Rock, that are interested in sustainability “pay to participate, and donate their uncooked vegetable and fruit scraps to be composted.” She pointed out food from the church’s community garden is served to low-income seniors weekly at Christ Lutheran.

Fisher added the community garden’s growers have supplied materials and built five new wooden bins for composting.

“Technicians from Food2Soil pick up the veggie matter from restaurants and bring it back to us. We’ve got a new partnership with San Diego Department of Environmental Services, who come by on Fridays to pick up the food scraps from us,” Fisher said. “We bring the scraps to them, and they help us divert the composting waste from landfills.”

Fisher said participating high-end restaurants, like Wheat & Water in Bird Rock, that are interested in sustainability “pay to participate, and donate their uncooked vegetable and fruit scraps to be composted.” She pointed out food from the church’s community garden is served to low-income seniors weekly at Christ Lutheran.
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*54 Adults | 28 Children 5-11, under 5 eat free

BEACH & BAY PRESS
When you eat a Milano gourmet pizza at Ambrogio 15 in North Pacific Beach, you’re getting more than a pie – you’re getting a slice of the country and culture it came from.

A native of Milan, Italy, 27-year-old restaurateur Giacomo Pizzigoni, an SDSU grad, is putting his master’s degree in business to work in the real world having recently opened a pizzeria in the space previously inhabited by Table 926.

Pizzigoni and his two business partners, Andrea Burrone and Luca Salvi, are making a name for themselves with their paper-thin crust, Northern Italian-style pizzas made with imported Italian flour and Italian wines to pair.

“This whole menu is meant to be tasted, so I recommend, especially to groups of four or more, that they get one focaccio (bread), one big salad, and one 15-inch-wide pizza and share them,” said Pizzigoni. “This way they get to taste different flavor profiles, and they don’t get overwhelmed – and the food doesn’t get cold.”

Pizzigoni is proud of his eatery’s special dough recipe, his innovative pizza-making process and high-quality Italian ingredients as well as their holistic approach to foods and beverages, as well as the company’s focus on sustainable agriculture and farming.

And Ambrogio 15 isn’t just about the main courses. “All our desserts, usually 10 to 15, are homemade and we come out with new desserts every week,” said Pizzigoni, adding “we also have 15 craft beers from San Diego.”

With 13 employees, Pizzigoni said the company’s immediate goal is to “work hard until next summer, and then start to plan an expansion, likely elsewhere in San Diego.”

“We want to bring our concept throughout the United States,” he said. “Our main goal is to elevate the pizza to a fine-dining experience, keeping the prices affordable, while helping people enjoy a unique dining experience with the most incredible food pairings and combinations.”

Noting Ambrogio “comes up with new pizzas every two or three days,” Pizzigoni said the latest gourmet pizza “discovery” is basil pumpkin featuring walnuts and turkey.

Ambrogio 15 has vegan dishes as well as a tongue-in-cheek Hannibal Lecter pizza menu item for meat lovers.

The name Ambrogio 15 is as unique as the food being served. The company name is written in huge letters on the back wall of the building’s interior. Each letter stands for something from Milan, one being that Italian city’s opera house.

How Pizzigoni got to be co-owner of his own Milano restaurant in Pacific Beach is an interesting tale. He said going to school at SDSU helped him “fall in love with San Diego.”

Pizzigoni said it also helped that he became acquainted with “gastronomy,” the practice or art of choosing, cooking and eating good food.

“I spent two years in Italy working with a consultancy in gastronomy to improve sustainability and transparency in the food supply chain,” he said, noting Italy was conquered so frequently during its long history that there are “20 different regions, each with a little influence from everywhere, with its own culture and history.” Pizzigoni added that crosses over into food and wine.

“We are the very first restaurant in San Diego to have a wine list made with mostly biodynamic wines, which have been cultivated in harmony with the land and the environment to get a very natural product,” Pizzigoni said.

Just in time for Turkey Day, Ambrogio 15 will serve traditional roasted turkey with holiday sides as well as an array of Thanksgiving-themed pizzas available for dine-in and takeout on Thursday, Nov. 24 starting at 4:30 p.m. The day after on Friday, Nov. 25, the restaurant will host “black pizza” Black Friday for shoppers who don’t want turkey leftovers.

The restaurant will offer its “black pizza” in limited quantities for dine-in and takeout. The dark-hued dough tastes identical to Ambrogio 15’s signature paper-thin crust pizza, but receives extra nutritional benefits from organic charcoal. The black dough may be ordered with any toppings in place of Ambrogio 15’s signature dough at no extra charge.
Networking and sharing ideas the nexus of self-employed meet-ups

By DAVE SCHWAB

A Pacific Beach resident has started a self-employed meet-up group gathering monthly at Turquoise Cafe to network and share experiences.

The self-employed get-togethers are the brainchild of Rob Gordon, who recently began to seek out fellow independent, self-employed individuals via the social media site Next Door.

“Lots of us work independently, so it is nice to get together with others in the same boat to talk about how awesome we are, or to cry in our coffee about not getting enough business,” said Gordon recently on the social media website. “These meetings will be mostly informal, random chats to meet the neighbors. But we will also talk about what we want to do in the future. I would like it to evolve into a ‘co-working session,’ so bring your laptop.

“I’ve been self-employed a long time, since the end of the dot com era,” said Gordon, who was once a program manager in Silicon Valley. Of his experience being self-employed, Gordon noted, “It’s been feast – and famine.”

Gordon’s original idea was to help with all that by creating “a professional services cooperative for self-employed people where we could leverage the skills of each of them.”

Gordon currently has a list of about 25 people interested in participating in the monthly self-employed meet-up.

The independent group drew a handful of other PB residents looking to collaborate and share their experiences. One of them was Stephanie Antin, formerly a corporate employee for a TV station, who left to spend more time with her family, who opened a brick-and-mortar business until last year when she became self-employed.

“I had an indoor play center for kids that was doing well until the recession hit and it just got too expensive,” Antin said. “I’m now doing social media consulting and travel blogging from home.”

Dan Derr, a salesman for a small, start-up company commercializing a soap-based product, said he “works from home doing corporate development trying to find customers,” as well as traveling a lot for work. When asked his expectations of the meet-up group, Derr replied, “I don’t really care what we talk about. It’s nice to have a meeting outside of the house. You’re always going to meet interesting people – make interesting connections.”

Another new meet-up member, Patricia Benesh, is a writing coach with two active websites.

“I have a really good network of clients,” Radley said. “I like talking to other business people. I want to get ideas about running a businesses and being independent, time management or marketing stuff I can glean from the group.”

Antin said she was not looking for a hard-sell networking group to be a part of.

Want to meet?

The self-employed meet-up group will next meet 1:30 p.m. Thursday, Dec. 8 at Turquoise Cafe, 5026 Cass St.

“I have a passion for helping people write their memoirs, and right now I’m focusing on partnering,” Benesh said. “Essentially, I’m a scribe hoping to evoke memories.”

Benesh added the personal testimonials she’s working on, like one with a 97-year-old friend, are “not meant to be published,” but rather are “simply for the family.”

Irene Radley, who turned out for the meet-up with her baby, owns a brick-and-mortar wellness center in PB named Breakthrough Healing Arts. She does a number of things including massage, yoga and nutrition counseling. She said she was looking for something more — and different — from the self-employed, self-help group.

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Options for De Anza Revitalization in Mission Bay still being discussed

By DAVE SCHWAB

In the third of four public workshops held Nov. 7 at Mission Bay High School, beach residents were clued in on three draft options for the restoration of De Anza Cove.

Ongoing public discussion is continuing on the De Anza Revitalization Plan entailing three years of comprehensive outreach and planning to re-imagine, repurpose and revitalize that 120-acre area within Mission Bay Park.

City staff, consultants, the community and stakeholders have been working together for more than a year to develop conceptual alternatives that lead to a preferred plan, an amendment to the Mission Bay Park Master Plan, and an environmental impact report (EIR). Eight original park redevelopment alternatives have since been whittled down to three.

Mission Bay attracts more than 14 million visitors annually, and its wetlands supply habitat for hundreds of local wildlife species, including protecting San Diego from climate change impacts such as flooding, as well as restoring — and improving — the region’s water quality.

“We anticipate there could be one more public workshop,” said Robin Shifflet, development project manager with the city’s Planning Department about what comes next with De Anza. She added, “We have online engagement at our website at www.deanzarevitalizationplan.com.” On that website, Shifflet said the public can continue to give input on the three offered alternatives — even create a new alternative hybrid option of their own.

“We’re (city’s) really interested in hearing from everyone,” said Shifflet noting, “Everyone wants to put everything on this acreage. It’s a real balancing act as to what is (eventually) put on this site. Since it’s a regional park, we have to recognize uses that benefit everyone, not just a certain group.”

Shifflet said the city will be combing through the voluminous public input taken over the past year and return sometime early in 2017 with “two or three options” it wants the community to consider moving forward with.

“That will determine how Mission Bay Park Master Plan is amended for this area of the park,” said Shifflet adding, “Right now is just a great opportunity for everyone to weigh-in.”

Concerning future De Anza developments, Brian Curry, chair of Pacific Beach Planning Group (PBPG) said, “The PBPG will be discussing the three De Anza alternatives at our next meeting Nov. 30. We plan to take action and provide an advisory letter relative to the De Anza land use with our recommendations. We strongly support active public recreational use for all members of the public, with special emphasis on our youth.”

ReWild Mission Bay, a project of San Diego Audubon to enhance and restore up to 170 acres of wetlands in the northeast corner of Mission Bay, overlaps with the De Anza Revitalization Plan. How the City chooses to revitalize De Anza Cove, will directly impact how the sensitive wetlands in the North East corner are restored.

“The goal of ReWild Mission Bay is to achieve a bay that has a healthy balance of environmental protection and recreation, as it is called for in the City’s Mission Bay Master Plan,” said San Diego Audubon director of conservation Rebecca Schwartz.

WHAT’S NEXT?

Fall 2016: Public workshop No. 4; ad-hoc committee meeting No. 7.

Winter 2016: Refine draft preferred Revitalization Plan and Develop Mission Bay Park Master Plan amendments; revised draft preferred Revitalization Plan and start of CEQA process.


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SMALL BUSINESS SATURDAY:
SUPPORT YOUR LOCAL BUSINESSES AND SHOP SMALL
Resident Buz Rahe of north Mission Beach, located between Belmont Park and Pacific Beach, said he and many of his residential neighbors are not in favor of creating a new MAD.

“Among other things, Rahe said of the proposed MAD. “While businesses may want to do improvements – we (residents) don’t want them.”

Rahe said city officials “ought to be paying close attention to heeding this outcry from property owners in Mission Beach.” He added he felt the proposed MAD “is a douche bag.” Robles read the text message on Clark’s phone, and used her phone to send angry texts back to him, according to testimony.

Most townships are limited by state law to a 50% maximum assessment rate increase, according to Davidson, who also noted the city’s current wear-and-tear assessment rate is 15%. Therefore, the city is required to assess a property at a rate that reflects a fair market value.

To obtain an accurate assessment of a property’s market value, the assessor collects information about the property, including its size, age, condition, location, and comparable sales in the area. This information is then used to calculate an assessment ratio, which is applied to the property’s market value to determine the assessed value.

A property owner who believes their property is assessed too high may appeal the assessment to the county’s real estate assessment appeals board. The appeal process involves reviewing the property owner’s evidence and the assessor’s evidence, and comparing them to determine a fair market value.

The appeal process is time-consuming and can take several months or even years to conclude. In the meantime, the property owner is responsible for paying taxes based on the assessed value, which may be higher than the market value.

A property owner who wins their appeal may receive a refund of taxes paid for the current year. If the appeal is successful in future years, the property owner may receive a refund of taxes paid in previous years.

The appeal process is not only time-consuming but also costly, with fees charged for filing the appeal and for hiring a real estate appraiser to represent the property owner in the appeal.

In the case of a successful appeal, the property owner may receive a lower assessment ratio, which results in lower property taxes.

The city’s current wear-and-tear assessment rate is 15%, according to Davidson, who also noted the city’s wear-and-tear assessment rate is 15%.
The Turquoise a hidden gem in Pacific Beach

By BART MENDOZA

The Turquoise continues to have one of the most eclectic booking schedules in town, with wonderful world music you won’t hear just anywhere else in town on their weekly calendar. Anyone looking for musical entertainment with an emphasis on the latter will want to check out the Gypsy Caravan show held at the club each Tuesday. The night is book ended by music, with a variety show that includes dancers, jugglers and fire eaters in between, topped by a session of flamenco dance music.

The Turquoise is one of the area’s hidden treasures, with wonderful food and wine and a true love for the arts. Stop by on a Gypsy Caravan night for a fun respite from the pressures of the work week.

Gypsy Caravan: Tuesdays in November at The Turquoise, 873 Turquoise St. 8 p.m. 21 and up. No cover. www.theturquoise.com.

Guitarist Patrick Yandall performs at Humphrey’s Backstage Live on Nov. 20. Perhaps best known as a smooth jazz artist, Yandall’s lyrical fretwork transcends that tag, with elements of rock, soul and funk in his sound.

He has recorded a slew of great originals, such as “Tower of Soul,” across his 18 albums to date, all dance floor ready, but he also augments that with songs from the likes of Santana, Michael Jackson and Steely Dan.

Whether you go for the dancing or Humphreys great food and mari- na side view, Yandall’s music is a great soundtrack to wind down the weekend.

Patrick Yandall: Sunday, Nov. 20, at Humphrey’s Backstage Live, 2241 Shelter Island Drive. 8 p.m. $5. humphreysbackstagelive.com.

On Nov. 22 Brick by Brick will host a special “meet and greet” with Portland-based heavy metal quartet, Red Fang. Billed as a “Pinball Party,” there is an early running time of 5 to 8 p.m. for this free event and it is in fact a precursor to a show at the Casbah that evening.

Formed in 2009, Red Fang specializes in high energy, anthemic rock, built on riffs and anthemic choruses, with their two most recent albums hitting the charts. At this party fans can listen to tracks from their new album, “Only Ghost,” meet the band and try out a new pinball game, The Can Crusher.

Red Fang: Tuesday, Nov. 22, at Brick by Brick, 1130 Buenos Ave. 5 p.m. 21 and up. Free. brickbybrick.com.

The 37th annual SD Jazz Fest takes place at Town and Country Resort and Convention Center on Nov. 23-27, with Mission Bay High School’s Preservationist’s, under the direction of JP Balmat, set to perform five times during the event.

Specializing in traditional jazz, which includes dixieland, ragtime, swing, and solo piano styles, the event offers up something for just about everybody across its seven rooms of music, with the Preservationists a clear highlight.

Their youthful energy and talents make them a fan act to listen to at any show, but here amongst their peers, they really shine.

The Preservationists: Nov. 25-26 at the Town & Country Hotel, 500 Hotel Circle N., All ages. sdjazzfest.org.

No doubt about it, San Diego is going through a jazz renaissance. The amount of talent locally is staggering, from Mike Wolford to Gilbert Castellanos, Peter Sprague to Danny Green, with appreciative audiences growing.

At the top of the list of the best in town is pianist Joshua White who will perform at Dizzy’s on Nov. 26. The event is a homecoming gig following a tour with the Rudresh Mahanthappa Quintet, that saw him play in The Netherlands, Sweden, Portugal and Spain.

As wonderful a performer as White is, he is an equally compelling composer, painting pictures with notes – any concert by White as much art as music.

Joshua White: Saturday, Nov. 26, at Dizzy’s, 1717 Morena Blvd. 8 p.m. $20. dizzyjsjazz.com.

Blues fans in San Diego owe a debt of gratitude to Chet Cannon, who has helped keep the scene alive through his blues jams, gigs with his band, The Committee and general support for other musicians.

On Nov. 30, Tio Leo’s will host Cannon’s ninth annual 50th birthday and while there will be complimentary cake in celebration, true to form, Cannon’s a fundraiser, this time for the Good Blues website.

In addition to Chet & The Committee, the night will include the likes of Robin Henkel, The Flipside Burners and Chickenbone Slim, making it a great night for anyone who enjoys blues music.

Chet Cannon & The Committee: Wednesday, Nov. 30, Tio Leo’s, 5302 Napa St. 9 p.m. 21 and up. Cover TBD. tioleos.com.

Fall in love with your jewelry again with new design from Diamonds on the Rock

Diamonds on the Rock is operated by Debra Levine and her son David. “I grew up working in my family’s Jewelry store in Upstate New York and always prided myself on giving personal attention and great customer service” said Debra. “My favorite thing to do is help someone fall in love with their jewelry again. Many people have things in their collection that they do not wear because it may not fit their current taste. We can redesign, reset, trade or even buy your piece so that it will be worn again!”

Debra is a Graduate Gemologist and former Diamond Instructor at the GIA (Gemological Institute of America). She has been a jewelry designer for over 25 years. We can work with you to design a piece that is completely your own and one of a kind. Bring in your most used and cherished jewelry to be cleaned, repaired, or have the stones removed to have them looking like the day you purchased them. Diamonds on the Rock is located in Bird Rock at 5630 La Jolla Blvd. Call 858 750 2190 or Come in today!
PB Middle
- Your input is valuable. Community members are invited to share ideas on future construction projects to modernize PB Middle. Please attend PB Middle’s Whole Site Modernization Task Force Meeting 6:30 p.m. Tuesday, Nov. 29, in the PB Middle Library, upstairs media center.
- PBMS annual Holiday Toy Drive will run from Nov. 28 – Dec. 9. Students may bring new, unwrapped toys to their fifth-period classrooms. The classroom that collects the most toys, wins a trip to Belmont Park. Thank you to Belmont Park for supporting the PB community and donating the trip.

PB Elementary
- PBE students celebrate their successful Turkey Trot jog-a-thon while still gathering donations to raise money for school programs.
- Come check out our annual Mission Bay Elementary’s Theater production of “Rumpelstiltskin” on Saturday, Dec. 3, with show times at 2:30 and 5:30 p.m.
- Looking to get in the holiday spirit? Bring new, unwrapped toys to the PBE office for a toy drive benefitting needy families in the San Diego area starting Nov. 28 thru Dec. 9.

Kate Sessions
- Kate Sessions Elementary is hosting a Holiday Craft Fair and Pancake Breakfast with Santa on Saturday, Dec. 3. The craft fair is 9 a.m. to 3 p.m. and Breakfast with Santa is 9 to 11 a.m. Join in on this community event featuring a BBQ, bake sale, entertainment and unique holiday gifts.

FOPBSS
- Friends of Pacific Beach Secondary Schools meeting will be 6 p.m. Nov. 30. Pacific Beach Middle School media center.

Mission Bay Cluster
- Schoolyard Dash 5K and Kids Mile Fun Run 8:30 a.m. to 12:30 p.m. Sunday, Jan. 29. Join friends and neighbors for some friendly competition or casual exercise while raising money for Mission Bay High and Pacific Beach Middle schools.
- Enjoy local entertainment, food, and a vendor village. Register at www.schoolyard-dash.org.

UCSD
- U.S. News and World Report has named UCSD the 15th-best university in the world, up four spots compared to last year, in the third annual global rankings. The campus was recently ranked as the fourth-best public university in the U.S.

COMMUNITY BRIEFS

PB Pathways fundraiser
- The first in a series of monthly events raising money for PB Pathways Phase II will take place 5 to 8 p.m. Friday, Nov. 18 at Pacific Beach Shore Club, 4343 Ocean Blvd. The specials are beer and a burger for $11 and $1 goes to PB Pathways; or $6 and $8 beer, $1 to PB Pathways.

Turkey Splash
- Turkey Splash is a social and swimming event hosted by the La Jolla Swim Club 9 to 11 a.m. Saturday, Nov. 19 at La Jolla Cove. Dress like a turkey, swim like a turkey, or just “gobble” up some grub with your swim buddies. Bring some Thanksgiving-themed goodies to share, if you are so inclined. The club will have merchandise for sale.

Santa Run
- The San Diego Santa Run consists of a series of runs that will take place 10 a.m. Saturday, Dec. 10 beginning at Garnet Avenue and Bayard Street featuring a 5K fun run and 1-mile run waves that include run with your dog, kids run, and a competitive wave. Come out in your fitness (or ugliest) Christmas attire as you take part in this one-of-a-kind holiday experience. Visit sandiegosantarun.com for information.

Holiday Parade
- The Pacific Beach Holiday Parade kicks off at 1 p.m. Saturday, Dec. 10 on Garnet Avenue following the San Diego Santa Run. Discover Pacific Beach needs your help fundraising to put on this fun and festive community event. They are looking for sponsors and funding sources. This year’s theme will be “From Sea to Shining Sea” to celebrate various cultures and communities throughout the country and world. Visit pacificbeach.org for more information.

Christmas on Crystal Pier
- Discover Pacific Beach will also be doing Christmas on Crystal Pier with photos with Santa and the lighting of the Christmas tree at the end of the pier on Dec. 3 from 2:30 to 5:30 p.m. There are festive wreaths for sale to hang all along the pier. You can decorate and promote your business to the thousands of visitors that visit the pier during the holidays. Discover Pacific Beach provides the bare wreaths and you can decorate it however you like.

On Saturday Nov. 5, students and parents joined the Floral Society of San Diego to celebrate Kate Sessions’s birthday in Balboa Park. Principal Joseph and students from Kate Sessions Elementary enjoyed celebrating the birthday of their school’s namesake.

Did you know Pacific Beach Middle School is the first and only IB Chinese Immersion school offering the prestigious IB Middle Years Programme in Southern California? Due to the successful immersion program currently in the second year of development, the Mission Bay Cluster was chosen for an unique cultural experience. Chinese artist, Ming Yu Master painter, painted a beautiful piece called Impressions of Bouganvilla and he explained stroke by stroke each intention, color, and emotion expressed in the painting inspired by view of the beautiful red plant he saw throughout San Diego.
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From First Timers to Empty Nesters – Your Home Buying Questions Answered

Owning a home is a big financial investment and your current lifestyle plays a major role in the decision to buy or sell a home. I’ve worked as a mortgage loan officer for the past 14 years, and I get a lot of questions about the home ownership process at different stages of life from first-time homebuyers to empty nesters. To help you navigate the journey as a homeowner, here are my thoughts on some of the common questions.

Q: Am I thinking about buying a home, but how do I know if I am ready?
   A: Start asking yourself some key questions. First, why do you want to buy a home? Whether it’s because you want a place to make your own or think that you’re wasting your money on rent, make sure you balance the emotional and rational reasons for starting the home buying journey. Can you reasonably afford a home? This includes the down payment, property taxes, homeowners insurance, moving expenses, furniture, maintenance, etc. Planning for these expenses carefully can help you avoid one of the most common causes of missed mortgage payments: carrying too much debt. It’s important not to overextend your credit card and other debts so you stay current on your payments.

Even though there are few homes for sale, and home prices in San Diego have been reported to be at their highest in 9 years, loan mortgage rates and down payment assistance programs have been helping first-time homebuyers. Is this the right time to buy? Timing plays an important role in buying a home. Do you have a steady job and income? Do you know how much you can afford? What is the regular cost of ownership? Can you afford to save more money for the down payment or improve your credit? Strengthening your current financial situation may save you thousands of dollars in the long run, but it also means a delay in beginning to build equity in a home.

Q: The kids are all gone, and I have this huge house. Should I move or stay?
   A: They say home is where the heart is. A home represents a physical connection to the past with memories of the people you love—which is why deciding whether to stay or leave is not an easy choice. Here are a couple of things to consider. If you want to stay in the San Diego area, real estate brokerage Movoto lists these suburbs among the top 5 communities best for retirees due to senior amenities, lower costs of living, low maintenance homes, and close-knit communities that are close to activities in downtown San Diego: Encinitas, Solana Beach, Poway, El Cajon and Carlsbad.

Maintenance can get expensive. Remember that the house ages along with its occupants. If the cost of maintaining your home isn’t a concern, you may consider moving to a smaller place that’s also closer to activities in downtown San Diego.

Q: I am retired and want to help my child buy a home. How can I help?
   A: There are several ways that you can help your children with buying a home, but it will depend on how much help you can give them. You can gift your children’s money for the down payment, be a co-signer on the mortgage with them, or buy the home yourself and rent it to them. However, there are many factors to consider when deciding which route you will take. For example, down payment gifts will require additional paperwork since mortgage lenders will need to verify the gift and may even ask for your tax statements. Also, keep in mind that you could get taxed for your gift.

With all these options, you should consult experts such as a financial advisor, an accountant or lawyer to make sure you can comfortably afford to help without jeopardizing your personal financial security, understand the potential tax implications, and how to structure the legal paperwork if necessary.

Most importantly, it’s imperative that you as a parent never compromise your ability to pay your own bills or meet your own mortgage payments for the sake of your children.

Robert Webber, NMLS ID: 613043 is a VP Retail Sales Manager at Bank of America and has been helping home buyers for 14 years.
Team Cairncross' Coastal Listings

**438 Ravina St**
Rare La Jolla early 1900’s 6 bedroom home on approx. 10,000 square foot lot only 1 block from the beach! Zoned multi-family but currently configured as a single-family residence. Grand proportions & old world details are married with fun outdoor spaces including a pool & spa, outdoor cooking amenities & enchanting, brick-paved patio off the kitchen. 2 detached single-car garages & a large motor court provide a rare advantage at the beach! Fantastic walkability to beaches, The Village & local schools! $3,250,000

**815 Dover Ct**
Brand new construction, just steps to the bay and ocean. This 5BR + 4 full & 2 half Baths 2,625 sqft home features a lower level lockout bedroom & bath with private access, private interior courtyard for entertaining, outdoor shower, elevator, 3 car garage and much more! $2,100,000

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**4055 Cadden Way in Bay Ho**
Beautiful 3 Bedroom 2 Bath home on an 8,500sf Lot! Vaulted Ceiling, Multiple Skylights, Wide Plank Wood Flooring, Louh and Private Back Yard, 2 Car Garage, Great Location! Sold for $695,000

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**1021 Scott Street, #211 in Point Loma**
Beautiful Studio at Point Loma Yacht Club with Remodeled Bath, Private Balcony with Views of San Diego Harbor. Complex Features Pool, Gym, Gated Complex Across the Street from San Diego Yacht Club and Walking Distance to Restaurants, Cafes, Surrounded by Multi-Million Dollar Homes! Sold for $235,000

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**4921 Quincy**
48/2 bd 1,737sf $999,000 - $1,099,000
North Pacific Beach home situated on an oversized 8500 sqft canyon lot with views, privacy & Bay Breezes

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**3 Off Market Mission Beach Properties!**
~North Mission Bayside Detached 2 bed plus office 2.5 bath with 2 car garage
~North Mission Ocean Side Detached 3 bed 3 bath with 2 car garage
~North Mission Duplex with a 2/1 and 3/2

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**4944 Cass St. #908**
Premier 2 Bedroom Condo located on the 9th floor in North PB in the Pacific Tower Complex. Amazing views of the Bay & City from your Living Room and private balcony. Just 3 blocks to the beach. Includes Pool, Sauna, Gym, Garage Parking. $469,000

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**2774 Bayside Walk #1**
Pristine Bay Front First Floor 3BR / 2BA. Enjoy the Beach and Bay Lifestyle from your very own private and expansive wrap around patio that fronts mission Bay. The views of the water and evening lights are breath taking. $1,499,900

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**SOLD**
4921 Quincy
48/2 bd 1,737sf $999,000 - $1,099,000

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**SOLD**
3 Off Market Mission Beach Properties!
~North Mission Bayside Detached 2 bed plus office 2.5 bath with 2 car garage
~North Mission Ocean Side Detached 3 bed 3 bath with 2 car garage
~North Mission Duplex with a 2/1 and 3/2

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**SOLD**
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