

# El Dorado Realty, Inc.

## NEIGHBORHOOD VOICE

Volume XIX, Issue II

“Celebrating over 35 years of service”

February 2010



### FROM THE DESK OF RON BEELER

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Well, have we had enough rain? Probably not yet, but it certainly seems like it's been a long time since we had this many rainy days.

Real estate in the area appears to be picking up, we have had a number of sales recently and the prices are good. I am still seeing a lot of good deals on Bank owned property throughout Long Beach and the neighboring cities; it's not too late to get in on some good deals. I recently became certified as an REO (Real Estate Owned, i.e., Bank Owned) Listing & Sales Agent. You know what that means; I took a course and passed. This course did give me good insight into ways to get the best deals and save time in the process. I am a subscriber to Realty Trac, a service that provides daily updates on property going into the foreclosure process and those scheduled for the auction block.

Loan rates continue to remain low, currently between five and seven percent for 30-year fixed loans.

Don't forget if you are planning to sell your current home or income property, I am ready and prepared to give you an up to date evaluation of your homes worth in the market today at absolutely no obligation.

### FREE PROPERTY EVALUATION NO STRINGS ATTACHED!

Evaluation compares the features of your home to recent homes sold and yields realistic Market Value through the Sales Cost Analysis approach.

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I have to apologize for a mistake in last month's newsletter! I wrote that there is a moratorium on the demolition of, and multiple story additions, to the Ranchos. In truth, the City Council approved, last summer to the incorporate these changes into PD-11, the document that calls out specific set-backs for the Ranchos. My thanks, to the readers, who brought this to my attention.

One of our neighbors called to pass along a recent effort to scam him. It seems a person called him and posing as his grandson, stating that he had gotten into some trouble with the law and needed him to wire some money. Our neighbor was suspicious, probably because he knew his grandson would never get in trouble. The caller hung up after being quizzed about family facts. When he called the police, he was told that our area is being targeted by scam artists and to warn his neighbors to watch out for unusual approaches.

Talking about scams, here is a reprint of an article I received from AARP recently.

*“It's becoming a familiar scenario: Soon after filling up at the gas pump, a motorist learns that his bank account has been emptied.*

*What happened? Another case of “skimming,” in which crooks place a portable card-reading device—readily available over the Internet—inside the pump. When the customer inserts his debit card and enters the required personal identification number, the device captures both the data from the card's magnetic stripe and the PIN.*

*Skimming was first reported by Scam Alert four years ago. But back then, skimmer devices were most often used at ATMs, usually*

*in convenience stores, airports and shopping centers. In those locations, unlike a bank lobby, there were no cameras watching as crooks installed their equipment: a card reader that fits neatly atop the ATM's card slot and a tiny camera to record the customer entering a PIN on the keypad.*

*Late, the devices are retrieved, and the stolen data is used to create a duplicate card to raid the victim's bank account.*

### ***Debit cards an increasing target***

*Skimming is a bigger threat than ever, especially now that debit cards are estimated to account for nearly 60 percent of all "plastic" purchases.*

*Although ATMs are still a target, the bigger danger these days is at gas stations, where skimmers can be placed inside the pumps and never be noticed by consumers.*

*"There are only a couple of manufacturers of gas pumps, so typically if you have a key to open one pump, it can open others at different stations," says Avivah Litan, a security analyst at Gartner Research, which tracks fraud trends. "And because gas pumps tend to be unattended, crooks have easy access to place a skimmer without being noticed."*

*That was the case with one member of the Russian mob, which is often behind organized skimming rings. He took a job at an Arco station and placed a skimming device inside a gas pump. After he disappeared, authorities learned that his hidden skimmer stole \$300,000 from customers' debit cards.*

*"A lot of gas pumps use older technologies, so PIN codes are not encrypted," Litan tells Scam Alert. "Once they get the info from your card, and you enter your PIN, they can make a fake card and go to an ATM to take cash from your account."*

### ***How to protect yourself***

*There are ways to protect your PIN:*

- If you use a debit card at the pump, choose the "credit" screen prompt instead of "debit" so you don't have to enter your PIN. The purchase amount will still be deducted directly from your bank account, but it's processed through a credit card network, providing greater protection if fraud occurs. Under law, you have \$50 of liability for credit card fraud. With debit cards, if you don't report an unauthorized transfer or loss within two days, you could be liable for up to \$500.*

- Since it's less likely that a skimmer can be placed on a card reader at a cash register, a PIN transaction is safer when done inside the station rather than at the pump itself.*

*"Still, the safest way to buy gas and other purchases is with cash or credit card," says Litan. "Next safe is a signature debit transaction that doesn't require your PIN. From a security perspective, entering your PIN should be used as only a last resort."*

The new **ECATS High School** to replace DeMille Middle School is a done deal, the School Board

approved the plans, and demolition of DeMille will start this summer. I still have reservations about the prudence of using Prop K funds to tear down one middle school, to build a new high School, and then build a new Middle school, a few miles away based on demographics. Bussing is a way of life and I would have preferred that our neighborhood not lose the Middle School, I am seeing more young families moving in to replace our aging homeowners and they will now; eventually have to be bused to Marshall or some other middle school. There has been no word yet on plans for the small number of neighborhood students currently attending Keller elementary.

With all this said and done, I do think the new High School will be an asset to our neighborhood. It should reduce crowding at Millikan and appeal to many highly motivated students. It appears to be a well designed, attractive complex of buildings.

The City and the School Board are convinced that the following actions will mitigate any traffic concerns:

- a) Modifying the left turn lane and lighting southbound on Studebaker and Los Coyotes diagonal at the Parkcrest light.*
- b) New parking layout and drop-off areas for the school.*
- c) Reduced traffic due to less parent round trips to drop off and pick up students.*

I still don't think that the issue of traffic heading north on Studebaker and Los Coyotes has been addressed adequately. Nor the impact of more teenage drivers

traversing the already dangerous intersection where Studebaker meets/merges with Los Coyotes Diagonal.

A new issue that has just arisen is the Parks and Recreation Departments plan to install lights in a portion of El Dorado Park to facilitate night practice for the American Youth Soccer Organization. The region of the park being considered is the area along Studebaker Rd, south of Willow, near the duck pond.

There was a community meeting held on January 27<sup>th</sup>, but it was recognized that the neighborhoods affected had not been properly notified, so another meeting will be scheduled prior to implementing any lighting.

*“Councilwoman Gerrie Schipske today expressed her concern upon learning that the company used by the City of Long Beach to send out the notice of the meeting concerning placement of lights in the soccer field at Willow and Studebaker did not in fact notice all the residents of the impacted neighborhood. “It is vital that when the City or an organization proposes to make changes in a park, that the impacted neighborhoods be given full and proper notice,” says Schipske, who had held two community meetings on the issue.*

*“I have also asked the City Attorney to determine whether or not an environmental impact statement will be required because the lights substantially change the use of the park after dark as well as increase traffic, parking and noise problems.”*

*As a result of the failure to properly notice residents, the Parks, Recreation and Marine*

*Commission will have to hold another meeting before making a determination whether or not to approve AYSO's proposal to fund and place field lights.”*

I am sure Gerrie Schipske would appreciate your thoughts on this plan, call her field office at (562)570-3102.

### **Economy Forces Changes in Thinking about Retirement Homes**

*“If your idea of a dream retirement home is a luxury contemporary overlooking a championship golf course in the desert, you better be prepared for some mighty small block parties: When it comes to retirement living, golf courses are out.*

*And Arizona and Florida aren't the only retirement-relocation hot spots these days. In fact, North and South Carolina now top the preferences of baby boomers who will be retiring in the next decade, according to a survey to be released from home builder Del Webb. “How times have changed when it comes to the golf course,” said Paul Cardis, chief executive of AVID Ratings Co., a survey research firm. His recommendation to builders: Eliminate it. Bike paths and walking trails are the new greens and fairways.*

*Blame it all on the economy. The recession has taken its toll not only on nest eggs but also on the traditional concept of a retirement home. That's the message that attendees at the International Builders Show received in a number of presentations and seminars.*

*Downsizing is a trend that is taking hold among all housing consumers, but it is particularly evident among the 55-plus crowd that includes the older baby boomers. And that downsizing includes housing aspirations in retirement. While “warmer climate” was the reigning factor in choosing where to retire in the first boomer survey Del Webb conducted in 1996, today “cost of living” is the most important consideration on where to locate. Although Florida, Arizona and California remain Top 10 retirement destinations, the trend is giving other states a chance to draw even more retirees.*

*Despite the broadening of potential destinations, baby boomers' desire to move in retirement has remained relatively stable over the years. Between 30-40% plan to move to a new home in retirement, about the same as in 1996, and half of those plan on moving to a new state.*

**What older buyers want in homes**  
*What kind of houses will be in demand among those 55 and older? According to a consumer survey conducted by the National Association of Home Builders, the most important design features that 55-plus buyers want in their homes center on the practical:*

- Washers and dryers in their units.*
- Storage space.*
- Windows that open easily.*
- Garage-door openers.*
- Easy-to-use thermostats.*
- First-floor master bedrooms.*
- Private patios.*
- Porches.*
- Attached garages.*
- Bigger bathrooms.*
- Bathroom aids such as grab bars.*
- Kitchen aids.*
- Light home-repair services.*
- Outdoor maintenance services.*

- An entrance without steps.
- Accessible public transportation.
- Wider doorways.
- Nonslip flooring.

*The emphasis on services related to home and community is an important one that cuts across many age groups, said John Migliaccio, director of research at MetLife's Mature Market Institute, which surveys consumers and builders on retirement issues. "Very telling is that the younger group of mature consumers reported enthusiastically that they want services like home maintenance and repair as part of their next home purchase, along with services usually connected to older householders, such as housekeeping, onsite health care and transportation," he said.*

*According to Migliaccio, all of those items were ranked higher than the desire for social activities by this group—a surprise given that social activities and amenities have been thought to be valued highly by this group. He said the data support an emerging trend among builders to look for ways to partner with providers of such services to the residents of their active adult/lifestyle communities.*

*The 55-plus age group represents 38% of all U.S. households and is projected to rise every year to be almost 45% of households by 2019. And that group has high homeownership rates: while the U.S. as a whole has about a 67% ownership rate, those 55 to 74 own homes at an 80% clip."*

RISMEDIA, January 30, 2010  
Market Watch.com Inc.

**4<sup>th</sup> ANNUAL STATE OF  
THE DISTRICT**

**Presented by  
Councilwoman Gerrie  
Schipske**

**Thursday February 11,  
2010**

**7:00 pm**

**Long Beach Water  
Treatment Plant**

**2950 Redondo Ave.**



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