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COMMUNITY HOME JOURNAL

MAR(H/APRIL 2024

2024 Kensington Talmadge Earth Day Our Backyard Birds and Climate

Saturday, April 13th 11:00 AM – 2:00 PM Kensington-Normal Heights Library Park



Join Trees KenTal, with support from the **San Diego Audubon Society**, to celebrate Earth Day in our neighborhood. This year we highlight backyard birds, how to identify them, and what you can do to support and encourage our local species. Fun activities for all ages. Learn best practices for selecting, planting and caring for trees. Take home a **FREE tree** (by open drawing).

Major sponsors include the Adams Avenue Business Association, Kensington Talmadge Business Association and the KenTal Community Association. This year's Earth Day welcomes newcomer exhibitors, the San Diego Audubon Society and City Farmers Nursery. Art FORM brings art education and environmental stewardship to this family-friendly event.

Please bring your own refillable water bottle - refills available! No single use plastic please!



FREE ICE CREAM, compliments of KTCA. Join us on Saturday April 13th from 11:00 AM – 2:00 PM

NATIVE PLANT GARDENING FOR BIRDS IN SOUTHERN CALIFORNIA

With our pleasant weather, Kensington attracts birds year round. Native plants are our "green infrastructure" and necessary for healthy, resilient, biodiverse habitats. Below are excerpts from the California Native Plant Society (cnps.org) with backyard gardening tips for attracting and feeding our wild friends.



House sparrow, American Crow, Black Phoebe, House finch, Anna's Hummingbird, American robin, Lesser Goldfinch, Bushtit, California Towhee,

Northern Mockingbird, Oregon Junco, Scrub jay, Hooded oriole, Hawks and Owls are some of the regular visitors to our Kensington backyards.

Birds, in general, require resting, nesting, and food sources. In planning a garden with native plants the goal is to supply the needs of many local and migratory bird species, because diversity prevents one species—such as pigeons, starlings or crows—from dominating the landscape, perhaps ruining the garden.

Tall trees—California sycamore (Platanus racemosa) and coast live oak (Quercus agrifolia)—are wonderful hosts for many birds, from woodpeckers to hummingbirds to hawks and owls, if the garden is large. Both tree species require a lot of space.

Either a hedge or a grouping of tall and short shrubs (small trees and short shrubs) is necessary to provide dense canopy for small birds—goldfinches, lesser finches, bushtits, towhees, warblers, sparrows and many others—to hide from predators, to nest in, to act as food sources with buds, seeds and fruit. Try golden currant (Ribes aureum), fuchsia—flowered gooseberry (Ribes speciosum), toyon (Heteromeles arbutifolia), Mexican elderberry (Sambucus mexicana), laurel sumac (Malosma laurina), holly leaf cherry (Prunus ilicifolia) or holly leaf redberry (Rhamnus ilicifolia).

For food sources that provide bright flowers for the garden as well as insects, fruit, and seeds for birds, try bush sunflower (Encelia californica), canyon sunflower (Venegasia carpesioides), penstemon (Penstemon spectabilis), monkeyflower (Mimulus aurantiacus) and all the sages (Salvia spathecea, S. apiana, S. leucophylla, S. mellifera). Hummingbirds like trumpet-like flowers, and so do orioles.

The main threats to birds in southern California are gardeners with leaf-blowers, pest control services that spray too frequently for insects outside the house, and early spring brush clearance requirements that push some homeowners to employ crews to prune out protective canopy, to destroy nests in trees, bushes and on the ground and to remove all cover for young fledglings in the spring. Migratory birds are especially vulnerable as they need to rest and feed before nesting. Hence they are caught in the midst of their nesting season when landscapes are laid bare, their nestlings visible to predators and their nests overheated by the sun.

Thoughtful gardeners weed regularly and schedule pruning over a period of time that allows the season's crop of young birds to develop their flight feathers in safety, then let the birds do pest control in the garden. Please avoid hiring tree trimmers during the nesting season, and give the birds a chance.

Read the original article at www.cnps.org/gardening/native-plant-gardeningfor-birds-in-southern-california-5150



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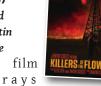


HISTORICALLY SPEAKING Page 11

And More!

Video Corner

KILLERS OF THE FLOWER MOON (2023)Directed by Martin Scorsese The



portrays the plight of

the Osage Indians in Oklahoma like Preston during the 1920s. Oil has been Sturges, wealth and the greedy exploiters that descend upon their land. The story is based on actual events. The evil that is heaped upon the innocent is only surpassed by the lack of justice for the Osage Nation. The film has been nominated for ten Oscars.



THE CRIME IS MINE (2023) Directed by François Ozon



of

discovered on their tribal land. Frank Capra, Billy Wilder, and they must do A culture, rich in tradition, others. An aspiring actress will soon fall prey to newfound is accused of murdering a takes to stay producer. She's innocent, but the prosecution and courts don't escape. The believe her. So, in satirical fashion, personal conflicts become worse she embraces the accusation and than finding freedom. As the plot presents herself as a victim. It's a thickens, we learn why these fast-paced script with rapid-fire subjects were chosen. It's a good dialogue. Enjoy it.

DOUBLE BLIND 2023)

Directed by Ian Hunt-Duffy Seven young people participate Rudy Ray Moore starred as vacationers.



that is isolated and understaffed. soon discover

bring will them death. Trapped in 24-hour а

lockdown, whatever it awake and

mystery with lots of twists.

DOLEMITE IS MY NAME (2019)

Directed by Craig Brewer the

1970s action hero, Dolemite. Eddie 📶 Murphy brings this comedic biopic to the screen with



in a medical study involving an the story behind the alter-ego experimental drug in a facility of the kung-fu street fighting ladies' man. Moore epitomized Double blind refers to the fact the Blaxploitation genre with that there is no placebo. As the action, obscene humor, flashy drug takes effect, the participants dress, and a female entourage. After watching the top-notch performances of Murphy, Mike Epps, and Keegan-Michael Key, you'll want to watch the original (2023) Dolemite, The Human Tornado, Petey Wheatstraw, Disco Godfather,

by Winnie Hanford

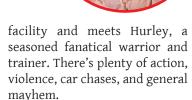
of Kensington Video

AMERICAN ASSASSIN (2017)

The Monkey Hustle, and more.

Directed by Michael Cuesta The story begins when a terrorist group strikes а beachside resort filled with

The tragic loss of a fiancé fills a young man, Mitch Rapp, with hatred and the goal of infiltrating and destroying the terrorist their missions. They decide to program. He is sent to a training Pick!



MR. MONK'S LAST CASE

Directed by Randy Zisk Fans of the

Monk series (2002 - 2009)enjoyed the crimesolving skills of the neurotic genius brilliantly portrayed



by Tony Shalhoub. The series ended at the height of its popularity with fans wanting more. It took a few years for the return, and now we can enjoy his 'last case'.... maybe. The highlight of this episode is the return of all our favorite cell. The CIA has been tracking characters. They re-unite as if Rapp, as he's interfering with they never separated. It only revives the hope that the series recruit him into their Black Ops with have a rebirth. A Winnie's

If you need to purchase a film or make a copy of an event or wedding, please call my son, Guy, at 619-269-6998 or email him at kensingtonvideo.com.

SPOTLIGHT: ANIMAL RESCUE GROUPS





T Monk

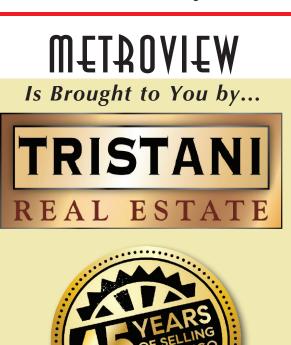
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Pearl



Katy



I'm jazzy and named after Thelonious Monk! At ten months old, I am eager to play and like kitty friends but I'm still a little timid. Will you help me feel safe and gain my confidence?

I'm a super social and cuddly lap cat kitty! I'm four years old and adore playtime and food. I do not adore other cats so please let me be your one and only.

I'm a one year old beauty that enjoys playtime and then naptime in the sun. I can be timid so a tranquil home is my preference and having nice kitty friends helps me.



Maude

I am a very sweet senior girl with a calm and gentle soul and I like to be in the room you are in. I enjoy a quiet home. I'm seventeen years young with a little arthritis but it's no big deal!



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Freddie

I'm a dapper, loving, extroverted seven year old tabby boy. I adore cuddles and attention. Other cats are okay with me but my preference would be to have all of your attention please.

Whiskers and Yogi

We are ten months old and a Dynamic Duo. We can't wait to bring our love, glamour and kitten shenanigans to your house! We will keep you laughing and then curl up in your lap and banish your worries.



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HELPFUL TIPS

CAN WE "FIRE SDGE" AND GET LOWER ELECTRIC RATES?

BY SUSAN DUERKSEN, KENSINGTON RESIDENT

an Diegans tired of paying the highest electricity rates in the United States have launched a campaign, called "Power San Diego," aimed at ousting San Diego Gas & Electric.

Volunteers with the group are circulating petitions for a citizens' ballot measure to replace the for-profit SDGE electricity distributor with a nonprofit community-owned utility.

Dozens of other cities in California have similar public power utilities, all with rates much lower than SDGE's. While San Diegans pay an average of 48 cents per kilowatt hour, public utility rates average 28 cents in Los Angeles and 17 cents in Sacramento. SDGE has raised its rates faster than inflation and is planning further rate hikes, even as it profits more than \$1 million every day from its City of San Diego business. It's a big money-maker for its parent company, fracked gas exporter Sempra. The new public utility would take no profit, immediately saving ratepayers 20% off SDGE rates - which are the highest in the nation. Besides lowering rates, Power San Diego also promises to provide cleaner energy and do more to fight the climate crisis. The new nonprofit utility would prioritize expansion of rooftop and parking lot solar panels and local battery storage, and is to be an ally in the climate fight, not an supported by SanDiego350, a major climate action organization. SDGE has obstructed affordable rooftop solar to protect its larger profits from transmission lines.



of where and when to find petitioners.

If voters approve the ballot measure, SDGE would be required to sell its power grid and other equipment to the new utility, financed through a low-interest municipal bond. Even paying off that bond, customer rates would drop about 20% right away, campaign chair Bill Powers told the Union-Tribune.

The new utility would be a self-funded department of the City, run by a fivemember Electric Board with advice from a Citizens Oversight Committee. The initiative commits to retaining the SDGE workforce at current employment terms for at least 10 years. The local power situation is complicated by the recent addition of San Diego Community Power, but that nonprofit simply buys electricity and depends on SDGE to deliver the power to homes and businesses. It wouldn't be affected by Power San Diego buying the grid from SDGE and operating it as a nonprofit. The citizens' initiative was designed by local volunteers with deep experience in engineering and energy planning, and informed by the experience of similar public utilities in dozens of other cities. "Change is essential as our current situation is unsustainable," the group declares on its website. "Our mission is simple; provide electric service at fair, reasonable, and affordable rates while maximizing economic benefit to the people

"San Diegans need our electric utility other parts of the county. opponent," said volunteer Craig Rose.

The proposed initiative applies to all

To make it onto the November 2024 ballot, the grassroots campaign must collect of San Diego." signatures of 80,000 San Diego voters by SDGE customers within the City of San May 14. The petitions must be signed in Diego, with an eye to later expansion to person, so the group maintains a calendar

For more information, see https://WeArePowerSanDiego.com

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of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 5th Edition. SOLUTION TOMORROW For more information on tournaments and clubs, email NASPA - North American SCRABBLE Players Association info@scrabbleplayers.org. Visit our website - www.scrabbleplayers.org. For puzzle inquiries contact scrgrams@gmail.com 09-10

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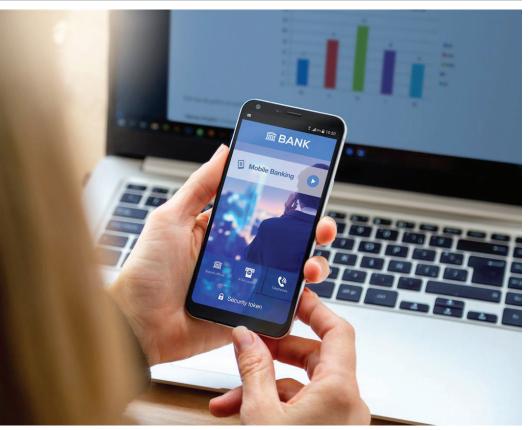
rock band

52 Miles off

PROTECTING YOUR FINANCES

DON'T GET **SCAMMED!**

These days, many Americans do a lot of their shopping and charitable giving online. That is why it's important for consumers to be conscious of financial scams to protect their identities, bank accounts and monetary transactions. From check fraud and peer-to-peer digital payments (i.e., Zelle, Venmo, Paypal or CashApp) to imposters posing as representatives of banks, roughly three-quarters of Americans reported being targeted by scams last year.



The Consumer Bankers Association (CBA) recommends taking the following steps to minimize the possibility of falling victim yourself:

1. Be wary and slow down! Scammers sometimes send text messages or emails claiming to be a fraud alert from the app or your bank. If you don't recognize the email or phone number, you should proceed with caution. Don't open attachments or click links from unknown sources, even if they say they are coming from your bank. Like many online scams, scammers will sometimes offer products at unrealistic prices to trick consumers, so resist demands to act quickly.

2. Don't give out personal information. If a text message asks you to provide any PINs, passwords, Social Security numbers, account information or any other sensitive information, it is likely a scam. Banks rarely ask for this information over the phone and will never ask for a onetime login code. If you have any suspicions, hang up and immediately call your bank.

3. Triple-check payments. And, if you are sending money over a payment app, check every number to ensure accuracy. Some apps prompt senders to

verify the recipient's phone number or otherwise verify their identity. While this is important, double-check the recipient's account information before you click send. Instant payment apps act like cash, so treat it as such.

"Fraudsters and scammers are getting more sophisticated to trick consumers out of their own money. That's why it's so important to be mindful before making a payment to someone, providing any personal information, and especially before giving your bank information to anyone,' CBA President and CEO Lindsey Johnson said. "Please be vigilant and encourage others to do the same."

The Consumer Bankers Association and its membership comprising the nation's leading consumer retail banks encourage consumers to protect their own information and money to avoid falling victim to scams and fraud. More information can be found at www.consumerbankers.com.

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EDWARD JONES

WHAT SHOULD YOU DO WITH YOUR TAX REFUND?

BY DAVID TAM, EDWARD JONES IN KENSINGTON

t's almost that time of year when many people start receiving their tax L refunds. If you get one, what will you do with it? Of course, the answer will depend somewhat on how big your refund is. Last year, the average refund amount was about \$2,750, according to the Internal Revenue Service's Filing Season Statistics report.



Based on where you live, your 529 plan may provide state tax benefits, too. (It is possible, though, that 529 withdrawals could affect financial aid packages, depending on who owns the account.) A 529 plan can be used to help pay for college, accredited trade school programs,

Whatever the size of your refund, you'll want to maximize its benefit. Here are a few suggestions:

CONTRIBUTE TO YOUR IRA

If you were to receive about \$2,750, it would go a long way toward funding your IRA for the year - but any amount would help. You still have until April 15 to contribute to your IRA for the 2023 tax year, but if you've already "maxed out" on it, you could use your refund for 2024, when the annual contribution limit for a traditional and Roth IRA is \$7,000, or \$8,000 if you're 50 or older. And by getting an early start toward fully funding your IRA for the year, you can reduce the pressure of having to come up with large amounts later.

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BUILD AN EMERGENCY FUND

Your tax refund could help you start or expand an emergency fund. It's a good idea to keep up to six months' worth of living expenses in such a fund, with the money kept in a liquid, low-risk account, separate from the funds you use for your daily expenses. You might need to draw on this fund for unexpected expenses, such as a major home or car repair or a medical bill that's not fully covered by your insurance. Without such an emergency fund in place, you might be forced to dip into your IRA or is used for qualified education expenses.

other retirement accounts to pay for these types of costs, and such a move could be expensive, resulting in taxes, penalties and lost opportunities for growth.

CONTRIBUTE TO A 529 PLAN

If you have children or grandchildren you save money in the long term. and you'd like to help them further their education someday, you might consider investing in a 529 education savings plan. With a 529 plan, earnings and withdrawals are federally tax free, provided the money

some K-12 expenses and even to help repay some student loans.

PAY DOWN DEBTS

Most of us probably wish we could reduce our debt loads. Your tax refund may give you a chance to do just that. But which debts should you tackle first? You could follow the "snowball" method by paying off the smallest of your loans or debts as quickly as possible. Or you could choose the "avalanche" route by making minimum payments on all debts and using extra funds — such as your tax refund — to pay off the debts that carry the highest interest rates. Either method could help Your tax refund can be a valuable asset so use it wisely.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

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A PINEAPPLE MARGARITA FOR GOOD LUCK? YES, PLEASE

stronger taste and a higher alcohol concentration than tequila.

Pineapple cocktails are especially . festive, thanks to an enzyme called . bromelain that breaks down protein . and reacts with air to make bubbles . when the juice is shaken. There's no . need to fuss with the fresh fruit; in this • case, canned or bottled juice is just as good. Look for varieties without added sugar and that are sold in smaller quantities, if possible, as the juice can spoil quickly once opened.

cocktail is not diminished when juice into a cocktail shaker and shake it's made as a boisson or sobrio zero-proof. The variation calls for coarse salt into a saucer. Lightly wet additional fresh lime juice and little the rim of the glasses with water. sparkling water. Both are elegantly Holding the glass at a 45-degree crowned with coarse salt and a slice angle, run the glass rim around the of grilled pineapple.

about serving dishes with contrasting crushed ice. Pour the margarita into flavors and colors. As we transition from the glasses then garnish with the lime one year to the next, keep the choices light and easy – broiled shrimp, chips with lively fresh salsa and guacamole, fresh pineapple into 2-inch pieces. To and fish or chicken tacos are as simple to make as they are to serve. Be sure to add a few good-luck Mexican wedding flame until it begins to char, about cakes for dessert.

PINEAPPLE MARGARITA

Makes 2 cocktails, but is easily doubled. crowd and hold in the refrigerator. checking after about 3 to 5 minutes. If associated with friendliness, warmth and tequila. Both spirits are made from Not everyone loves the smoky notes it's beginning to char, flip and continue agave. Mezcal can be produced from in mezcal, so feel free to use tequila. grilling another 3 to 5 minutes. The flavor of this luxuriant, rich fruit up to 40 different species of the agave Make it zero-proof by omitting the is nicely balanced by a cutting acidity. In plant. Tequila, a type of mezcal, is made tequila and adding several extra cocktails, it blends harmoniously with from just one - the agave tequilana, splashes of fresh lime juice.

- or Blue Weber agave. Mezcal has a 1/8 c. mezcal or tequila (for zero-proof, use 1/8 c. fresh lime juice plus 1/4 c. sparkling water)
 - 1/4 c. fresh orange juice
 - 2 tbsp. fresh lime juice
 - 3/4 c. (6 oz.) pineapple juice
 - *Coarse salt, for garnish*
 - Crushed ice
 - *Lime slices, for garnish*
 - Grilled pineapple slices, for garnish (see below)

DIRECTIONS

Put the mezcal or fresh lime juice, The splendor of this New Year's orange juice, lime juice and pineapple vigorously. Pour about 1/4 inch of salt. Set the glass aside so the salt To complement such sunny sips, think hardens. Carefully fill the glass with slices and grilled pineapple.

To prepare grilled pineapple: Cut grill it on the stovetop, using tongs, hold the pineapple piece over the 5 to 8 minutes. To grill in the broiler, preheat the broiler to high. Line a baking sheet with parchment paper. Arrange the pineapple pieces on the You can make up a big batch for a parchment and run under the broiler,

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INGREDIENTS **SERVES 4**

and good fortune.

- □ 11/2 pounds small red potatoes, unpeeled, halved
- 6 tablespoons extra-virgin olive oil, divided
- □ 10 garlic cloves, unpeeled
- □ 2 teaspoons table salt, divided
- □ 11/2 teaspoons pepper, divided
- 1 pound broccoli florets, cut into 2-inch pieces
- □ 4 (8- to 10-ounce) bone-in pork rib chops, ³⁄₄ to 1 inch thick, trimmed



- □ 1/2 cup chicken broth
- □ 1/3 cup heavy cream
- 2 tablespoons grainy mustard
- 2 teaspoons lemon juice

PORK CHOPS, POTATOES AND BROCCOLI WITH MUSTARD-GARLIC SAUCE DIRECTIONS:

1. Adjust oven rack to lowest position and heat oven to 475 degrees. Toss potatoes, 3 tablespoons oil, 10 garlic cloves, 1/2 teaspoon salt, and 1/2 teaspoon pepper together on a rimmed baking sheet. Arrange potatoes cut side down and roast for 10 minutes.

BETH DOOLEY - In looking for a range of spirits, though usually with

symbols of luck to usher in the new rum (think piña colada). It also works

year, I came across the pineapple, long nicely with the smoky notes of mezcal

2. Toss broccoli with 2 tablespoons oil and 1/2 teaspoon salt and scatter over and around potatoes. Roast until vegetables are tender and browned, about 20 minutes. Squeeze garlic from skins and chop fine.

3. Meanwhile, pat pork dry with paper towels and sprinkle with remaining 1 teaspoon salt and 1 teaspoon pepper. Heat remaining 1 tablespoon oil in a 12-inch nonstick skillet over medium-high heat until just smoking. Add pork and cook until browned and registering 140 degrees, about 6 minutes per side. Transfer pork to platter.

4. Add broth and cream to the now-empty skillet and cook over medium-high heat until slightly thickened, about 3 minutes. Stir mustard, lemon juice, garlic, and any accumulated pork juices into sauce. Serve.

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GREYWATER SYSTEMS

KENSINGTON NEIGHBORS: GREYWATER IS DO-ABLE IN SAN DIEGO!



done properly minimal to no filtration of the water is needed prior to its' distribution in the soil.

You shouldn't use grey water on leafy green vegetables or root vegetables, some plants are sensitive to salts and should not be irrigated.

We are grateful for Catching keep on site!

H2O's help, and all efforts to maximize opportunities to up-cycle our valuable and scare water. Instead of barren landscapes that require no water, we can have lush, productive, edible, pollinatorsupporting, carbo-sequestering, shaded landscapes without using any new municipal water - only gently used grey water and rainwater that is ours to



South side of house with greywater lid.



Our greywater system surge tank and pump.

catchingH₂O

BY MARTIN AND CYNTHIA OFFENHAUER

Coast community we'd left behind. But soon a new reality hit us - high utility and water rates that kept going up and up. and "Succulents Simplified." Our challenge: how to keep the costs.

First, like many folks, we replaced the lawn with succulents and cactus plants, to give us . Greywater is usually accessible year-round color. We also kept a few mature plants whose deep roots would require less water. Next we installed solar panels, energy saving appliances and two 500-gallon rain barrels that are hidden in our back yard. Eventually, and probably most significantly we investigated grey water systems.

WHAT'S PERMITTED

In 2014, after much research, we selected the company, Catching H20. They had

Our drought-tolerant front yard.

URBAN ENVIRONMENTALIST

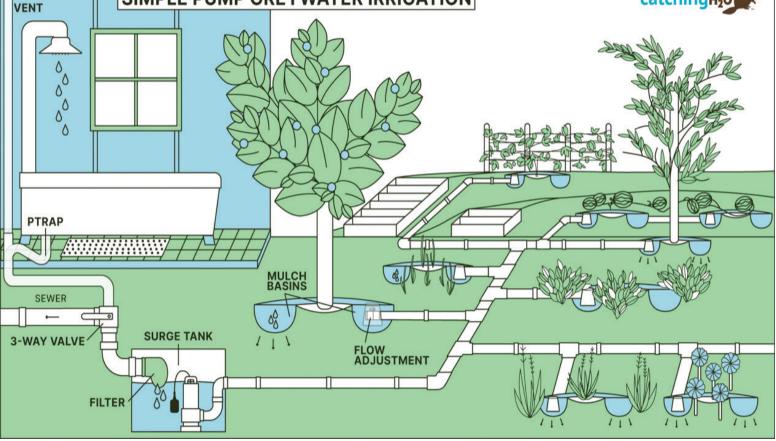
We received recognition for our water conservation hen we moved to efforts by former Mayor Kensington 24 years Sanders who called us "Urban ago, it's walkability, Environmentalists." Our historic homes, community greywater system and garden connective-ness and access to were featured in the Balboa transit reminded us of the East Park Floral Society 2019 tour, and our garden is included in Debra Lee Baldwin's books, "Designing with Succulents"

We really enjoy sharing our historic character of our home water saving knowledge. Here . but also reduce these increasing are some of what we learned from Catching H20 about these systems:

- through a crawlspace or from a ceiling or wall outside a shower. It is NOT accessible from a slab foundation, unless you are remodeling your bathroom.
- A three-way valve is installed where the shower line joins

the mainline. This is required by California Plumbing Code to allow users to switch back to sewer/septic as needed - in the case where it is raining for days on end and you don't want to send more water to your plants, or you send something down the drain that is not good for your plants. A remote switch can be added for site appropriate access.

The topography of your landscape will determine whether a pump is needed or you can use gravity. All distribution must be in basins filled with mulch so that bacterial laden water is not exposed to the surface where animals or people can come in contact. In a mulch filled basin, microorganisms will consume the bacteria and other particulates in the water and turn it into food for the plants. When



SIMPLE PUMP GREYWATER IRRIGATION

experience and good references and had worked in the City of San Diego. Their staff explained to us that California required permitting of shower grey water systems like we wanted.

With their design, we were able to channel our shower water to our landscape on the south side yard that includes our banana, lemon, and orange trees. The system also sends water to the south front garden. In our case, due to gravity constraints, water drains into a surge tank and then is pumped into the landscape.

Over the past ten years, we estimate we've saved over 2,000 gallons of water annually between our rain barrels and grey water system. At that rate, we've save about \$300 per year, so in about five years, the system paid for itself.

FIRE-EY QUESTIONS FROM YOUR NEIGHBORS IS THE CALIFORNIA "FAIR PLAN" FAIR?

by Judy Beust Harrington, Co-Chair, Kensington Fire Safe

Kensington's fire safe council will share our researched answers to inquiries from community members. Please send your fire-related questions to info@kensingtonfiresafe.org. Pictures appreciated!

Q: Over a recent delicious lunch at Clem's Station on Monroe, we talked with Tony - manager, bartender, waiter, and part of the Owing family - about problems residents are having getting, keeping, or affording homeowner insurance. He asked how the California FAIR Plan worked.

We checked with the San Diego Fire Department in November and were told that crewsw.sandiego.gov/sites/ default/files/brushprioritymaplist.pdf. The phone number for questions on Open Space Brush Management is 619-685-1350.

First of all, it's not a government entity, as a lot of folks think. Although established by a California statue in 1968, CFP is run by a consortium it's the insurance of last resort Perhaps not surprising since, as the surplus (E&S) carrier specializing of California property and casualty insurers. They're required to participate if they want to do business here, and they share in the plan's overhead, profits, and most significantly - losses, in direct proportion to their market share in our state.⁽¹⁾

So that means the bigger their sales, the greater their CFP plan liabilities, on top of whatever they're paying out for their own insured. Is it any wonder you may find it hard to get a policy with the biggest insurers like State Farm, The Hartford and USAA?

FAIR plans, which exist in 26 states, weren't intended for long term coverage, but rather as a temporary According to a June article in the San safety net until traditional insurance Francisco Standard, critics say the could be secured. In other words, CFP is underfunded and mismanaged.



KENSINGTONFIRESAFE.ORG

when no other insurer will take you on. But with our fire losses, CFP covers over 320,000 policies - about 3% of Californians. (By contrast, Washington State's CFP Plan only covers about 130 policies.) (2)

CFP doesn't take all comers. Brokers must answer questions about why they're placing the risk with it, and confirm they've been declined by other carriers. As a result, CFP's growing share of high-risk properties results in more expense for insurers and higher premiums for the insured.⁽³⁾

But – there are other problems.

article says, "The very companies that refuse to insure properties in high-risk areas are still insuring them through the 'back door' of CFP, and it doesn't always pay out when it ought to."

The article goes on to cite a Department of Insurance four-year study that found numerous issues, including that the CFP on occasion failed to provide standard fire insurance coverage, particularly regarding smoke damage claims.⁽⁴⁾

Kensington Fire Safe's insurance advisor, Scott Caraveo, says the process can be slow. "As homeowners buy in areas with higher fire risk, they're ending up with five or more insurance quotes from several brokers, which may all be from the CFP. So now CFP has five different applications from five different brokers, all for the same address, creating a gigantic backlog. The three or four days it used to take for a CFP quote to be returned have become three weeks or more."

HIGHER PRICES & LESS COVERAGE

Scott pointed out there was a 15

in insuring high-risk properties. These policies are not backed by the California Insurance Guarantee Association, although they likely have other fail safes, such as reinsurance. Check with your broker or the Surplus Line Association of California website for more information.

Meanwhile, make your home more attractive to insurers by hardening it against fire embers. A good time to trim excess green fuel and dump it for free is during the KFS Spring Dumpathon, Thursday, April 25 to Monday, May 6th. Check for location announcements at kensingtonfiresafe.org and on Nextdoor. And please, no non-greens. We can be fined for that!

BY THE FIRE SAFE WAY... WE'RE **HOPING TO ARRANGE TWO PRESENTATIONS THIS SPRING:**

- · Efforts to Keep Our Canyons Safe by representatives from San Diego Open Space Brush Management and the San Diego Fire Department.
- Assessing Fire Risk by representatives from Verisk on how they report on risk for insurance



Scott Caraveo, Insurance Advisor to Kensington Fire Safe

percent increase this past December, but it's not spread evenly. According to a November ABC report, "Some people in the most wildfire-prone, high-risk areas could see their rates as much as double." And CFP covers less than traditional insurance plans.⁽⁵⁾ Of course, some of our neighbors have already seen their homeowner insurance double if it's renewed at all.

So, that's the bad CFP news. The good news is we at least have a backup insurance option. If interested, your insurance broker can help with the plan's application process, which requires information on your home's replacement costs and date-stamped photos. You're supposed to get a quote that's good for 30 days.

Another option is an excess and (5) www.cfpnet.com/

companies.

Watch for date announcements on Nextdoor and KFS's Facebook page. To receive this info directly, send your email address to info@ kensingtonfiresafe.org

Notes:

(1) www.cfpnet.com/about-fairplan/#:~:text=The%20California%20 FAIR%20Plan%20was,from%20a%20 traditional%20insurance%20carrier. (2) https://content.naic.org/cipr-topics/ fair-access-insurance-requirements-fairplans#:~:text=The%20states%20that%20 have%20their,similar%20purpose%20to%20 FAIR%20plans.

- (3) https://sfstandard.com/2023/10/19/californiainsurance-crisis-CFP-plan-1000-applicationsrate-increase/
- (4) https://sfstandard.com/2023/06/05/ as-insurers-retreat-california-homeownersmay-need-the-CFP-plan-so-what-is-it/

- HISTORICALLY SPEAKING -**KENSINGTON AND BALBOA PARK:** G. AUBREY DAVIDSON'S GREATEST WORKS?

BY MAGGIE MCCANN

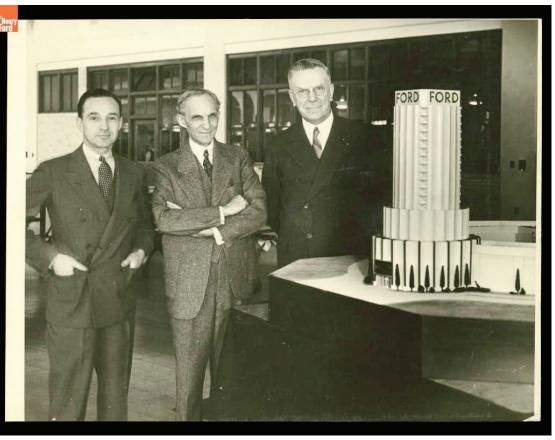
Commerce, told his fellow capital bank. Chamber of Commerce members that San Diego would be the first married Rosetta Harben of Los American port-of-call north of Angeles. G. Aubrey Davidson the Panama Canal on the Pacific renounced coast and, therefore, San Diego citizenship and became an should stage an exposition in 1915 American citizen on June to celebrate the completion of 25th 1900. Aubrey and Rosa the Panama Canal. "For 20 years relocated from Los Angeles this organization and the entire in 1907, initially making their Pacific Coast have waited for the home in San Diego's Bankers Hill building of the Panama Canal," neighborhood. There they raised he told his board. "It occurs to their only son, Gilbert Aubrey, Jr. me that the [1914 canal] opening Davidson spent much of the next should be the signal for San Diego decade going back and forth to to put on a great celebration, not Los Angeles where he recruited just a county or state fair, but an millionaire investors for his San international exposition."

attention to the city and bolster himself in local politics (backing an economy still shaky from the Wall Street Panic of 1907. It would in 1910), became the primary most definitely boost real estate booster of San Diego's potential, sales. The chamber of commerce and pushed the city forward Chamber of Commerce he led a Angeles and San Francisco and Point Loma Highlands authorized Davidson to appoint a committee to look into his idea. Six years later, Davidson presided over the opening of the Panama-California Exposition in Balboa Park, a two-year event that set San Diego on a new direction in the 20th century and left a legacy - the park, the Navy, high-tech he took on the promotion of Corps Recruit Depot. industries - that lives with us today. Because the idea began with him, Davidson is called the "Father of the Exposition." Davidson later served as President of the Exposition during the actual Exposition years, hosted dignitaries, and would succeed George Marston as president of the San Diego Museum (now the without seeing a single tree." Museum of Us).

prompting him to follow, where Award, and earning the moniker the region. he landed a job with the Santa "Godfather" of San Diego's Naval Fe Railway. One of his earliest duties was to take a bag of gold out to the end of the rail line in the desert and pay the Chinese laborers. He transferred to Los Angeles the next year. He began imagine great things but was development in San Diego was employment at the Atchison, Topeka and Santa Fe Railroad

Company, first as a ticket taker and telegrapher, then n July 9, 1909, G. Aubrey as a bookkeeper, and later an Davidson, founder of auditor. That experience is what the Southern Trust and led this eight grade graduate to a Commerce Bank and president successful career as the founder of the San Diego Chamber of of San Diego's first million dollar

On November 12, 1894, he his Canadian Diego schemes. In his first years An exposition would call in San Diego, Davidson immersed A. G. Spalding for Senator



L to R: Edsel Ford, Henry Ford, and G. Aubrey Davidson with model of San Diego's Ford Exposition Building designed for the 1935 Exposition.

from an isolated cul-de-sac to a campaign which culminated in executives of the Brea Canyon were subsequent development major naval hub. As president the Panama-California Exposition Oil Company and the Santa Fe of the Chamber of Commerce, of 1915-1916. One of the visitors Railroad, as well as capitalists H. he had more influence than the to the exposition was Marine F. Vollmer and A. C. Riordan. mayor of the city. It was the Colonel Joseph Pendleton who Chamber, under his leadership, was impressed by the climate. G. Aubrey Davidson, President of that took the initiative to pave Pendleton worked alongside the Chamber of Commerce, the the city's streets, and in 1909 Davidson to establish the Marine Los Angeles men were induced planting shade trees, saying, that success, Davidson solicited "San Diego ought to be a city funding to buy 150 acres as a site of shade trees, for almost all for the Naval Training Station. such trees do better here than He also led a campaign for land anywhere else in the country. for a 1,000-bed Naval hospital But, as a matter of fact, we are in Balboa Park. In his spare worse off in this respect than time, whenever an out-of-town almost any city in the state. You financier or dignitary arrived in can traverse street after street San Diego, Davidson would take them for a drive around the Over the next half century, county, pointing out the potential Gilbert Aubrey Davidson was G. Aubrey Davidson would for investment and growth. He born in Kirkville, Nova Scotia become an influential person in worked to make San Diego's on the 21st of June 1868. His the development of San Diego harbor a major port, bringing in education was at Kings County and the surrounding area. He steamships to move goods along Academy to the eighth grade, was responsible for getting the coast, leveraged his Santa Fe

"Through the energetic efforts of After to come here and look over the property." \$50,000 was paid for the land, and an additional were put up for sale.

In the January 30, 1910 edition of the San Diego Union, the plans to develop Kensington Park were announced. "NAME CHOSEN FOR NEW HIGH-CLASS HOME TRACT" the headline proclaimed. "Kensington Park is the name decided upon for the 117-acre tract recently purchased by G. 1957 at his home at 4440 Braeburn Aubrey Davidson and a syndicate Road, where he had been living of Santa Fe officials for a high- since his wife died in 1953. leaving school at 14 to take a the Navy to build a base in San Railroad connections to extend class residence district... Besides Now called Beth-Sarim: House job as a telegrapher with the Diego, receiving the Navy's the rail lines, and lobbied every perfection in roadmaking, the of the Princes. This historically Canadian Railroad. His parents highest civilian honor in 1956, government official he met for property will be curbed and designated house was the first moved to San Diego in 1886, the Distinguished Public Service federal and state investment in side-walked, and different owned by Davidson. Prior to on each street. The owners a lifelong renter, having spent of the property look upon the 20 years living at the Hotel del deep canyon between the tract Coronado. Davidson decorated is to be distinctly a high-class met, from Theodore Roosevelt subdivision." A few months His favorite, he said as a lifelater, an ad ran in the Union, long Republican, was Democrat soliciting bids for a wooden F.D.R. "Mr. Roosevelt was trestle bridge over Ward Canyon assistant secretary of the Navy at Adams Avenue, leading into when I headed the exposition in Kensington Park. "All bids must 1915. He made several visits to be submitted to G. A. Davidson, San Diego then and I visited him Pres. Southern Trust & Savings later in the White House. We Bank, San Diego, Cal., on or were close friends." Davidson before noon of April 23rd 1910." created Kensington, and he died 1949. He organized a company east of Normal Heights. Investing Kensington Park was opened for buried beside his beloved wife of which built and operated the U.S. in the property acquired from the sale of lots on Thanksgiving 59 years, Rosetta, in Mount Hope Grant Hotel. As president of the the Hitchcock estate were Los Day, 1910. Kensington Manor Cemetery.

projects of Davidson's.

During a ceremony in 1948 when Davidson was hailed as San Diego's "First Citizen," he spoke about his legacy. "At one time we had much controversy over the question of smokestacks and geraniums" he said. "Well I am strong for smokestacks. I made many trips east in the \$50,000 was to be expended on interest of various activities improvements before any lots steel plants and cotton mills and shoe factories and a little of everything. But today, in the face of our accomplishments in San Diego, I am an out-and-out believer in geraniums. There's so much we could do in the way of beautification."

G. Aubrey Davidson, Sr. died at the age of 89 on December 14, kinds of shade trees planted moving to Kensington he was and the city as an advantage, the home with signed photos of as it divides the tract, which the seven U.S. Presidents that he proposition, from any other through Franklin D. Roosevelt. The rest is history. a Kensington homeowner. He was



development of a 117-acre tract Hillcrest at Fifth Avenue. just outside the city limits, which he named "Kensington Park."

the Southern Trust and Savings Angeles, San Francisco, and Santa Bank, a forerunner of the Bank Fe Interests to Spend \$100,000 of America, which he served as on Suburban Section," with the vice-president until he retired in purpose of developing 117 acres

Davidson invested in raw facilities. The award included his land all over San Diego County, work as founder and president of much of it in Lemon Grove and the first Armed Services YMCA El Cajon, which he held and sold in San Diego. Many called him on to others to develop. One of "a visionary who could not only his first forays into real estate able to persuade others that such as a partner of W. W. Whitson, things were possible." One of president of the Hillcrest his greatest visions was for the Company and developer of

An article in the San Diego Union in September 1909 In 1907 Davidson organized reported that a "Syndicate of Los

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Mike's Recent Market Activity The Kensington Collection





KENSINGTON! 4933 Marlborough Drive Spanish Hacienda! Single story oozing with charm inside and out! Lovely corner lot with extensive landscaping and fruit trees! Formal LR and DR as well as an eat in kitchen! Two car detached garage plus Solar! A Kensington stand out! Offered at \$1,799,000





KENSINGTON! - 4358 Alder Drive Three bedroom three bath traditional styled home on a quiet lot complete with pool! Formal LR and DR as well as a gorgeous open kitchen and family room leading to the pool and entertaining areas. Offered at \$2,090,000



KENSINGTON! - 4315 Hilldale Road Three bedroom two bath with detached studio and extra bath! Single story ranch in great condition. Beautiful pool and patio overlooking the QUIET lush canyon! Over 1,900 sf. Excellent location. Offered at \$1,799,000

NO ONE HAS SOLD MORE HOMES IN KENSINGTON THAN MIKE TRISTANI!





KENSINGTON! - 5274 Marlborough Drive

Spanish! Mills Act potential! North end Classic Spanish four bedroom two story with a very generous main bedroom with fireplace. Classic design throughout with a formal living room and fireplace, formal dining, family room and much much more.

Closed at \$2,270,000

MILLS ACT!

KENSINGTON! - 5310 Canterbury Drive One of Kensington's most prominent addresses is now on the market! MILLS ACT is in place! This single level Ranch by Chris Cosgrove, once owned by the Ratner and Fleet families, is on a nearly one acre canyon view parcel complete with pool and tennis court! A detached studio offers many different uses.

Closed at \$3,575,000



Search the entire San Diego Multiple Listing Service for ALL listings in San Diego County!



MIKE TRISTANI CLASSIC SAN DIEGO HOMES

If your home is currently listed for sale, please excuse my proactive marketing. It is not my intention to solicit the listings of other brokers.