

CALIFORNIANS ARE WONDERING: IS HOME PROTECTED, SAFE AND SECURE?

By Mark Newman-Kuzel



The Mark Newman-Kuzel Agency.

UNITED STATES—Californians are worried about their homes. And with good reason. Your home is an important asset and part of your net worth, and an integral part of your investment portfolio. And while the California real estate market can experience shifts, it's still one of the strongest in the country, attracting home buyers and investors. Home prices in California are projected to rise 6.2% across the state in 2024, and the Westside continues to be one of most high-value real estate opportunities in Los Angeles. Unfortunately, securing your property investment in California has gotten much more difficult as many of the largest insurance carriers have withdrawn from the market, citing high-risks due to catastrophic events, as well as surging construction costs. Despite the California insurance market being one of the largest in the world and valued at over \$123B, many insurers have ceased accepting new applications, which means they are no longer writing new Homeowners insurance policies. This news has left Golden State residents rattled and searching for guidance, as many are questioning how their existing policies will

be affected or if they will be eligible for renewal. Property owners want to know if they will be able to increase their coverages moving forward to accommodate property upgrades, or how to protect new additions to their real estate portfolio. And if this wasn't enough cause for concern, recent weather events have affected many homeowners in Beverly Hills, Laurel Canyon, Beverly Glen, Beverly Crest, Malibu, Topanga Canyon, Benedict Canyon, and the Hollywood Hills. The recent atmospheric river events have delivered heavy rain and wind, creating mudslides, flash-floods, downed trees, debris-flows, and other weather-related issues. These catastrophic events have led to property owners looking to add Flood insurance to their insurance portfolio, and questioning existing Homeowners coverages. Property crime is another concern for many with home invasions, burglaries, personal theft, and vandalism on the rise. Homeowners want to know that their property and valued belongings are safe and secure. High-value homes and high-net worth individuals and families have unique needs when it comes to fi

nancial security. Therefore, they need unique solutions for financial protection of their assets, savings, and investments. If you haven't already done so, you need to speak with your insurance agent or secure a licensed and qualified advisor right away as they can provide guidance on the best policy options available to you. However, navigating any highly regulated industry like insurance requires experience and expertise, so choose wisely as not all insurance agencies are created equal, nor provide the same options for coverages. Working with an experienced, high-level advisor who is well acquainted in your community will not only help provide security for your investments, but provide peace of mind, knowing that you, your family, your home, and assets are well protected for the long-term. Your insurance expert should review all aspects of your financial portfolio, and work with you to determine how your life events and changes impact your insurance, discuss your options such as actual cash value vs. replacement cost value, and bundle policies to qualify for discounts wherever possible. Most importantly, they will

ascertain if you are underinsured so you can increase your coverages to protect all of your assets, and your investments. By building a long-term relationship with your insurance advisor, you'll receive personalized service and support, claims assistance and advocacy, and routine policy reviews. As a native Californian, and award-winning Licensed Insurance Advisor, The Mark Newman-Kuzel Agency is uniquely poised to provide expert consultations, unparalleled service, and customized insurance solutions for you, your family, and your investments. Mark Newman-Kuzel The Mark Newman-Kuzel Agency CA License # 0193043 Website: <http://themarknewmankuzelagency.com> Call: 323-660-0076 Email: mark@themarknewmankuzelagency.com -YouTube Channel: [@the-marknewmankuzelagency](https://www.youtube.com/channel/UCthe-marknewmankuzelagency) -Instagram: <https://www.instagram.com/mnkuzel> -Facebook: <https://www.facebook.com/TheMarkNewmanKuzelAgency>

WINE RACKS AMERICA SERVES HOMEOWNERS AS A ONE-STOP RESOURCE

By Staff

UNITED STATES—Building your own wine cellar is not as daunting a task as one might think. In fact, designing your own home's wine storage system can be both simple and fun. For more than two decades, Utah-based Wine Racks America (www.wineracksamerica.com) has been designing every imaginable category of wine storage – from stackable wine racks for any room of the house to a fully-integrated, refrigerated custom-fitting wine cellar – for homeowners nationwide. As a result, the company has gained the depth of experience and expertise that allows clients to put their full trust in the company, relax and enjoy the process.



Photo by Wine Racks America.

In the realm of wine storage, Wine Racks America has proven its mettle and asserted its industry dominance and solidified its reputation as a trailblazer in the industry, offering top-notch wine storage solutions that are synonymous with quality and craftsmanship. Specializing in crafting bespoke wine cellars for homes across the nation, all proudly manufactured in the heart of the USA. The company's stellar history of success and unwavering commitment to perfection has catapulted Wine Racks America to the forefront of the market, presenting elite wine storage solutions that are meticulously designed and engineered, and perfectly tailored for all installation specifications. From deluxe wine and spirits assortments to elaborate cellar blueprints, the company caters to the storage and conservation needs of all wine aficionados. As property owners increasingly pour resources into enhancing their living spaces, the desire for wine cellars as a home enhancement endeavor has seen a remarkable upsurge. Wine Racks America rises to meet this burgeoning demand with an extensive array of offerings and services tailored to assist wine enthusiasts in curating the ideal storage haven for their esteemed collections. "Whether you're a homeowner looking to start small with a stackable wine rack or set a goal of creating a custom cellar to fit your dedicated

space, Wine Racks America offers complimentary design services to help bring your wine storage dreams to life," says Wine Racks America executive Brianna Ferguson. Whether the customer is a novice wine enthusiast or a seasoned collector, Wine Racks America brings the unparalleled expertise needed to guide homeowners through the entire cellaring journey. With a focus on exceptional customer service, the company offers the fastest build and ship timelines in the industry, making the process both seamless and enjoyable. At the heart of Wine Racks America's mission is the belief that wine storage should be engaging and approachable. "Our core mission is to simplify the cellaring journey for new enthusiasts, providing easy-to-understand solutions and a network of skilled installers to bring your cellar projects to life," adds Ferguson. Boasting unparalleled proficiency in wine storage, Wine Racks America introduces modular systems that grant a plethora of layout possibilities, ensuring endless adaptability in crafting distinctive cellars on every occasion. Furthermore, the company presents metal wine racks, cooling units, glass encasements, and wine refrigerators from esteemed affiliate brands, establishing itself as the ultimate destination for all wine preservation requisites. Elaborate estimates and 3D design prototypes aid homeowners in visualizing the end product before the commencement of construction. "Be it a revamp of a storage closet, a design scheme for a wine emporium, or a tailor-made cellar, Wine Racks America extends complimentary design consultations and infinite revisions to bring clients' aspirations into fruition," offers Ferguson. At Wine Racks America, quality reigns supreme, with only top-tier materials employed to safeguard wines from any degradation over time. Every article is meticulously handcrafted by adept artisans in Utah, renowned for their superior woodcraft. From the sourcing of materials to the dispatch of cellars, the company prides itself on delivering customizable storage units that snugly fit into any space at a fraction of the price. Acknowledging the essence of time, Wine Racks America endeavors to finalize tailored cellars within a mere four weeks, offering swift and complimentary shipping alternatives for homeowners. With a steadfast dedication to perfection and ingenuity, Wine Racks America maintains its lead in furnishing unparalleled wine storage solutions for enthusiasts nationwide. Wine Racks America's Insta-Cellar™ Collection is a popular choice among customers, offering endless possibilities for creating a unique wine storage system to fit any space, budget, and bottle capacity. With its quick build and ship timelines, industry-leading selections in all key categories and a deep commitment to customer satisfaction, Wine Racks America has burgeoned as America's go-to source for all wine cellaring solutions. As the company looks ahead, Wine Racks America continues to innovate and evolve, constantly designing new products and enhancing existing collections to meet the needs of its valued customers. With a focus on quality, innovation and customer feedback, Wine Racks America is earning its well-deserved reputation as the country's most reliable resource for wine storage and cellaring. Homeowners can elevate their wine storage journey to new heights with one call to Wine Racks America. Begin by visiting Wine Racks America online to explore the company's award-winning collections, then start creating the wine cellar of your dreams. Call Wine Racks America toll-free at 866-891-7322 or visit the company online at www.wineracksamerica.com. Cheers to exceptional wine storage!

CELEBRITIES AND THEIR GARDENS!

By Rose Quintiliano

HOLLYWOOD—Whether a garden is inside or out, they are truly beautiful. We love to work on them, we aren't the only ones, celebrities are people, as well. Some of them enjoy working on their gardens, whether as a hobby or just to cope. Yes, many celebrities find comfort in their gardens. Let's take Kylie Jenner, she might be worth billions, but loves working on her garden. Her garden is next to Stormi's playhouse, which includes potted plants, water features, an herb garden and kumquat trees. Her sister Kourtney has a beautiful garden as well. Kourtney's indoor-outdoor design has a shot of the pool area, which can be seen through large open doors into their lofty living room. Singer Sting, aka, Gordon Summer, is also a gardening star, his passion began when he wanted to improve his diet. He bought a 900-acre estate with a vineyard in Tuscany called Villa Il Palagio. He actually converted his barn into a recording studio and really got serious about learning to manage the vineyard and gardens.



Photo courtesy of Rose Quintiliano.

Meat and Outstanding Foods, which produces vegan pork rinds. Adele who has a place amongst the hills in the gated community of North Beverly Park in Los Angeles, the backyard of her Italian-inspired home is full glamour. It boasts a large pool and landscaped garden and patio, is classic Hollywood. Actor Ashton Kutcher and Mila Kunis LA farmhouse, has a barbecue pavilion, across the pool, which creates a sense

of peace and calm. Cameron Diaz and Benji Madden have a chateau-style European touch mansion with panoramic views of the ocean and natural surroundings of a man-made waterfall, stone walls, hedges and a private herb garden. Jennifer Lopez and Ben Affleck have a beautiful place, known as The Bellagio Estate, a 1930s property that has an outdoor area that is unbelievable, spanning 4,856 square meters, including an infinity-

edge pool, fire-pits, lounge areas and a putting green. Jennifer Garner, the co-founder of organic baby food company Once Upon a Farm has a greenhouse, and usually sings to her vegetables, which she shares on her Instagram account. Actress Reese Witherspoon teaches her children how to plant seeds, even hosts elaborate garden parties. She has a beautiful backyard in her California residence. Julia Roberts, keeps an incredible garden that she uses to teach her children about food. To Julia, understanding how and where food comes from is an important part of raising a family. Jake Gyllenhaal, is an organic vegan and a growing activist, of course a celebrity gardener, who is involved in the Edible Schoolyard Project, a charity which understands that growing is part of a full education. It encourages kids to adopt healthy diets, grow veggies, and learn to cook. Prince Harry and Meghan, the Duke and Duchess of Sussex, have a beautiful garden in their Montecito home, with a vegetable patch, chicken coop and beautiful lawn, which was seen in a Time cover shoot years ago. King Charles, the royal gardener, bought Highgrove House in 1980 and has turned the grounds into 25 acres of beauty. He advocates organicism, saves old estate gardens across the UK, and actively speaks to youth about growing. Hopefully, he will feel better soon. Drew Barrymore, has a vegetable garden with her daughter Olive. Together, they happily grow carrots, beets, peppers, tomatoes and more. Rose's Scoop: Best of luck to all the 96th Academy Awards nominees. The show will take place on Sunday, March 10, with host Jimmy Kimmel. Let's keep politics out of the speeches and keep the speeches heartfelt and sincere!

THE TRUTH UNRAVELS ON "DAYS OF OUR LIVES!"

By Donald Thompson

HOLLYWOOD—Pure chaos, that is the best way to explain the drama on "Days of Our Lives" right now. The one thing that is super critical to note is that: Clyde's rat has been exposed. Yes, Officer Goldman has been pegged and Rafe, Jada, Harris and a host of others is looking for the officer who tried to allow someone to take out Harris yet again. Harris has awoken from his coma and is placing all the pieces of the puzzle together. For someone who woke up from a coma this guy is pretty strong. I must admit it is fun to see Steve Burton on 2 soaps at a given time "Days" and "General Hospital." Harris was able to dismantle Stefan who was revealed to be the person who shot Harris. Yeah, that is quite bold of Stefan and I'm starting to think Stefan might have a dance with the Grim Reaper sooner than later. I mean dude you tried to kill a cop, and you did all this because Clyde told you to? Stefan should have immediately told EJ so that he could work that DiMera magic to protect not only you, but Gabi as well. EJ hates Clyde so you know he would do anything to exact revenge. The writing on Clyde having all this power I'm just not buying it; he is no Stefano DiMera people. Wendy and Tripp are being held hostage by Officer Goldman, as Ava, Rafe and Steve hunt for them. I really cannot understand how Ava continues to get a second chance in Salem after all she has done. I mean the list of misdeeds is just as bad as Ava Jerome on "GH." Steve forced Ava to confess all that is going on and she spilled the tea as Steve made a promise to locate their son and take Clyde out once and for all. For Ava, it involves one more task; breaking Clyde out of prison otherwise Tripp was going to disappear permanently.



Brandon Barash stars as Stefan DiMera on "Days of Our Lives." Photo courtesy of Michael Mattes/Shutterstock.

Never threaten Ava's son, Clyde it will not bold well for you. All I can say is I HOPE and I MEAN I HOPE this is the end of Clyde and a murder mystery kicks off. Who did it because let's face it this guy has more enemies than I can count on 2 hands and that is always something to be entertained about. Let's talk about Everett because something weird is going on. He was exposed by Jada, but feigned ignorance that he doesn't know this Bobby Stein who was married to Jada. Steve explained to his daughter that Everett doesn't have a twin and it's the same person, but there is this concern that Everett might be suffering from a split personality. However, my biggest hint that Everett is NOT suffering a split personality is that conversation he had with Julie at the Horton House. He gave a smirk and it sent chills because I'm hoping this is not Nick back from the dead up to no good, but how would the writ-

ers be able to explain Nick's return from the dead for a third time I think? And who would be interested in seeing that anyway? Paulina's health is taking a turn for the worse and she may need a new heart, but the good news is the return of Lani and Eli, especially with Lani getting an early release from prison. However, it looks like Lani and Eli's time in Salem will be short-lived as he has a prominent job offer out of state. Abe, Chanel, Johnny, Marlena and the rest of Salem is wrapping their arms around Paulina as she prepares for the battle of her life. Nicole and EJ got good news with Holly awakening from her coma recently, but she remembers nothing about the drugs or let's just say she is feigning ignorance. The drugs were yours Holly, not Tate's who is in a battle for his sanity and freedom between his bickering parents (Brady and Theresa). Theresa did confess

some truths to Tate that shocked the teen, just as it is clear Kristen is hoping to place a wedge between Brady and Theresa to ensure she gets her claws back into her ex. This battle is just boring me to the death at this point, just as Sarah stands by Xander who is totally being set-up by Stefan or someone else. His innocence is so obvious that the Salem Police Department should see it from a million miles away. The tale that I think is of most important is that the breadcrumbs are continuing to be dropped as it pertains to Jude, Nicole and Eric are getting closer to the truth being exposed, but I suspect that big bomb will not unfold until May Sweeps. Sloan could care less about the baby, she just wanted to ensure she did not lose Eric, but oh baby, her world is going to explode once the truth is exposed, and a few others, looking at you Leo and Melinda.