The inglorious road to financial ruin.

By Neal Matthews
Photography by Craig Carlson
Illustrations by A. Waid

In San Diego, California, a home
was foreclosed on by the bank,
leaving the homeowner with no
choice but to let go of their
California Fincorp


DEBTOR
It's worse than your worst nightmare!

One October 17, 1992, a well-dressed banker called the bank and said, "Just between us, I've been looking over some of our accounts and have found a number of transactions that I think you should know about.<n>It looks like someone has been running an unauthorized account, and I'd like to make sure that we don't miss out on any potential gains."

The banker went on to explain that the account had been set up with a large initial deposit and had been active for several months. The transactions included several large withdrawals and deposits, all of which appeared to be legitimate. However, upon closer inspection, it became clear that the account had been set up to funneled money from another account that was not in the name of the person listed on the account.

The banker was concerned that the account could be used for illegal activities, such as money laundering or tax evasion. He suggested that the bank close the account immediately to avoid any potential legal repercussions.

The bank's policy was to close any unauthorized accounts immediately and to report any suspicious activity to the appropriate authorities. The bank's legal team was contacted, and they agreed that the account should be closed.

The bank also advised the customer to be cautious when dealing with banks and to report any suspicious activity to the appropriate authorities. The customer was grateful for the warning and assured the bank that they would be more careful in the future.
The Scharnstein brothers were just tasting of the humiliation they would be getting on...
They Laughed When I Bought A Computer

...until it started to make money

About a year ago, I was dejected. My stock portfolio had been devastated in the stock market crash. I was living on a shoestring budget, trying to make ends meet. Then, I received a call from the local computer store. They offered me a great deal on a new computer. I was hesitant at first, but eventually decided to take the plunge. The computer was a great investment. It increased my net worth by over $100,000 in just a few months. I was thrilled with the results. Now, I am able to enjoy the benefits of owning my own business, all thanks to that computer.
TAKE IT FROM THE
The days of diving for scrap in San Diego Bay
BOTTOM

By Ed Davies

The two divers under water were six or eight or forty of the men who had lived, and died, and died again in the water, of the years of work that had gone into the making of the war. They were six or eight or forty of the men who had been working, six or eight or forty of the men who had been waiting, six or eight or forty of the men who had been living, six or eight or forty of the men who had been dying, six or eight or forty of the men who had been living again. They were six or eight or forty of the men who had been working, six or eight or forty of the men who had been waiting, six or eight or forty of the men who had been living, six or eight or forty of the men who had been dying, six or eight or forty of the men who had been living again. They were six or eight or forty of the men who had been working, six or eight or forty of the men who had been waiting, six or eight or forty of the men who had been living, six or eight or forty of the men who had been dying, six or eight or forty of the men who had been living again.

Jesus, Frank, it's a submarine!

The two men who could have been Frank were sitting in the back of the car, and they could not see the water, and they could not see the men who were working on the sea. They could not see the men who were waiting on the sea. They could not see the men who were living on the sea. They could not see the men who were dying on the sea. They could not see the men who were living again on the sea. They could not see the men who were working on the sea. They could not see the men who were waiting on the sea. They could not see the men who were living on the sea. They could not see the men who were dying on the sea. They could not see the men who were living again on the sea.

Properly equipped to be looking inside the great and dangerous nose of the car, if you had been there, you got your answers.

The car was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. It was a big, black, black, black car. 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Of the New School

ROSE QUARTZ, BLACK ONYX, TURQUOISE, JASPER

DIAMONDS

20% over retail when working at wholesale

50% Off Sterling Silver

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Special 16-Karat Gold Super Pillow Matter's Best

TELEPHONE ANSWERING SERVICE

S$17.50/MO.

FUTONS OR FRAMES

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Protect yourself or your family for pennies a day.

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A monthly rotating award given to employees who

back to back for 24 hours

she may be at home.

Selling counter, inside.

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BLOODBOROUGH

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she may be at home.

Selling counter, inside.
WOODY AND KINDLING

Every line of dialogue resonates with the top and ping-pong of web-chit-chat "friendship."

DUNDIE SHEPPARD

2 FOR 1 TROPICAL FISH
Buy 1 fish at the regular price get the second fish FREE! (Freshwater only)

MAGIC CLASSES!
Study with Professionals
Center for the Communications Arts
San Diego 233-8008

MEMORY IMPROVEMENT
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PAST CREDIT NOT NEEDED. EASY CREDIT.
55th Street Furniture
55th Street & El Cajon Blvd., San Diego 233-8008

Art deco camel back
A major value with this cushioned back, extra plush seat and hand rubbed finish. Only $3,585.00 to $7,495.00

3-piece set. $34.35 per month!

California Tropics
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Expires 5-30-68 (with this ad)
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San Diego's Largest Wholesale Grower
Open to the Public

HANGING BASKETS
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4" POT NURSING PLANTS & FLOWERS 49¢

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2-GAL
$100

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5-GAL
$150

5-GAL, VINES, TREES, & SHRUBS

PINEAPPLE
$125

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$599 & $399

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Buy Direct from
the Grower and SAVE!
EVENTS THEATER
MUSIC & FILM

A SANDERS RETROSPECTIVE

In 1993 the Academy Award-winning director Ken Burns was given the American Film Institute’s Lifetime Achievement Award. This is the last film of his epic 10-part documentary on the Civil War. It is a fitting tribute to the man who brought history to life on the screen. Burns’ work has been described as “the most influential filmmaker of our time.”

STAR MAN

Star Man is a musical about a man who dreams of becoming an astronaut. He is a talented musician with a passion for space travel. In the film, he is played by the actor Robert Redford. The film was released in 1979 and was directed by John McTiernan.

PAPO

The Christian Democratic Party's first presidential candidate, Papo, is a controversial figure in the country. He has been involved in several political scandals and is known for his populist rhetoric. His campaign promises include reducing taxes and increasing education funding.

THE PROGRAM

This is a program for a performance at the San Diego Civic Theatre. The performance is a play called "The Sound of Music," a musical based on the novel by Maria von Trapp. The show features a cast of 20 actors and is directed by John Cameron Mitchell. The performance is set for Saturday, June 14, at 8:00 pm. Tickets are available at the box office or online.

PRODUCTION

The production team includes the director (John Cameron Mitchell), the choreographer (Leanne Muir), and the costume designer (Linda Scaglione). The music is composed by Richard Rodgers, and the lyrics are by Oscar Hammerstein II.
Another Moose is loose!

Introducing MOOSEHEAD LIGHT

"We think this is the best tasting Light Beer you will ever drink. It is the product of years of testing and very special care."

FM Olmsted
Olmsted-Moosehead Breweries LTD

American Fantasy
Lunchtime Spectacular
SUNDAY, JULY 16, 1989
Call today for reservations (619) 561-9999

The Magik Bookstore
Workshops
SUNDAY, JULY 16, 1989
The Magik Bookstore, 3005 Loma, San Diego (619) 298-3145

HORSEBACK RIDING
Dry ridges with lunch
Dancers, riders and kids
Santa fey, professional guides
Ride through the beautiful Oceano Miss.
446-3907

DANCE
"The Swing and Swing Dancers" Atkinson Performing Artists presents "Swing Time!" on Sunday, July 16, 1989 9:00 p.m.
DEER VALLEY
Keep your ears tuned to FM 104 KJOY and you may win a trip for 4 to Walt Disney World in Florida!

To celebrate Mickey's 60th birthday, Walt Disney World, along with FM 104 KJOY, will be giving away all-expense-paid vacations for 4 to fabulous Walt Disney World in Florida. Via Delta Airlines, the official airline of Walt Disney World. With the dazzling nighttime extravagauza of IllumiNations at EPCOT Center, and the celebration of Mickey's Birthdayland in the Magic Kingdom, there's more fun, excitement and entertainment than ever before! And don't forget that there's golf, swimming, boating, hiking, tennis and dancing, in addition to the many other wonderful attractions and activities you'll find there. KJOY will be announcing a winner a day for three weeks beginning May 18th, through June 3rd. Entry forms are available at the participating sponsors' locations: all San Diego County Lincoln-Mercury Dealers, all Cabelas Phone Centers, all Frisco's Appliance Centers, and Diamond International. So stay tuned to KJOY, because each weekday at 7:45 a.m. Rich Barosa will announce details on how you could be a winner. Mickey says it won't be a party without you!

FM 104 K-JOY
MORE REFRESHING MUSIC

THE Visionary
A Call of Enlightenment
PSYCHICS • CLAIRVOYANTS
ASTROLOGERS • CHANNELERS

Valerie St. John, The Birchgrove, Dorothy Marchant, Martin St. James, Pamela Fezzi, John Daily, Linda P. Fezzi

FREE DOOR PRIZE

4 P.M. • DINNER WITH A SPEAKER

3080 E. Lake Blvd. • San Diego, California • 619-571-2200

FREE EXPERIMENT PROGRAM EXPLAINS THE
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MEAT

PARALEGAL INSTITUTE

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KXY
96.5 WEEKEND

SATURDAY MAY 14TH
Les John Richardson Memorial Presentation of "101 Dalmatians" A story of the fight to save a breed from extinction. 4-5 p.m.

SUNDAY MAY 15TH
Scrub the Knoll at Wham Beach to the sounds of the 50's with "The Wham Beanz"

10 A.M. TO 1 P.M.

THE Old Ferry Landing
1201 FIRST STREET AT B AVENUE • CORONADO • CALIFORNIA
(619) 435-8995

DAILY FERRYBOAT SERVICE TO AND FROM THE OLD FERRY LANDING • HOURLY DEPARTURE FROM THE BROADWAY PIER 10 A.M. TO 10 P.M. SUNDAY THRU THURSDAY (11 P.M. FRIDAY AND SATURDAY)

The Old Ferry Landing
1201 FIRST STREET AT B AVENUE • CORONADO • CALIFORNIA
(619) 435-8995
ULTIMATE EXCURSION'S
DINNER PACKAGE SPECIAL

You and your guests will be thrilled with the wide range of delicious
mexican and american cuisine. Your evening of culinary delights will
include a three-course meal with a choice of main courses and
desserts. The evening concludes with a live band performance.

Dinner includes:
- 3-Course meal
- Live band

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HIGHLAND PLAZA
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ONE-DAY CRUISE TO MEXICO FROM SAN DIEGO

- 3-hour pre-arrival in Ensenada, Mexico
- One-banded, high-speed luxury passenger vessel
- Movie viewing lounges, comfortable seating
- Full service bar and deli
- CHARTERS, HARBOR PARTIES *
- COCKTAIL CRUISES ALSO AVAILABLE

619-232-2109
Southern California 800-422-5035
Nevada 800-422-6815
Call for details and reservations.

IMPROVIZATION
America's Original Comedy Showcase & Restaurant
NEW SHOWTIMES:
Sundays, Mondays & Thanksgiving 6:00 & 9:00 pm
Tuesdays & Wednesdays 8:00 & 11:00 pm
Thursday, Saturdays 8:00, 10:00 & 11:00 pm
Call for reservations: 483-4207

NOW APPEARING
May 12-15
RITCH SHYDNER
He was voted MTV's funniest comedian and he's a regular guest on "The Tonight Show".
Also appearing BOB NICKMAN STEVE BRUNER

COMING
May 17-22
JEFFREY JOSEPH
Regular on NBC's "Family Ties" and also appeared in Whoopi Goldberg's "Jumpin' Jack Flash."
Plus co-headlining JOANN DEARING Also appearing DAN WEDERING

FRIDAY NIGHTS
11:45 pm show
THE LATE SHOW
Anything can happen. You see comics from all over the country.
Also receives a Late Night Special of $2.00 off admission for this show.

MONDAY NIGHTS
8:00 pm show
"BEST OF SAN DIEGO"
Where you'll see comics showcasing from all over the country.
Amateur night — first half of show
"RIOT ACT"
One of LA's top improvisational groups.
head up the second half of the show.

832 GARNET AVENUE • PACIFIC BEACH • 483-4520
The Promise of World Peace

Overview of American Indians Today

May 14 @ 7pm

San Diego Balboa Park, Peace Plaza

No admittance accepted

JAX TICKET AGENCY

George Michael

BEACH BOYS /2 THE BAY

REASONS TO FEAR 40TH

JETHRO TULL 05

IRON MAIDEN 5/10

AC/DC 5/28

WHITE DEER-BFff TF

JIMMY BUFFET 6/4

Sonata Nw

SODIUM MONSTERS OF ROCK

UNIVERSITY THEATER

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The KPBS Dawn to Dusk Film Festival

Enjoy 10 hours of non-stop entertainment

Classic Comedy, Music, Drama, Shorts, Animation

Plus: Door Prizes & Special Guests

Celebrate 10 Years of Classic Cinema at the Grant Theater

KPBS THEATRE Aquatic Park

Saturday, June 4, 1988

8am to 6pm

(limited seating)

Tickets 256-6434

A benefit for KPBS Radio FM 89

WOMEN'S NATIONAL WEALTH SHOW

Sunday, April 23rd, 1989

San Diego Convention Center

Special Events:

1. Make-up and hair styling
2. Fashion show
3. Career and educational information

For more information, call 256-6434.

VIVA BAJA!

THIS WEEKEND...

FOR ONLY $49.95*

For persons 21 years of age or older. No exceptions.

Coors and Michelob. Other brands at a surcharge.

GERALD R. FORD MUSEUM

SPECIAL DISPLAY: 'THE GREAT EXPECTATIONS' ESTATE SALE

FRIDAY, APRIL 20, 1989

9am-6pm

SUNDAY, APRIL 22, 1989

9am-4pm

Admission free

DON'T MISS IT!

The San Diego Museum of Man, Balboa Park

For more information, call 231-1060.
Dine & Dance
on the bay every Friday & Saturday night

Join the San Diego Harbor Excursions for an unforgettable evening on San Diego Bay on board our Victorian steamship, the M.V. Star. Elusive * Delicious two-course full course gourmet dinner * Open bar * Spectacular city views

Boarding time: 6:30 * Cruising time: 7:00-9:30

Reservations are required, so call now to reserve your table.

234-4111

The boat leaves from the Bay Cafe, the foot of Broadway at Harbor Drive on the Embarcadero. Boats also available for charters.

San Diego Harbor Excursions
1050 North Harbor Drive

HARBOR EXCURSIONS
HEAVEN

May 12, 13, 14
7:00 pm each night
North Park Theater
20th & University Avenue

Featuring music by Terry Clark, Donna Clark, and Prenton On

With Mike Macmohan and Shawn Mitchell

More than a live album...
GOTTA GET PETER MURPHY?

Goody got the new release LOVE HYSTERIA!

Featuring 8 new compositions including "All Night Long" plus "Fun Time," the classic David Bowie-Iggy Pop anthem.

STAR MAN

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California Theatre
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Sid Caesar
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4. All Beach Boys Party tickets will be honored regardless of location.
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Closing away Body Glove fulfillment, Body Glove custom wearables! Other giveaways include Belinda Carlisle concert tickets, 91X T-shirts and hats and more!

91X, 1/2 Cover, No Cover

**Sunday May 15th**

**KGB FM**

Host Jonathan Blair will be the MC for the "Best Ten Line" contest. Prizes: $100 Beach Box Skateboards, 90 pairs of Beach Box tickets, Beach Boys T-shirts, cassette, albums, etc. $1.00 well drinks and $1.00 margaritas. No cover all night.

Monday, May 16th

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By Lyn Jakary

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