

next June's ballot.

Petition workers are swarming popular commercial hubs including Larchmont Village in Los Angeles, Colorado Boulevard in Pasadena and the Gaslamp Quarter in San Diego as well as Ralphs, Trader Joe's, Target and other major retailers — many of which have lost sales to Amazon.

"It's a particularly clever shot across the bows" of the big-box stores, said Bill Whalen, a research fellow at the Hoover Institution at Stanford University and a former speechwriter for Republican politicians. "It says that not only do we intend to fight you in the court of public opinion but actually we're going to come onto your front porch."

Signature gatherers have long been a familiar presence in malls and outside grocery [See Amazon, B3]

Smoking down in California

Aggressive tobacco control campaigns helped reduce the rate to 11.9% last year. B2

Tom Petruno

His column appears on A1 today.

Coming Sunday

Retailers are opening more factory stores, and outlet malls are rapidly expanding.

Business Briefing .. B2
Market Roundup .. B4

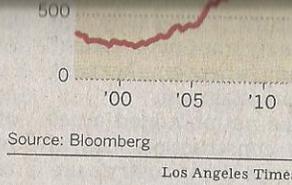
have climbed steadily over the last 10 years. After slumbering for two decades, gold has been on a decade-long ascent, rising from about \$250 an ounce in 2001 to \$1,648.80 on Friday.

But while gold dealers and investors clamor for the precious metal, the high prices are driving away consumers.

Engaged couples who are looking to keep costs down are considering sterling silver wedding rings or choosing gold bands that are thinner. Some older couples are waiting out the price increase to get their rings resized. On retail websites such as Blue Nile, shoppers are leaving wistful comments, saying they'd buy more baubles if only gold weren't so expensive.

Activity in downtown Los Angeles' jewelry district

[See Gold, B3]



2008. But New York Atty. Gen. Eric Schneiderman has urged a state court judge to reject as inadequate a key settlement agreement: a proposed \$8.5-billion payment to investors in mortgage bonds not backed by Fannie and Freddie.

Investors spooked by the prospect of still more mortgage losses drove Bank of America shares down 66 cents, or 7.5%, to \$8.17 on Friday, after a 7.4% fall Thursday.

and prices, many people can't buy — or have no desire to.

E. SCOTT RECKARD

Despite near-record-low mortgage rates and the cheapest housing prices in eight years, home lending has slipped this year to the lowest level since 1997.

The laggard loan market can be explained in part by the slow economy, numerous foreclosures and the proliferation of "underwater" loans, those that exceed the value of the properties they secure.

But other factors are compounding the problem, including so-called refi burnout — how many times, after all, can one refinance a home? — and a wave of people who have simply decided that homeownership isn't what it was cracked up to be.

Weary of a noisy tenant on the other side of a common wall, Bruce and Deborah Dennis sold their Arcadia duplex in April, banked a \$600,000 profit and went looking for a quieter place to spend their 60s.

Bruce's boss, a property manager, urged them to buy another home, saying they'd never again see prices and mortgage rates so low at the same time. The couple searched seriously for two months, even bidding on a home. In the end, they opted to rent a house, leery of tying up capital and taking on the headaches of ownership with the housing market so shaky.

"We thought, 'Is buying [See Mortgage, B4]"

ENVIRONMENT

Shoppers run into plastic bag ban

They're adapting — or not — to the new rules in L.A. County's unincorporated areas.

ANDREW KHOURI

Brandon Martin recalls the woman who came through his supermarket checkout line, only to find that she would have to pay a dime apiece for paper shopping bags.

Plastic bags, she was told, were no longer an option.

The woman thought for a moment, Martin recalled, and then directed him to load the groceries in the plastic trash bags she purchased.

"I thought that was a pretty nifty idea," said Martin, who bags groceries at the Ralphs in La Crescenta. "I've never encountered that."

[See Bags, B5]



ANNE CUSACK Los Angeles Times

CHECKING OUT: Cindy Losoya puts a reusable bag full of groceries into a cart at Albertsons in Hacienda Heights. The store must charge 10 cents per paper bag.

Shoppers are adapting — or not — to plastic bag ban

[Bags, from B1]

But it may not be the last time. Since July 1, large supermarkets and pharmacies in unincorporated parts of Los Angeles County have been required to charge 10 cents each for paper bags and have been banned from using plastic grocery bags. Similar bans are in effect or pending in several cities across Southern California.

The county ordinance was designed to encourage shoppers to bring their own reusable bags and cut down on waste. Some customers have been using odd contrivances to lug out their purchases — including baskets, cardboard boxes, backpacks and even their hands.

“People bring boxes — almost every day at least one person will bring a box,” said Alice Nolasco, a checker at an Albertsons in unincorporated Hacienda Heights.

And then there are people who have bought reusable bags and are bringing them

to the market.

Angel Engh, 21, brought a Loyola Marymount University-brand reusable shopping bag to a Ralphs store in Marina del Rey on a recent evening. “I used to do a beach cleanup with our school, and it’s just ridiculous the amount of plastic and trash” on the beach, she said.

The California Grocers Assn. said it was too soon to tell whether paper bags or reusable ones will win out, but Thursday evening, most customers left the Albertsons in Hacienda Heights toting reusable bags.

Shopper Ana Castorena said that thanks to the ban, she never forgets to bring her reusable bag to the store.

“If we’re not forced, we won’t make a change,” said Castorena, 33, standing outside the Hacienda Heights supermarket. “Before I would forget them.... And now it’s like, nah, I don’t want to pay 10 cents extra.”

That 10 cents is retained

by grocers to cover the cost of papers bags and promote the change. So far, the L.A. County ban’s rollout has been “relatively smooth,” and most customers have reacted positively, said Ron Fong, president of the California Grocers Assn.

“People are just learning how to adjust,” he said, referring to the myriad choices shoppers have used to carry food from store to home.

But not everyone has gotten the message. Baggers and checkout clerks say some customers begrudgingly pay or refuse to pay for paper bags, directing their ire about the government mandate toward employees.

“One guy got very angry,” Martin said. “He took his Ralphs card and threw it at us, and then he left his stuff and walked out the door.”

The ban, passed by the Los Angeles County Board of Supervisors last year, covers only unincorporated communities, which contain

slightly more than 10% of the county’s population of nearly 10 million.

As a result, large supermarkets in unincorporated areas charge for bags while nearby markets in most cities do not. That gives some stores “an advantage, because you can literally go across the street or the highway ... to shop at a store that does not have a bag ban,” said Fong, whose organization supported a failed attempt to pass a statewide ban last year, in part to prevent such shifts. “We anticipated that happening, and that in fact did come true.”

Just down the road from a Ralphs store in unincorporated Marina del Rey, a Ralphs in the city of L.A. remains unaffected by the ban. Sales have risen about 5% at that market since the store stopped using plastic bags, a store manager said.

The inconvenience of bringing his own bag has de-

creased Art Dominguez’s trips to a Vons market in Hacienda Heights, he said. Now, he said, he often goes to a different market with free bags when he buys many items.

“I am beginning to say, ‘You know what ... I’m going to go [there] even though it’s a little further,’” the 54-year-old Hacienda Heights resident said, standing next to his black Lexus in the Vons parking lot.

But options for plastic and free bags are decreasing.

Long Beach’s ban took effect Monday. Santa Monica begins enforcement Sept. 1, and Pasadena and other cities are debating scrapping plastic bags too. By January, L.A. County’s ban will extend to about 1,000 smaller stores in unincorporated areas.

A recent state Supreme Court decision is expected to accelerate the trend. Last month, the court upheld Manhattan Beach’s 2008 plastic bag ban, ruling that a costly environmental impact

report wasn’t necessary.

“This is an industry change that is not going to stop,” said Rick Crandall, sustainability director for Albertsons in Southern California, as customers carrying colorful reusable bags strolled through the bustling Hacienda Heights store. “It is an environmental decision that is going to change how people shop in the future.”

He said that the vast majority of shoppers have moved toward reusable bags at Albertsons’ four stores in unincorporated areas.

And even though shoppers like Dominguez have turned to stores with free bags for some purchases, Dominguez said he still supported banning plastic bags because the environment would benefit.

“Eventually,” he said, “I’ll get in the habit of bringing my own bags.”

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