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PACIFICLIFEOPE

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Lleyton Hewitt is looking for a three-peat at Indian Wells

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Saturday Injury kept Andre Agassi away last year, but he's back

SPECIAL SECTION

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Good Morning!

TODAY'S VALLEY HIGH, LOW



Sunny and very warm. Get a peek inside the lives of folks around the valley. **B2**

TODAY'S NEWS

Gas prices

State officials say more competition and supply are needed to ease gas prices. E1

Stewart's time

The domestic maven is expected to spend 10 to 16 months in a minimum



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Dow Jones plummets as investors worry about terror attacks and mixed economic reports. **E1**

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Waiting for golf

Find out everything you need to know heading up to the Kraft Nabisco Championship.

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"They are saying the cost Please see COMP, A11

SAME-SEX MARRIAGE | A day of obstacles on both coasts

Court halts weddings



Denied: Jeanne Rizzo (right) and her partner, Pali Cooper, react as they learn Thursday they are too late to be married in San Francisco's City Hall.

Couples turned down; Massachusetts ponders ban

By David Kravets

SAN FRANCISCO — The California Supreme Court ordered an immediate halt to same-sex weddings in San Francisco on Thursday as Massachusetts lawmakers gave preliminary approval to a constiidment to ban gay marriages in the only state where partner Devin Baker sought a li-

they have been ruled legal.

Teary-eyed couples were quickly turned away at San Francisco's City Hall, where 4,161 gay couples have tied the knot in the last month. "We were filling out the application and they told us to stop," said Art Adams, who was the first to be denied as he and

cense. "It's heartbreaking. I don't RELATED STORIES understand why two people in Local reaction: Same-sex couples in love should be prevented from ex-

pressing it." On the other side of the country, Massachusetts legislators returned to the Capitol to consider a constitutional amendment to reverse constitutional amendment that would strip gay couples of their

the valley not too surprised by court's ruling, express optimism. **B1** On the East Coast: In Massachusetts, legislators give initial approval to a court-ordered gay marriages. A9 What they said: Reactions to court's Please see GAY, A13 order to halt same-sex marriages. A13

Mortgage rates fall sharply

BY SANDRA BLOCK USA TODAY

Mortgage interest rates plummeted last week to the lowest since July, providing a second chance for homeowners who missed last summer's refinancing boom.

The average fixed rate for a 30-year mortgage was 5.41 percent last week, down from 5.59 percent a week ago and 5.61 percent a year earlier, mortgage lender Freddie Mac reported Thursday. The decline brought rates close to last June's record low of 5.21 percent.

The primary cause of the rate decline was last Friday's unemployment report, which showed lackluster hiring and no change in the unemployment rate, economists say.

Jarod Pannell, from American Mortgage Advisors in Palm Desert, said lower rates should further spur the Coachella Valley housing

"Lower rates stimulate a buyer's market and raise prices on homes. We'll see a lot of people who were sitting on the fence the last time through and they may refinance now," Pannell said.

What can you do?

n Watch mortgage market trends and economic indicators. n Educate yourself on the

different types of loan programs. n Focus on finding a knowledgeable professional who you trust to find the right program.

n Lock in an interest rate for a commitment on a mortgage. n Vicit Ouick Links

tips at thedesertsun.com

SOURCE: WWW.MORTGAGE101.COM

Worker's comp bureau says 'savings' won't affect rates

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An insurance industry group credited with finding \$7 billion in savings in California's workers' compensation system said Thursday that the reduction will have little impact on employers' sky-high insurance rates.

Jack Hannan, spokesman for the Workers' Compensation Insurance Rating Bureau, said the "surprise" savings announced by a leading Democratic lawmaker Wednesday had already been factored into the rates that were set Jan. 1.

"Nothing has changed from the evaluations that we put out late last year," Hannan said. "There is nothing new here.'

But aides for Richard Alarcon, Senate Labor and Industrial Relations Committee chairman, insist the numbers show insurers are not passing along savings to employers through reduced

of the system has gone from \$24.9 billion to \$17.9 billion," said Glenn Shor, a senior consultant for Alarcon's



Aftermath: Rescue workers cover up bodies alongside a bomb-damaged train, following a number of explosions Thursday on trains in Madrid, Spain, that killed more than 190 people.

Terrorist bombings in Spain kill scores, injure over 1,400

By Mar Roman

MADRID, Spain — A series of bombs hidden in backpacks exploded in quick succession Thursday, blowing apart four commuter trains and killing at least 192 people and wounding more than 1,400. Spain at first blamed Basque separatists but a shadowy group claimed responsibility in the name of al-Qaida for the worst ter-

INSIDE

A Spanish tennis player participating in the Pacific Life Open shares his thoughts. A11

rorist attack in Spanish history and the deadliest terrorist attack on a European target since World War II.

Panicked rush-hour commuters trampled on each other, abandoning their bags and shoes, after the first three bombs went off in one

train in the Atocha station in the heart of Madrid. Seven other bombings followed on other trains.

Train cars were turned into twisted wrecks and platforms were strewn with corpses. Cell phones rang unanswered on the bodies of the dead as frantic relatives tried to call them.

"March 11, 2004, now holds its place in the history Please see TERROR, A11

Palm Springs tourism agency to be audited

By Dennis A. Britton AND BRIAN JOSEPH

PALM SPRINGS — The Palm Springs Bureau of Tourism, which this week acknowledged overspending \$208,000 on Rocktoberfest and has already been criticized for being ineffective in its special-events promotions, will be audited this month, The Desert Sun learned Thursday.

SMG, which manages the bureau under a \$1.4 million annual contract with the city, wants a financial audit and a performance audit of the bureau, whose director is Linda Fort.

Controversy around the bureau is heightened by the fact that tourism is the No. 1 industry in the Coachella Valley, employing an estimated 100,000 people and bringing in \$1 billion annually. The valley has about 14,000 hotel rooms.

"It's by far the largest industry in the Coachella Valley. It's amazing. It's a monster," said Gary Sherwin, vice president of market development for the Convention and Visitors Authority.

"Agriculture (the valley's second-largest industry) comes down probably somewhere around \$600 million, to give you an idea of the differential there."

Fort has drawn criticism from the local tourism community for spending time and money on Rocktoberfest and A Weekend with the King, two events which brought in little direct revenue and filled few hotel rooms, according to hoteliers and retailers. John Adams, regional gen-

eral manager of SMG, said Thursday the audits are being conducted to "review our best practices and to find ways to do things better." "I have no reason not to support Linda," Adams said

were directed at her stew-But, he said, "in this day and age it is all about accountability and transparency when you are spending

when asked if the audits

Fort told The Desert Sun she welcomes the audit. "I think it's a healthy pro-

public dollars.'

cess," she said. "It's fine with us."

Recently, a committee of tourism businesses recommended that the bureau do no further special events and concentrate instead on the Please see TOURISM, A13

