

may your troubles be less, and your blessings be more
and nothing but happiness pass through your door
an Irish Blessing

Champagne Village

CV TIMES

MARCH 2021

CVPOA HOURS

THE OFFICE WINDOW REMAINS CLOSED. OFFICE STAFF ARE ON SITE AND AVAILABLE BY EMAIL, PHONE OR THE HALL DROP BOX

9:00am – 4:00pm M-F
(lunch 11:30am – 12:30pm)

KIOSK

8:00am – 4:00pm M-F
10:00am – 4:00pm S-S

POOL HOURS

9:00am – 3:00pm
RESIDENTS ONLY: NO GUESTS UNTIL FURTHER NOTICE

BOARD MEETING

**THURSDAY, MARCH 18TH, 2:00pm
PICNIC AREA**

UPCOMING EVENTS

None at this time.

March News

The Board of Directors met on Thursday, February 18th, at 2:00pm in the Picnic Area for its monthly meeting. About 20 residents were in attendance.

New business consisted of the following:

Approval of two reservation contracts prepared by the Association's attorney were approved. These contracts cover the use of the CV Hall and other common area facilities for events and activities. Details on this are provided on page 6.

Approval of three proposals for landscape improvements and renovations for a total of \$6004 was approved. These improvements cover several areas throughout the Village including (but not limited to) the Hall, Laundry Room and Mail Center. See page 10 for details.

In other announcements:

Work continues at the main entrance to the Village Hall, where a few floor joists are being replaced due to dry rot and some termite damage. The delay in completion was the direct result of limited supplies of lumber (COVID-related). It's expected that this work will have been completed by late February.

The Emergency Planning Committee will be in idle mode until activities can be safely scheduled for the community (such as fire extinguisher safety and other related events).

COVID Emergency Rules remain in effect: please review them on pages 3 and 4 of this newsletter, or dial 2-1-1 if you have any COVID-related questions.



CHAMPAGNE VILLAGE PROPERTY OWNERS ASSOCIATION

8975 Lawrence Welk Drive #461, Escondido CA 92026

Office email: tsteigely@associatedasset.com Board email: CVPOAboard@gmail.com

Website: ChampagneVillage.org Office Phone: (760) 749-8008 Fax: (760) 749-8036

**HAPPY
ST. PATTY'S!**

OFFICE NOTICES

Deadline for Director Applications

Applications to be placed on the ballot for election to the Board of Directors will be accepted until close of business (4:00 pm) on Friday, March 12th, 2021. This is your chance to provide service to your community. **You can pick up an application in the Office. If you are considering running for the Board, we suggest that you read the articles on page 14.**

Contacting the Office

The **Office window remains closed**, but the staff is here: please email (tsteigely@associatedasset.com), phone us (760-749-8008) or use the drop box located to the left of the Office window.

IF YOU NEED HELP

Contact the Office (760-749-8008) for help getting food or prescriptions: we have a list of kind and caring residents ready to shop for you!

Not Feeling Well? Please Stay HOME

In keeping with our COVID Emergency Rules, **if you're not well or you have tested positive for COVID-19, stay home: do not use the common areas.**

ABOUT CONTACTING THE BOARD

Over the past several months there have been increasing number residents approaching individual Board members requesting that they help facilitate some form of action or request. These requests range from speeding up work orders to offering ideas or suggestions for rule changes or improvements to the common area, etc.

Our procedure for communicating to the Board requires that your requests be put in writing, directed to the entire Board. Individual Board members cannot take any action, and it's inappropriate to be contacting them on their time. Each Board member volunteers a significant amount of time to their role as a Director, and has agreed to follow this procedure by requesting that you contact the Board in writing.

The sooner the entire Board sees your request, the sooner a course of action can be taken. While not all items will make it to a meeting's agenda, **all items will be reviewed.**

Our Office receives over 100 work order requests in any given month, along with hundreds of regularly scheduled and routine maintenance items. The staff's job is to prioritize those items, so that all work is done in the most efficient and cost-effective way possible. While we all feel that our request should be first in line for action, that's neither practical nor possible. You may contact Tom to check on the status of your request or work order, but please note that this will not speed up the process. Thank you for your cooperation.

You can contact the Board by emailing CVPOAboard@gmail.com, or by printing a letter and placing it on the drop box that's located next to the Office window.

OFFICE

Tom Riggs
Community Manager

Tami Steigely
Assistant Community Manager

BOARD OF DIRECTORS

Wade Steverson President
Greg Lorton Vice President
Charolette Steele Secretary
Roger Elyea CFO
Joe Rossi Director
Karen Smith Director
Susie Riley Director

BOARD COMMITTEES

Architecture & Landscape
Karen Smith

Common Area Facilities
Joe Rossi

Common Area Landscape
Greg Lorton

Emergency Preparedness
Greg Lorton

Communications
Everett Smith

Governing Docs (currently inactive)
Everett Smith

Social Activities
Linda Steverson

CV TIMES EDITOR

Susie Riley #311
CVTimesEditor@gmail.com
(603) 938-5283

DEADLINE FOR ALL ARTICLES AND ADVERTISEMENTS

The 15th of each month.

Residents are encouraged to write articles, submit photos and provide feedback on our newsletter.

The Editor reserves the right to edit or print any item submitted.

FAQS: CV Events, Activities, Areas

Are the Emergency COVID Rules still in place?

YES. If you need an updated copy, pick one up in the Hall Lobby or find them at the Association's website, ChampagneVillage.org.

How are our COVID Rules determined?

They're based on current state and county mandates. Whenever state/county mandates and health orders change, the Executive Committee (consisting of the Board President and two other rotating Board members) meets to determine if any openings, closures or rule changes are needed in Champagne Village, to ensure compliance.

How will we know when activities/events are allowed?

Any updates resulting from these meetings will be sent via one-calls, with notices posted at the Mail Center and in the Hall Lobby.

What about getting my packages in the Hall?

For more information on what you can do in the Hall, see page 4.

Can I walk my dog? Take a walk? Drive my golf cart?

Yes, but you must socially distance or wear a mask when you can't.

Are there exceptions for required mask wearing?

Yes, for specific health issues: check the state's website for details.

Fitness Room (Gym)

CLOSED UNTIL FURTHER NOTICE to comply with mandates

Pool Area

Residents only: NO GUESTS

SPA TO BE USED BY ONLY ONE HOUSEHOLD AT A TIME

Maintain six feet of social distancing

Chairs, tables and loungers cannot be moved other than turning

Sanitize all surfaces after use

Dog Park

Residents only: NO GUESTS

Maintain six feet of social distancing

Chairs cannot be moved other than turning

Pickleball / Tennis Courts

Residents only: NO GUESTS

Maintain six feet of social distancing

Sanitize all equipment after use

Picnic Area and Other Common Areas

Residents only: NO GUESTS

Open for PRE-APPROVED RECREATION ONLY: NO SOCIAL EVENTS

Maintain six feet of social distancing

Sanitize chairs, tables and any other equipment after use

CHAMPAGNE VILLAGE

FACILITIES CLOSED

HALL: Stage Room, Kitchen, Living Room (seating) Areas, Computers, Card Room, Pool Room

HALL OFFICE WINDOW

GATHERING PLACE (indoors/outdoors)

FITNESS ROOM (Gym)

CHAMPAGNE VILLAGE

FACILITIES OPEN

HALL: Library, Ice Machine and Lobby (for bulletin boards and Office drop box only), **Fireplace Room** (for package pickups ONLY)

Dog Park

Laundry Room

Tennis and Pickleball Courts

Bocce Ball Area

Picnic Area

Pool and Spa

Ping Pong Table **(OUTSIDE ONLY)**

HAVE MASKS READY

Per the county and state, residents **MUST** practice social distancing by at least six feet, wear face coverings when they can't **AND** have a mask on hand at all times.

USING COMMON AREAS THAT ARE OPEN

- You must abide by all **EMERGENCY COVID RULES**.
- If you're not well or you have tested positive for COVID-19, **STAY HOME**.
- Distance yourself from others who do not live with you by at least **SIX FEET**.
- Wear **FACE MASKS** when you cannot create six feet between you and others.
- **NO GUESTS** (including family members) are currently permitted.
- You agree that you are using these areas **AT YOUR OWN RISK**.
- You are responsible for providing your own **HAND SANITIZER**.
- When done, **WIPE DOWN AND SANITIZE** all furniture, equipment and surfaces that you touch.

FAST FAQs

Common Areas and COVID

Why is the Hall closed?

In March, 2020, the state closed all community centers to help mitigate the spread of COVID-19. The state considers HOA clubhouses to be 'community centers,' along with senior centers and other public or semi-public facilities where members of a community tend to gather.

Is the ENTIRE Hall off limits?

Portions of the Hall remain open ONLY for the following. Bring your mask and please don't linger or congregate:

- Pick up your packages
- Get ice
- Read all posted notices on bulletin boards
- Borrow and return movies, books and puzzles
- Move table tennis equipment to and from the parking lot
- Use the drop box to communicate with the Office

What's NOT allowed in the Hall?

You cannot linger in any of the living areas, watch TV, play pool, use the computer equipment, play the piano, gather and socialize for any reason or visit with the Office staff.

What about the Pool Area and Fitness Room?

California considers our Pool Area and Fitness Room as public – similar to hotels, resorts, clubs and other residential developments. For this reason, we follow state and county mandates regarding their safe use. (This is why the Fitness Room is currently closed.)

County parks are open, so why can't we use our own Picnic Area?

Parks are currently open – but only for recreation, such as walking, running, exercising, and walking your dog. Social gatherings, whether large or small, are not permitted.

When will we be able to gather socially here in CV?

This is determined by the state and county, since we are required by law to follow their Health Order mandates. As these mandates change, the Board will determine how it impacts our Village and act accordingly.

What can I do?

County and state mandates exist to reduce the spread of COVID. We can all do our part by safely spacing ourselves from others who are not part of our household and wearing face masks when we can't. **If you have questions regarding these mandates or other COVID-related issues, dial 2-1-1.**

Seeing Events in the Village?

Per San Diego County's Health Order mandate, dated October 10th, **ONLY** the following types of events are permitted:

- Operations at essential businesses: **this includes Board meetings** and other official CVPOA committee meetings as required.
- Religious services or cultural ceremonies (**including memorial services**, see below for details). Receptions or gatherings following these events are NOT allowed.
- **Outdoor protests**, in which participants must maintain social distancing and wear face coverings at all times.

Per the state and county mandate, all other gatherings in the common areas and buildings of Champagne Village are prohibited.

If you have questions, dial 2-1-1.

Memorial Services Allow Outside Residents

On October 15th, the Executive Committee voted, pursuant to the county's Health Order mandate, to allow memorial services to take place in the Veteran's Memorial Area for veterans and in the Picnic Area for other residents.

The maximum number of attendees, including family members, is 50, and the time limit for these events is 90 minutes. Food and drinks, except for water, is prohibited. All current county and state protocols for social distancing and masks must be followed.

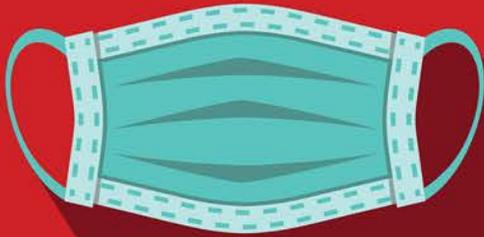
Contact the Office if you are planning a memorial service.

The latest modified Emergency COVID rules, dated October 15th, can be found on our website, ChampagneVillage.org. You can also contact the Office for a copy.

PER CALIFORNIA'S NEW ORDER

HAVE YOUR MASK READY

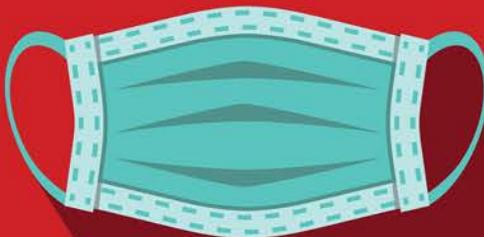
WHEN OUTDOORS, YOU MUST DISTANCE AND WEAR A MASK WHEN YOU CAN'T



PER CALIFORNIA'S NEW ORDER

MASKS REQUIRED

MASKS MUST BE WORN IN THE CV HALL



MASKS ARE REQUIRED IN THE HALL UNTIL FURTHER NOTICE

Minerals and Hydration

Etta McQueary #299

Yes, these two are related – but how? Because if your body needs water, it probably needs minerals such as magnesium too.



Magnesium is one of the most important minerals in our bodies and most folks are not getting enough. It's easily used up and must be replenished frequently. It's essential for insulin regulation, digestion, sleep quality, muscle relaxation, teeth and bones, and detoxing. Without enough magnesium, these functions don't work optimally.

Symptoms that might indicate you need more magnesium could include lethargy, impaired cognitive function, loss of appetite, nausea and vomiting, anxiety, weakness, leg and muscle cramps, impaired coordination, vertigo and even irregular heartbeat. Many of these symptoms also show up when you're dehydrated.

Food sources of magnesium include pumpkin and other seeds, almonds, cashews, legumes, dark green vegetables, seaweed, fatty fish, tofu, baked potatoes with skin, and avocados.

Magnesium is also considered a rescue mineral and sacrifices itself when your body is under stress. Some other ways it is depleted includes sweating, caffeine, nicotine, processed foods, drugs, calcium supplements, heavy metals, and dehydration (already mentioned). Age is a factor since stress levels increase as we age.

Besides eating the foods listed, we can increase our levels of magnesium in other ways. You could enjoy an Epsom salts bath – which is magnesium sulfate that's absorbed when you bathe in it. This can be helpful in the evening to give you a good night's sleep. Also, take a look at the list of things above that deplete magnesium and try to offset the loss or add more. As always, check with your doctor if you are on any special diet or medication before adding a magnesium or any other type of supplement.

The most important thing is to stay hydrated: that's the easiest way to prevent deficiency in magnesium.

Stay healthy and stay tuned!

New Contracts Covering Use of Facilities for Events

At its February meeting, the Board approved two contracts covering the reserved use of the CV Hall and other common area facilities for events and activities:

- One contract covers the use of these areas for **events open to CVPOA members**, that are facilitated by groups or clubs that operate here in Champagne Village.
- One contract covers the use of these areas for **private events such as family parties**, that are facilitated by Association members.

The primary purpose of both contracts is to protect the CVPOA against liability due to damage or injury. As with any business, liability insurance is a must for our Association. It protects us in the event of injuries that might occur on our property, as well as equipment malfunctions and mishaps.

To ensure that our insurance policy covers events that are open to all Association members, our carrier has requested that we provide an annual list of groups and clubs that operate in the Village. This list will be approved each January along with our insurance coverage, to ensure that all events and activities they hold will be covered under our policy.

For private parties taking place in the Hall or another common area, event insurance will be required to ensure that the Association is fully protected from liability. Low-cost event insurance is easily attainable via the internet or through most insurance companies for the short duration of a party or event. (The Office is currently exploring whether our Association’s insurance carrier might offer this coverage to Association members: details will be provided as they become available.)

Please note that these contracts involve NO payment to the CVPOA for the use of our Hall or other common area that’s available for events or activities.

These new contracts will not be put into use until a policy is approved that provides all necessary details. Meanwhile, contact the Office if you have any questions.

Care and Concern News

Charolette Steele #334



While watching the Super Bowl on February 7th, I saw a video named ‘Life in a Day’ where people from all over the world spoke just a few lines. Two people said things that really stood out to me. A mother said, “I want them (her children) to grow up in a world that’s kind,” and another person said, “Why can’t we be kind?”

I thought about these two sentences and how much these ideals go along with Care and Concern. So I decided to make this month’s CV Times article about KINDNESS.

I hope you like the prose below. Also, **look for five other sayings throughout this issue about KINDNESS.**

Always Be Kind.

If you see someone falling behind,
walk beside them.

If someone is being ignored,
find a way to include them

If someone has been knocked down,
lift them up.

Always remind people
of their worth.

Be who you needed
when you were going through hard times...

Just one small act of kindness
could mean the world to someone.

Care and Concern committees are composed of volunteer teams who provide support for residents of our community through prayer and care.

People need our kindness
far more than they need
our opinion.



North Lake Hodges to Del Dios, one of five segments of the Coast to Crest Trail Challenge that three CV residents are undertaking before June 30th.

THREE INTREPID COMPADRES

Nancy Thweatt #93

Yes, we are three Champagne Village compadres who enjoy hiking trails! We're Mark Seebach (#112), Greg Lorton (#346) and Nancy Thweatt (#93). Our latest endeavor is becoming involved in the C2C Challenge presented by the San Dieguito River Valley Conservancy, which strategically and sustainably restores habitats, creates and maintains trails, develops learning centers, and provides educational forums and programs. Their C2C Challenge gives participants from October, 2020, to June, 2021, to hike five designated trails with distances of 4-7 miles.

C2C is an acronym for an ambitious trail system called Crest to Sea, which traverses Vulcan Mountain near Julian to the ocean near Del Mar.

So far for 2021, the three compadres have completed three of the five C2C trails: Boden Canyon, North Lake Hodges, and San Pasqual trails. Using all the COVID safety protocols, we each drove our own cars to the trailhead, wore masks, and maintained social distancing (the new *now*). We used to go to a local brewery for lunch after each hike, but that, I am afraid, has gone by the wayside for the time being.

At the completion, we'll send into SDRVC the selfies we took at designated spots along the trail. In return, we receive a certificate of completion. Wahoo!! A challenge completed!

So... put on your hiking boots, grab your hiking sticks and get out there and enjoy nature. The added bonus? Much needed exercise. SEE YOU ON THE TRAILS!

From the Editor

One year. Oh, WOW...

Twelve months ago in March, 2020, COVID forced us to close the Hall and shut down all CV social activities to limit the spread of the coronavirus. Little did we know back then it would be this long (actually longer) before we could all get back together.



Some of us have been out or about, seeing one another safely per county and state guidelines. Others have chosen to stay away for their own reasons. And none of us have seen all those we'd normally see on game night, at meetings, in the Hall or on the dance floor...

This hasn't been easy. But we've faced this challenge by doing what we must. And, in the past few months, many of us have taken great steps forward by getting a vaccine. So now, we wait... For others to get their shots, for herd immunity to take hold, for the number of new cases to decrease... for the moment when we can gather once again, safely and gratefully.

Meanwhile, let's take a look back AND ahead. Back to our start, when Lawrence Welk purchased what would eventually become Champagne Village - and to our post-Welk future now that the resort has sold (page 12). Let's also look back to our recent past, when CV is normally bustling with activity, to remind us of what's just around the corner - and show our newbies the fun that's in store when we reopen! (page 18).

Hang in there - we'll be back together soon.

Happy St. Patty's!

I HAVE A CONDITION THAT PREVENTS ME FROM GOING ON A DIET... I GET HUNGRY.



Volunteering at a Vaccine Superstation

Joanne Hansen #244

I recently had the privilege of volunteering at the COVID vaccine center in Chula Vista. Sharp Hospital was the administrator of Moderna vaccines.

It was a day filled of joy! Everyone was so happy and relieved to be getting their first shot. Many thanked me for being a volunteer and were so grateful. Even though I haven't yet received my own vaccination, I am looking forward to the day when we can all gather again and see everyone's smile!



Daylight Savings Time begins on SUNDAY, MARCH 14th. Don't forget to change your clocks ahead one hour at bedtime on Saturday night, March 13th. **Spring forward!**

If You're Concerned, Please Call APS

Adult Protective Services (APS) is a social services program provided by state and/or local governments that serves older adults who are in need of assistance. APS workers investigate cases of abuse, neglect or exploitation, working closely with a wide variety of allied professionals such as physicians, nurses, paramedics, firefighters and law enforcement officers, including our local Sheriff's office.

Most seniors live independently without assistance, but some face abuse or neglect by others or are unwell and need trained professionals to advocate on their behalf. Others may simply be struggling with routine activities and would benefit from in-home support services to maintain their health and independence. APS serves adults 65 and older who are harmed or threatened with harm (whether from others or their own selves), to ensure their right to safety and dignity.

APS investigates elder and dependent adult abuse, including cases of neglect or abandonment, as well as physical, sexual or financial abuse.

If you observe some or all of these signs occurring with an older neighbor or adult you know, consider contacting APS:

- Any injury that is inconsistent with their explanation for it
- The person exhibits confusion, disorientation or any other behavior that may place them in danger
- Their caregiver shows anger, indifference, aggressive behavior toward the person
- Personal belongings, papers, credit cards are missing
- Hesitation from the person to talk openly
- Lack of necessities, such as food, water, utilities, medications and medical care
- Another person's name added to the client's bank account or important documents, or frequent checks made out to CASH

If you're concerned about a neighbor or friend, contact the local APS office at 800-339-4661 (call 911 instead if a life-threatening situation is in progress). An APS worker will either initiate face-to-face contact with the adult needing assistance to assess their safety or need for assistance, and determine what services, if any, would be beneficial.

While APS workers help thousands of vulnerable adults every day, individuals always have the right to decline services or assistance.

What We Learn Along the Way

Taken from the internet...

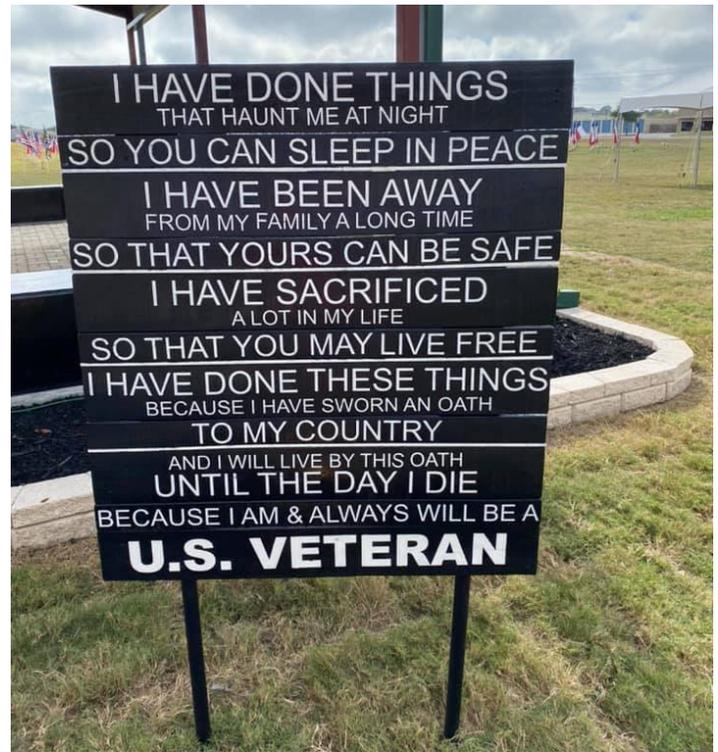
I recently asked a friend who is heading towards 80 what sort of changes she is feeling in herself: she sent me the following:

- After loving my parents, my siblings, my spouse, my children and my friends, I have now started loving myself.
- I have realized that I am not Atlas. The world does not rest on my shoulders.
- I have stopped bargaining with vegetable and fruit vendors. A few pennies more is not going to break me, but it might help the poor fellow save for his daughter's school fees.
- I leave my waitress a big tip. The extra money might bring a smile to her face. She is toiling much harder for a living than I am.
- I stopped telling my friends that they've already told me that story several times. The story makes them feel better by walking down memory lane and reliving their past.
- I have learned not to correct people even when I know they are wrong. The onus of making everyone perfect is not on me. Peace is more precious than perfection.
- I give compliments freely and generously. Compliments are a mood enhancer not only for the recipient, but also for me. And a small tip for the recipient of a compliment: never, NEVER turn it down, just say "Thank You."
- I have learned not to bother about a crease or a spot on my shirt. Personality speaks louder than appearances.
- I walk away from people who don't value me. They might not know my worth, but I do.
- I remain cool when someone plays dirty to outrun me in the rat race. I am neither a rat and nor am I in any race.
- I am learning not to be embarrassed by my emotions. It's my emotions that make me human.
- I have learned that it's better to drop the ego than to break a relationship. My ego will keep me aloof, whereas with relationships, I will never be alone.
- I have learned to live each day as if it's the last. After all, it might be the last.
- I am doing what makes me happy. I am responsible for my happiness, and I owe it to myself. Happiness is a choice. You can be happy any time, just choose to be!

Emergency Planning Committee Report

Greg Lorton, Chair #346

With the delivery of the new Emergency Plan and the accompanying map, the Committee has completed its latest initiative and will be idle during the pandemic. We intend to resume informational activities in concert with the Deer Springs Fire Safety Council and the Deer Springs Fire Protection District when relevant pandemic restrictions are lifted. The Emergency Planning Committee members are Mark Seebach, Susie Riley, Nancy Thweatt, Paul Scott, Carol Cox and Greg Lorton.



HIDDEN HEARTS WINNERS

Congrats to those who found all 20 hidden hearts in our February issue of the CV Times.

Annette Rossi #234
 Stella Sutherlin #444
 Beckie Dominguez #363
 Vicki McCalmont #56
 Sandy Grubb #204

Jae Shaw #161
 Karen Goodman #328
 Richard Faux #122
 Joey Urey #318
 Linda Clifford #186

**I TRIED DONATING BLOOD TODAY...
 NEVER AGAIN! TOO MANY STUPID
 QUESTIONS. WHO'S BLOOD IS IT? WHERE
 DID I GET IT? WHY IS IT IN A BUCKET?**

Common Area Landscape Committee

Charolette Steele #334

The committee met on February 9th. All six members were present, along with Tom Riggs.

We discussed the following:

- Proposals for landscaping areas around the Village
- Irrigation from the community well
- Plantings around the community being filled in with cuttings off plants already growing in the area
- Trimming or removal of several trees from common areas
- Debris in the ditch across from spaces 202 and 203 having been cleaned out, preventing potential road flooding during heavy rains

The outcome of our meeting was that, with some changes to proposals received, work will begin on the following areas of the Village landscaping:

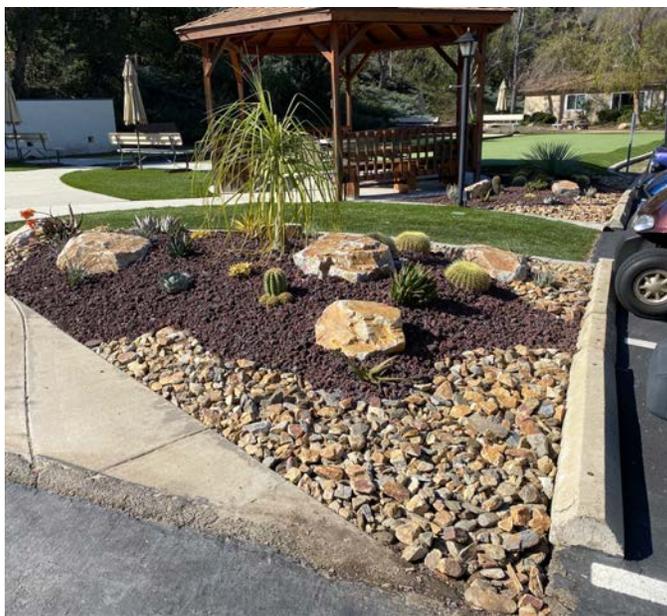
- Replace roses by the golf course fence
- Fill in like plants, and add new plants and ground cover at the Mail Center
- Fill in like plants and add mulch at the Hall entry and south side
- Fill in like plants, add new plants and mulch around the Laundry Room

Take a look at the photos below for some of our recent work!

Recent Projects our Village Crew has Tackled in February

- Installed new gym floor tiles
- Removed old wooden post, set new metal post, removed old speaker box, installed new speaker box and ran speaker wire to box in the Picnic Area
- Installed new light fixture and drinking fountain in Pool Area
- Removed vinyl tiles and removed and replaced bad sub-flooring at the Library in the Hall
- Rerouted irrigation at new Mail Center, poured concrete pad, installed 20 new mail lockers and installed in new lighting in area
- Painted interior and exterior of the door in Laundry Room
- Stored away Christmas decorations
- Replaced two STOP signs
- Removed tent that was blown into canal during windstorm
- Fixed Trex bridge at Picnic Area
- Renumbered mail locker numbers
- Painted pool fence

Fil and Mario not only complete countless regular maintenance items every day: these are just a few of the extra items on their list from the past month. Thank you, guys!



What a difference! Landscape improvements overseen by the Common Area Landscape Committee over the past month have included the area immediately in front of the Gazebo and inside the Pool area.

EDITOR'S NOTE: Last month, I contacted Marie Waldron, our local State Representative, regarding whether her office could assist in establishing a vaccine clinic here in the Village. Because I know many of you are also curious about this, I am posting the response I received:

Good afternoon, Ms. Riley,

Thank you for contacting the Office of Assemblywoman Marie Waldron. I am sorry to hear of the challenges your community has faced trying to get access to the vaccine.

The State Legislature has been removed from the vaccine distribution process, as it is being handled by the California Department of Public Health (CDPH) under direction from the Governor's Office. However, Assemblywoman Waldron and her team continues to share the concerns of our constituents with the California Department of Public Health's COVID Vaccine Committee in the hopes that they will improve the process.

I encourage you to share your concerns with the CDPH via email at COVID19VaccineOutreach@cdph.ca.gov.

In regards to bringing the vaccine to Champagne Village, I will reach out to the CDPH on your behalf to find out if there's anything we can do to make it happen. I will let you know as soon as I hear back!

Thank you,
Roarke Shanley
Senior Field Representative
Assembly Leader Marie Waldron,
75th District
350 W. 5th Avenue, Suite 110
Escondido, CA 92025
Phone: (760) 480-7570



Pickleball / Tennis Club News

Jan Nyberg #93

Last month I highlighted the men and this month I continue with the rest of us!



Shannon and John Fitzmaurice (#178) are the only married couple who regularly play. When they play on the same side, a strange thing happens. They connect in a mind meld of combined focus and it is extremely challenging to their opponents!

Marge Dubecky (#261) moved into CV a little over a year ago. She and her husband, Frank, have been meeting people and getting involved with our Village. Marge puts in the practice, determination and perseverance are her forte, plus she is experienced at applying bandages!

Nancy Thweatt (#93) is a serial marathoner who epitomizes a healthy lifestyle. Lucky for us, pickleball has become part of her exercise routine. Making friends and socializing is an extra bonus of playing the game!

Marcia Elyea (#125) was a competitive tennis player for much of her life and continues to thrive on competition, embracing the challenge of a fast-paced game. She loves playing and loves winning too!

These individuals make up a special group who love to have fun on the courts. Thank you, friends! I hope that I've piqued your interest in learning the sport. Newcomers are always welcome! Please contact any one of us for a practice session.



NO ACT OF KINDNESS, NO MATTER
HOW SMALL, IS EVER WASTED.



Welk Resorts Sold to Marriott

Portions of this article from the San Diego Tribune

After more than a half-century of family ownership, the Welk Resorts is being sold to Marriott Vacations.

Once the still-pending sale is finalized by the end of April, Marriott plans to rebrand the Welk vacation resorts as Hyatt Residence Club properties.

The acquisition represents a major milestone for a company started 57 years ago by the late television bandleader Lawrence Welk, whose hospitality empire took root in 1964 when he was driving through rural Escondido and noticed a 100-space mobile home park and an adjacent nine-hole golf course with a clubhouse, 60-seat restaurant and a four-room motel.

In 1984, the Welk Resort in Escondido was converted to a timeshare – and, in 1986, the mobile home park was officially incorporated and became Champagne Village Property Owners Association.

The plan to rebrand is expected take about nine months, but the vast majority of Welk’s existing employees would continue working at the properties.

Officials have said that they expect Marriott will continue operating the theater in the same fashion as Welk Resorts has in recent years.

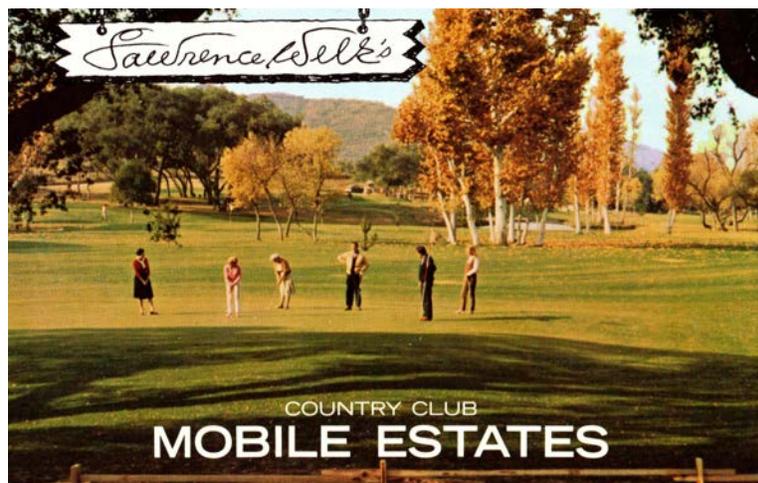
Know who these folks are?

Here’s Harold and Evelyn Squier, who developed the original park consisting of 100 mobile homes, called Squier Oaks, in 1962 and 1963. Back then, it consisted of 200 acres with a nine-hole golf course, clubhouse, a four-room motel, pool and a 56-seat restaurant.

In 1964, Lawrence Welk was passing through and purchased it on the spot. As the story goes, Welk drove by on April 1st, en route from San Diego to Los Angeles, when he spotted Squier Oaks and its green fairways under a canopy of trees. After a few miles, he directed his friend to turn around for another look. They pulled into the clubhouse and he inquired after the owner. He was not there, a resident noted, but his wife was downstairs. Welk requested to see her, asking them to see if she was interested in selling. When it was reported to Evelyn that Lawrence Welk was upstairs and wanted to know if she would sell, she laughed, believing it an April Fool’s joke. But she finally went out to discover that it really was him. Once the sale was final, he renamed the park Lawrence Welk’s Country Club Mobile Home Estates. He told a colleague, “this is a place I can be proud to have my name associated with.”

How will the Welk Sale Impact Champagne Village?

The short answer is **NOT AT ALL**.
The deed for the Welk Resort permanently includes our right of way for that entrance, so we’re all set!



FREE Food Assistance

Meals, delivery and pickup

GREAT PLATES

Apply online at SanDiegoCounty.gov or call (800) 339-466

Provides three meals per day and is open to older adults who have an underlying health condition or disability that makes it difficult to prepare or obtain food. Recipients may NOT be eligible for or be currently participating in other federally funded programs such as Cal Fresh or the senior nutrition program.

Aging & Independence Services (AIS)
(800) 339-4661

Jacobs & Cushman San Diego Food Bank
(858) 527-1419 OR call 2-1-1

Feeding San Diego
(858) 452-3663

Meals on Wheels of San Diego County
(619) 260-6110

Partner in Aging
(858) 480-1453
pharmacy and grocery pickup assistance

FREE Rides

Facilitating Access to Coordinated Transportation

FACT offers **FREE rides** in San Diego County (including North County and the Escondido area) for seniors, persons with disabilities, students, veterans, and other residents who need assistance to make essential trips for medical, pharmacy or grocery needs.

TO ARRANGE A RIDE, call (888) 924-3228
8:00am and 3:00pm, Monday - Friday
Call ahead, 3-7 days in advance if possible.

SCAM ALERT

Tech Support Scams

Scams involving fraudsters posing as tech support are on the rise in an attempt to steal personal information and access personal computers.

Currently, scammers are pretending to be technical support for well-known tech giants, or a representative from an internet service provider. They do this to gain access to your personal computer to install malware, or tell you to install bogus software to get your payment information. Generally, they try to gain access through pop-ups on your computer.

Here's what to do:

- If you receive an email claiming that your software needs updating, or your computer needs repairing, don't click on link.
- If you see a pop-up window, don't click on any link or enter personal information.
- If you're worried these emails or windows may be legitimate (although they usually are not), contact a trusted friend or family member for help.
- If someone phones you claiming to be from customer or technical support, ask for their phone number and give them no information. The chances are good they will hang up once you want to know their number or email address.
- Report it. If you spot a scam, even if you fall victim to a scam, report it to the FTC. Call (877) FTC-HELP or online at ftc.gov/complaint.



Our Chair Yoga group has been meeting at the Picnic area. Front row, left to right: Joan Slavinski, Pat Hamada, Audrey Dalberg, Yvonne Scott. Back row, left to right: Annette Rossi, Teresa McKeon, Linda Clifford, Kitty Koss, Caroline Edwards.

We can do it, San Diego!!
Stay home. Stay strong.
If you leave your place,
cover your face.

www.coronavirus-sd.com

Considering a Run for the Board?

Board membership can be rewarding, but it's not for everyone. Before you throw your name into the hat, here are a few things to consider before running for the Board:

- The best Board members run because they're interested in supporting the overall success of the community, not just a single issue.
- While Board members do hear from happy Association members, they are more likely to deal with unhappy ones – so your ability to thoughtfully respond (and not react) will be important.
- Because your role on the Board is to consider all sides of an issue to make decisions that benefit the entire community, you need to keep an open mind, even when someone disagrees with you.
- Being on the Board is about teamwork. Individuals must respectfully work together even when they do not agree.
- While the Board typically meets once each month, a good deal of discussion and decision-making goes into the effort, and other meetings may be needed. You need to be willing to put in the time needed beyond these meetings.
- Read your governing documents! A good sense of familiarity with the CC&Rs, Bylaws, and Rules and Regulations is important, especially when you're considering a run.
- Even if you've served on other types of Boards, being on an HOA board is an entirely different effort. Because of this, it's best to talk with current and former Board members about what to expect. Their input can give you a clearer perspective of how you can contribute, as well as whether you want to run.

Serving on the Board can be a rewarding process that enables you to make a tangible impact on this community. If you're up for the job, be sure to **submit your application (you can get one from the Office) before 4:00pm Friday, March 12th**. If being on the Board doesn't feel like the right fit, there are lots of other ways to get involved and contribute! Talk with the Office to learn more about how you can participate here in Champagne Village.

BOARD DIRECTORS whose Seats are up for Vacancy

Each term is for two years: refer to the blue box on the right side of this page for details on qualifications and requirements.

Joe Rossi Has completed two consecutive terms, currently serving as Chair, Common Facilities Committee

Karen Smith Has completed two consecutive terms, currently serving as Chair, Architectural and Landscaping Committee

Greg Lorton Has completed one term, currently serving as Vice President; Chair, Common Landscaping Committee; and Chair, Emergency Planning Committee

Roger Elyea Has completed one term, currently serving as Chief Financial Officer

What are the Qualifications for being a Board Member?

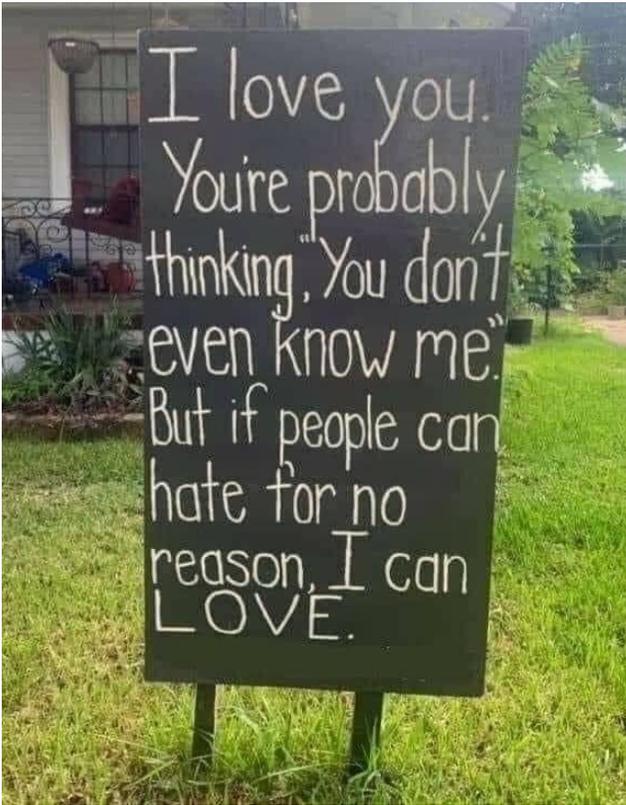
The following is required to be qualified as a candidate for the Board:

- You must be an Association member (homeowner) in good standing (fully paid up in your monthly CVPOA fees or with a Board-approved payment plan in place).
- You must have been an Association member for at least the last 12 months.
- You must have been a full-time resident of Champagne Village for at least six months in each of the past two years.
- If you've served on the Board for two consecutive terms, at least 11 months must have elapsed since your last term (each term is two years).

In addition, recently passed legislation allows the Association to disqualify any nominee if that person discloses, or if the Association is aware or becomes aware of, a past criminal conviction that would, if the person was elected, either prevent the Association from purchasing bond coverage required by law or terminate the Association's existing bond coverage.

If you'd like to run for the Board, be sure to pick up an application in the Office. All applications must be submitted no later than 4:00pm Friday, March 12th.





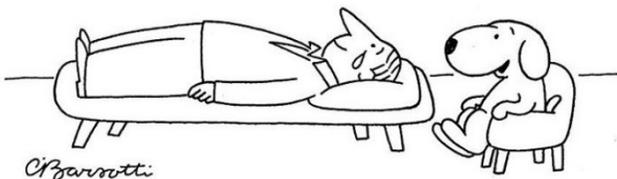
An Irish priest is driving along a country road when a policeman pulls him over. He immediately smells alcohol on the priest's breath and notices an empty wine bottle in the car.

The officer asks of the priest, "Have you been drinking?"

"Just water," replies the priest.

The Officer responds, "Then why do I smell wine?"

The priest looks at the empty bottle and astonishingly replies, "GOOD LORD - He's done it again!"



"Well, I think you're wonderful."

Tips for Safely Hiring a Contractor

EDITOR'S NOTE: *Several residents have contacted me over the past three months regarding poor experiences they've had with vendors performing services in their home. At their urging, I'm including this article from the state's website. It's critical that we protect ourselves from fraud and poor workmanship. I hope these tips help. If you have problems, CSLB toll-free at (800) 321- 2752.*

- Get at least three bids and check references.
- Hire only licensed contractors. Anyone performing home improvement work valued at \$500 or more must be licensed by the Contractors State License Board.
- Get the contractor's license number and verify license status on-line or by calling (800) 321-CSLB (2752).
- Get your contract in writing and don't sign anything until you understand the terms.
- Required in your contract: a specific description of work to be done, materials to be used, total cost of the project, and start and completion dates.
- Ask a friend, relative, or legal representative to review the contract before you sign it.
- NEVER pay cash.
- Include a payment schedule in your written contract.
- Don't pay more than 10 percent of the job or \$1,000, whichever is less, as a down payment.
- Don't let payments get ahead of the work.
- If the contractor asks you to sign the contract on an electronic device (iPad, tablet, laptop computer), request a paper copy prior to making any deposit. When you receive it, be sure that no wording has changed.
- **Be aware that those 65 or older have a five-business day right to cancel a home improvement contract.** Do not allow the contractor to begin work or pull permits during this period.
- Be wary of contractor-endorsed financing. The interest rate may be higher than that of a financial institution, and the length of the loan may be longer than necessary.

Remember: Door-to-Door Solicitations are not allowed in Champagne Village. If someone comes to your door, don't open it, and report them to the Office.

The CSLB provides information about a contractor's license, bond and workers' compensation insurance status, as well as pending and prior legal actions. Call (800) 321-CSLB (2752), or write to CSLB, P.O. Box 26000, Sacramento, CA 95826 With any questions or for more information.

You can do more to protect yourself before hiring a contractor than the Contractors State License Board can do to help after you've been harmed.

Champagne Village Lions Club



Our 26th Year
 Lion Alan Rings #386
WE SERVE



Welcome to our newest member, Patricia Starr (#330). Pat is a pianist and was twice Ms. Sr. America, for California in 2006 and for Nebraska in 2008. Pat will add musical energy and fun to our meetings in the Hall.

Perhaps you have seen the new blue can and bottle recycling containers at around the Village. Our goal is to have collection containers in every neighborhood. Current locations are: Village Hall near the ice machine; Sycamore - #44; L. Welk - #100 and #232; Terrace - #150 and at the visitor parking across from #164; Oak View - #192; Camphor - #205; Leaf Pine - #288; Sumac at the visitor parking next to #343; Ironwood - #348; and Mulberry - #386. We hope to get a location on Live Oak. Please make sure that only recyclable aluminum soda and beer cans, glass beer or soda bottles and plastic water, soda and juice bottles are donated. If it's not too much trouble, it helps if you can leave the bottle caps off. Common items we get that are NOT recyclable for cash include milk, wine and food containers. No trash please.

This year's topic for our annual Student Scholarship Contest is Distance and Online Learning: Pros and Cons, to be held Saturday, March 13th, at 1:00pm at the auditorium of Calvin Christian High School. If you would like to help that day, contact Lion Tom Bossmeyer (#13) at (442) 217-8194.



SPOTTED BEYOND THE YARDS OF SEVERAL IRONWOOD RESIDENTS IN LATE FEBRUARY: bobcats and coyotes. While bobcats will normally stay in hidden areas, coyotes are boldly active throughout the Village during this, their mating season. **Leash your dogs!**

CV Men's Golf

Pat LeRossignol #435

Not much news this month. In our 2021 membership drive it appears that we have lost a few of our outsider members but gained a couple of locals. As usual, if you are a golfer but not a member or know of any golf playing neighbors that are not members, let us know. Contact Rich Magnuson at (442) 248-1916, Ken Jones at (303) 319-4655 or Pat LeRossignol at (760) 749-7934. Fees for the year are \$60 and we'd be glad to welcome you. We play the small course (Oaks) on Tuesday mornings and the larger course (Fountains) on Thursday mornings. In addition, members of our Fountains group participate once a month in an interleague competition that includes teams from St. Mark Executive in San Marcos, Oaks North in Rancho Bernardo and Lomas Santa Fe Executive. After the first round of 2021 completed on February 15, we are tied for first place. Again! Good job so far.



Attendance for Fountains play on Thursdays and runs 20-25 players. Tuesdays' Oaks group draws 12-20 players each week and is growing these days. It's a new year in the Golfer of the Year races, so now is the time to start gathering your points. For potential new members: both courses are fun to play, the weather should be improving and there's lots of camaraderie (socially distanced, but still!) so come on out and join us.



What's a 433A?

In California, most lenders need proof prior to issuing a mortgage that a manufactured home is real property. That proof is provided to lenders via a 433A form.

The 433A form is proof that your manufactured home was installed on a state-approved foundation system, which mechanically attaches the home to the land in order to physically and legally join them. Once joined, the home is converted from personal property to real property, thus allowing potential buyers to seek a mortgage for a single-family residence.

Until a 433A is recorded, no matter how significantly your manufactured home is supported, tied-down, strapped, or braced, it is considered personal property – which does not qualify for most standard mortgage loans.

Without this form as proof that your home is attached to the land, homeowners here in Champagne Village would face a good deal of difficulty selling their homes, because buyers would not be able to secure government-backed loans. As such, lenders would either apply higher interest rates and fees to their loans or simply refuse to provide a loan.



Fun Facts about Hummingbirds!

Sharon Parker #298

Hummingbirds are fascinating little birds with their long beaks and fast-moving wings. They can be seen darting around nectar feeders and flowers across the U.S. Here are ten fun facts about them:

1. They are the smallest migrating bird. They don't migrate in flocks like other species, and they typically travel alone for up to 500 miles at a time.
2. The name, hummingbird, comes from the humming noise their wings make as they beat.
3. Hummingbirds are the only birds that can fly backwards.
4. Hummingbirds have no sense of smell. While they can't sniff out feeders, they do have good color vision. Despite this, red dye should not be used in nectar as it could harm the birds. Instead, plant naturally red or orange flowers or use feeders that have red coloring in their structure.
5. The average weight of a hummingbird is less than a nickel.
6. Their tiny legs are only used for perching and moving sideways while perched. They can't walk or hop.
7. Hummingbirds drink the nectar found in feeders by moving their tongue in and out about 13 times per second. They can consume up to double their body weight in a day.
8. The average number of eggs laid by female hummingbirds is only two. These eggs have been found in nests smaller than a half dollar and compare in size to a jellybean or a coffee bean.
9. A flock of hummingbirds can be referred to as a bouquet, a glittering, a hover, a shimmer, or a tune.
10. There are over 330 species of hummingbirds in North and South America. Common species in the U.S.

In Memory

Joan Burritt #448
 Joy Gill past resident
 Doug Grills #105



A Brief Look Back... and Ahead!

Since March, 2020, Champagne Village has welcomed just over 50 new residents. But with nearly all CV activities and events shut down due to COVID, these folks don't have much of an idea how packed our monthly activities calendar usually is – or how fun and plentiful our social events are! **So for all you Newbies, here's a one-year look at what it's like to live here, sans COVID. And watch out when we're open: you're going to be very busy!**

Here's just a sampling of our ongoing activities:

- Dinner Socials with LIVE music and DANCING!
- Full-Screen Cinema Projection for Movie Nights with Popcorn
- Line Dancing
- Talent Shows
- All Types of Card Games
- Chair Yoga, Water Exercise and other Fitness Groups
- Line Dancing
- Billiards and Table Tennis
- Game Nights (Cards, Board Games, Virtual, etc.)
- Golf, Tennis, Bocce and Pickleball
- Pet Park 'Yappy' Social Hours
- CV Chorus, Ukulele and Musical Concerts/ Performances
- Monthly Lunch Gatherings
- Bible Studies, Prayer Groups and Sunday Services
- Craft Groups of all Types and Varieties
- Morning Coffee at The Gathering Place
- Monthly Village Breakfasts
- Monthly Karaoke
- Weekly Bookmobile Visits
- Friday Happy Hour Gatherings
- **SO MUCH MORE!**

Here's some of what we did in ONE YEAR, prior to COVID.

MARCH-APRIL 2019

- St Patty's Day Party
- 80+ Birthday Party
- Village Farmers Market at the Picnic Area
- Sock Hop Dinner Dance

MAY-JUNE 2019

- Village-Wide Yard Sale
- Garden Tour
- Western BBQ
- Boomers' Tasting Tour

JULY-AUGUST 2019

- Fourth of July Parade
- Fourth of July Picnic
- Drama Club's Dinner Theater
- Boomers' Gilligan's Island Dinner Event



Galentine's, 2020



New Year's Eve, 2019



Farmer's Market, 2019

Background calendar snippet showing activities for February 2020:

8:00	Line Dancing	
9:00	Water Exercise	
10:00	Pool/Billiards	
1:00	Ping Pong Beg's	
2:00	CHICK FLICKS: WHILE YOU WERE SLEEPING	
3:00	Table Tennis	
4:30	Table Tennis	
6:00	Larry's Poker	
8:00	Water Exercise	
9:00	Pool/Billiards	
1:00	Drama Club	
2:00	Body Groove	
4:00	Table Tennis	
4:30	Table Tennis	
6:00	Village Care Group	
8:00	Chair Yoga	
8:30	Pickle Ball	
9:00	Line Dancing	
10:00	Water Exercise	
1:00	Bunco	
1:00	Pool/Billiards	
1:00	Ladies Dup. Bridge	
4:00	CV Social Group	
6:00	GALENTINES	
8:00	Meditation	
8:30	Pickle Ball	
8:00	Chair Yoga	
8:30	Pickle Ball	
5:00	KARAOKE	

See You Soon!

SEPTEMBER-OCTOBER 2019

- Ladies Breakfast
- Luau Dinner Dance
- Halloween Dinner Dance

NOVEMBER-DECEMBER 2019

- Veterans Dinner
- Holiday Open House
- Village Holiday Market
- Christmas Dinner Dance
- Festival of Lights Holiday Golf Cart Parade
- New Year's Eve Party

JANUARY-FEBRUARY 2020

- Superbowl Party
- Valentines Dinner Dance
- Galentines Ladies Only Party
- Boomers' Red Lantern Chinese Festival Dinner

MARCH 2020

- St. Patrick's Day Dinner



July 4th Parade, 2019



Christmas, 2019



Xmas Concert, 2019

8:30 Pickle Ball	10:00 Water Exercise
1:00 Cribbage	1:00 Pool/Billiards
9:00 Chair Yoga	10:00 Water Exercise
9:30 Pickle Ball	1:00 BOOKMOBILE
10:00 Line Dancing	7:00 Myron's Bible Study
10:30 Line Dance Lessons	
1:00 Water Exercise	
1:00 Bridge	
1:00 Cribbage	
1:00 Pool/Billiards	
1:00 Table Tennis	
9:00 Water Exercise	
10:00 Chorus	
1:00 Bridge for Everyone	
1:00 Pool/Billiards	
2:00 Shanghai	



Sock Hop, 2019



Vets Dinner, 2019

29 6:00 SAC MOVIE: JUDY	23 8:00 Chair Yoga 8:30 Pickle Ball 9:00 Line Dancing 9:45 Line Dance Lt 10:00 Water Exercise 1:00 Bridge 1:00 Cribbage 1:00 Pool/Billiards 4:30 Table Tennis 6:00 Game Night	30 8:00 Chair Yoga 8:30 Pickle Ball 9:00 Line Dancing 9:45 Line Dance Lessons 10:00 Water Exercise 1:00 Bridge 1:00 Cribbage 1:00 Pool/Billiards 4:30 Table Tennis 6:00 Game Night	20 8:00 Chair Yoga 8:30 Pickle Ball 9:00 Line Dancing 9:00 Golf Carts & More 11:00 Private Party @ Hall 10:00 Water Exercise 1:00 Pool/Billiards 3:30 CV Social Group	21 8:30 10:00	27 8:00 Chair Yoga 8:30 Pickle Ball 9:00 Line Dancing 9:00 Escondido Golf Cls 10:00 Water Exercise 1:00 Bunco 2:00 Pool	28 8:00 Meditation 8:30 Pickle Ball 5:00
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Poetry Corner

Kristina McLaughlin #169

William Carlos Williams was a poet who became a medical doctor, a general practitioner who made house calls. He took as inspiration many of the sights and sounds of his normal day. He served as the National Poet Laureate twice and his poems are studied widely in universities, which is where I was first introduced to his work. Williams had an interesting life, he's worth looking up. He died in 1963.

Welcome to Spring and to juicy plums.

This Is Just To Say

William Carlos Williams

I have eaten
the plums
that were in
the icebox

and which
you were probably
saving
for breakfast

Forgive me
they were delicious
so sweet
and so cold

everyone is
welcome!
Vespers Sunday Worship
join us!
Sunday, March 14th
3:00pm Davis Yard #297
Residents only. Masks MUST be worn.

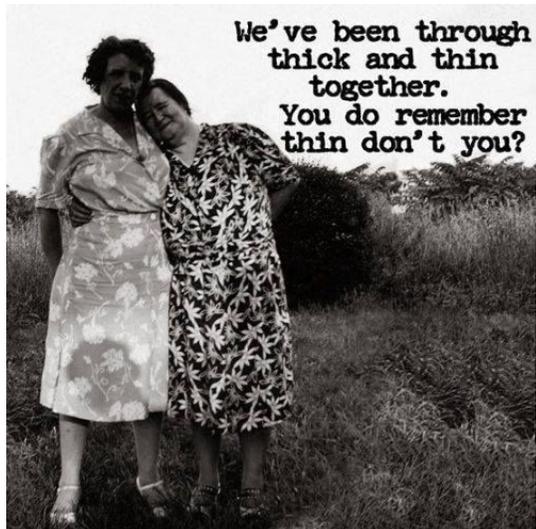
VESPERS is a NON-DENOMINATIONAL group that gathers for fellowship and communion. Call Doreen Smith (760-751-3305) to learn more.

From the Village Library

Linda and Jerry Clifford (#186)

Our thanks to all who return books and DVDs to the basket. Donation books should be placed in the basket also. If you have more than 10, please TEXT Linda at (760) 877-4745.

When returning puzzles, PLEASE tape the boxes so pieces won't be lost. Our thanks for all the new puzzles that have been donated this past year.



Fun Facts About St. Patrick's Day

While St. Patrick's Day is now associated with wearing green, parades and beer, the holiday is grounded in history that dates back more than 1,500 years. Learn more about the holiday's history and how it evolved into the event it is today.

The Real St. Patrick was Born in Britain

He born in Britain (not Ireland) near the end of the 4th century and, at age 16, was kidnapped by Irish raiders and sold as a slave to a Celtic priest in Northern Ireland. After toiling for six years as a shepherd, he escaped back to Britain. He eventually returned to Ireland as a Christian missionary.

There Were No Snakes for St. Patrick to Banish from Ireland

Among the legends associated with St. Patrick is that he stood atop an Irish hillside and banished snakes from Ireland—prompting all serpents to slither away into the sea. But snakes never occupied the Emerald Isle in the first place.

The Shamrock was Considered a Sacred Plant

The shamrock, a three-leaf clover, has been associated with Ireland for centuries. It was called *seamroy* by the Celts and was considered a sacred plant that symbolized the arrival of spring. According to legend, St. Patrick used the plant as a visual guide when explaining the Holy Trinity. By the 17th century, the shamrock had become a symbol of emerging Irish nationalism.

The First St. Patrick's Day Parade was Held in America

While people in Ireland had celebrated St. Patrick since the 1600s, the tradition of a St. Patrick's Day parade began in America and actually predates the founding of the United States in the late 1600's.

The Irish Were Once Scorned in America

While Irish Americans are now proud to showcase their heritage, they were not always celebrated by fellow Americans. During the potato famine the 1800's, 2 million Irish abandoned their land in the largest-single population movement of the 19th century. Most of the exiles—nearly a quarter of the Irish nation—came to the shores of the United States. Once they arrived, the Irish refugees were looked down upon as disease-ridden, unskilled and a drain on welfare budgets.

Corned Beef and Cabbage was an American Innovation

The meal that became a St. Patrick's Day staple across the country was actually an American innovation. While ham and cabbage were eaten in Ireland, corned beef offered a cheaper substitute for impoverished immigrants. Irish-Americans living in the slums of lower Manhattan in the late 19th century and early 20th purchased leftover corned beef from ships returning from the tea trade in China. The Irish would boil the beef three times—the last time with cabbage—to remove some of the brine.

FUN MARCH HOLIDAYS

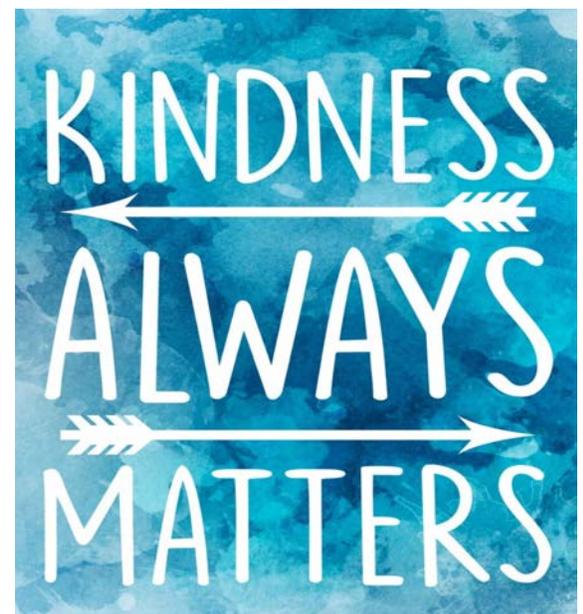
World Compliment Day: 1
 I Want You to Be Happy Day: 3
 Oreo Cookie Day: 6
 Get Over It Day: 9
 Middle Name Pride Day: 12
 Write Your Story Day: 14
 National Sloppy Joe Day: 18
 National Chocolate Caramel Day: 19
 Won't You Be My Neighbor Day: 20
 Talk Like William Shatner Day: 22
 Quirky Country Song Titles Day: 27
 National Crayon Day: 31

Riddle: Hidden Treasure

I have cities, but no houses. I have mountains, but no trees. I have water, but no fish. What am I?

This riddle aims to confuse you and get you to focus on the things that are missing: the houses, trees, and fish. You might guess you need to think about something inanimate.

Answer: a map



Senior Discounts, Retail Stores

Be sure to call and check...

Banana Republic: 10% off (50+)

C.J. Banks/Christopher Banks: 10% off every Wednesday (60+)

Clarks: 10% off (62+)

Dressbarn: 10% off Tues and/or Wed (varies by location, 55+)

Goodwill: 10% – 20% off one day a week (varies by location, 55+)

Hallmark: 10% off one day a week (varies by location; age may vary)

iParty: 10% senior discount every day; ask for a discount at checkout

Kohl's: 15% off Wednesdays (60+)

Michael's: 10% off every day (with AARP card, 55+)

Ross Stores: 10% off every Tuesday

Salvation Army Thrift Stores: Up to 50% off, days vary (55+)

SteinMart: 20% off red dot/clearance items first Monday of every month

Walgreens: 20% off once a month, "Balance Rewards" card required. (65+ and AARP)

Happy shopping!



How to Laugh More Every Single Day — and Why It's So Good for You

For most people, sharing a laugh with friends can quickly improve your day. But did you know laughing can do much more than boost your mood? Research has found that when people come together through laughter, positive emotional and physical changes can result. Reduced pain levels, protection from the harmful effects of stress, and a stronger immune system are among the benefits of taking time to laugh. For older adults, the effects can be even more profound.

Research shows that laughter can improve quality of life for older adults by increasing blood vessel function, relieving stress and tension, improving memory and increasing overall happiness. Along with providing boosting the immune system, laughter can reduce blood pressure and cholesterol, increase levels of endorphins (which help regulate pain in the body) and increase dopamine and other stress-reducing chemicals in the body. It also helps seniors with asthma and bronchitis by exercising abdominal muscles and the diaphragm.

Laughter is a great tool for improving the quality of interpersonal relationships. By laughing together, people form bonds and become emotionally attuned to each other. Unfortunately, research has found that laughter declines in relationships as people get older, but there are steps you can take to make sure you all keep laughing.

How can you increase the role of humor and laughter in your life? First, be sure to smile. By smiling at others, you signal you're open to social interaction. In most cases, people will smile back, and they may even strike up a conversation. When you do begin talking with someone, find ways to inject a little humor and create lighthearted moments. For example, ask what funny things happened lately. And when you come across friends or acquaintances who are laughing, don't be afraid to ask, "What's so funny?" The answer might just make your day — and improve your health!

**TROUBLE KNOCKED AT THE DOOR, BUT, HEARING LAUGHTER, HURRIED AWAY.
BENJAMIN FRANKLIN**

STILL CAN'T FIND MY OTHER SOCK...



RESIDENT HAPPENINGS!

Send your news to CVTimesEditor@gmail.com
The deadline for submissions is the fifteenth of each month.



Jae Shaw (#161) sent us these gorgeous shots of a recent trek over to the coast. Heavenly!



February 10th

Dear Village Family;

Thank you to one and all for your beautiful cards, wonderful food/groceries and prayers. The thoughtfulness and love within our Village is amazing and it helps the healing process more than we ever realized until now.

To all of our friends and neighbors for their prayers and well wishes, a heartfelt thank-you.

Love - Mark, Sue & Bella Seebach #112

Health Insurance News

Carla Grills #105

As many of you know, my husband Doug passed away this past month. In the process of finalizing arrangements, I've learned several things that may be helpful to others in our community.

No matter what arrangements you are making, the mortuaries and cemeteries want their money up front, before the services and before any insurance policies pay out benefits you may have coming.

If you are planning for your insurance to cover final expenses, there are some things you should know. It is the mortuary that contacts the Social Security Administration – and Social Security that contacts Medicare, and Medicare that contacts individual health insurance companies regarding the death. You cannot cancel any policy or debits from your account or even stop payments at the bank before this process takes place. So when your spouse, parent, or loved one passes away, even a power of attorney does not help with the financial transition.

Everyone needs a copy of the death certificate, which is applied for through the Mortuary. (FYI, I checked: it is a longer process to go directly through the county.) It takes 10-14 working days for death certificates to arrive. Which means you cannot apply for death benefits from insurance companies, or close out any accounts, until you have a certificate in hand.

What does all this have to do with insurance? Well, when my mortuary was explaining their services and when the bills were due, they offered a loan plan at 6% interest against my life insurance policies! Although still cheaper than a credit card, this should be a last resort if you are not prepared.

Here's how to anticipate the financial transition period if you have life insurance. When your loved one is diagnosed terminally ill, apply for a loan against the policy. There is no interest accrued. Set the money aside for final expenses. When the policy pays out, the loan is simply subtracted from the death benefit. Another option is an Advanced Death Benefit Rider. Many insurance companies offer this rider. If you have this rider on your policy, you can withdraw a percentage of the Death Benefit in advance of death. These funds can be used for any need you have interest free.

2020 Tax Tips

Ken Cozzens #421

Here are a few important things for taxpayers to know this year.

Anyone who is eligible for an Economic Impact Payment but did not get the payments or did not get the full amount, must file a tax return to claim the recovery rebate credit even if they aren't normally required to file.

Unemployment benefits are taxable

There's a new rule to help people who lost their job or had a change in income in 2020. Filers can use their 2019 earned income to figure their earned income tax credit, if their 2019 earned income was more than their 2020 earned income. This new rule also applies to the additional child tax credit.

Choose e-file with direct deposit to avoid delays

The IRS strongly encourages people to file electronically and choose direct deposit to avoid pandemic-related paper delays.

How to decide whether to file a tax return

If the answer to any of these questions is YES, a person might be due a refund, but they must file a tax return to get their money.

- Did an employer withhold federal income tax
- Did the person make estimated tax payments?
- Did they overpay taxes in 2019, and have their refund applied to 2020 taxes?

Some individuals may qualify for the recovery rebate credit

Most people who are eligible have already received the full amount for the recovery rebate credit as Economic Impact Payments. Some people may be eligible to claim the recovery rebate credit if they didn't get Economic Impact Payments or received less than they were entitled. People must file a tax return to claim the recovery rebate credit even if they aren't normally required to file. Those who don't normally file taxes can use IRS Free File to claim this credit.

Some may benefit from education credits

People who pay certain higher education expenses may qualify for one of these two education credits even if they don't owe any taxes.

