

The Champagne Village Times



CHAMPAGNE VILLAGE

Property Owners' Association

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October 2013

Volume 11 Issue 10

BOARD MEETING NOTES

By Tom Riggs

1. (Old Business Announcement)

During the month the Board approved by unanimous consent the purchase of a new upright piano in the amount of \$3,500 charged to Village Hall Reserve.

2. The Board confirmed a reserve purchase of a new strobe sensor for the automatic entry of Fire Department vehicles in the amount of \$1,365.

3. By a 4 to 3 vote the Board approved a rule change which would add the following language to the Rules and Regulations: ***"New home dealers may display a sign not to exceed 24"x36" in a street facing window, from the date of delivery to 15 days after the close of escrow."***

4. The Green Horizon contract which includes a \$242 per month increase was unanimously approved. (*The contract amount has been the same for the past 5 years.*)

5. The Board voted to renew our Pools Plus contract which includes a \$90 per month increase. (*The contract amount has been the same for the past 5 years.*)

6. The proposal from Michael J. Ferrara to perform the 2013 Financial Review and 2013 tax returns for a cost of \$3,490 was unanimously approved.

7. There was a Special Meeting of the Board on September 24, 2013 at which the Board approved an Editorial Policy for the CV Times. A copy of that policy will be distributed to all owners and residents.

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Directors/Officers

Everett Smith, President
Ken Hazzard, Vice President
Sandra Sidars, Secretary
Ken Sumner, CFO & Director
Jack Cox, Director
Doreen Smith, Director
Jean Slaughter, Director

Standing Committee Chairs

Architecture & Landscape,
Ken Hazzard
Social Activities Committee,
Peggy & Michael Holder,
Sherry Russell
Disaster, Charlie Service

CV Times Editors,
Janet & Pat LeRossignol
jlross1@gmail.com

We welcome and encourage residents to write articles or submit stories and jokes, and to give input and opinions on making the newsletter better. The editorial team has sole discretion to edit and/or print any item submitted. All articles must be submitted by the 18th of the month.

- Next Agenda Workshop is Friday, October 11 at 9 am in the Card Room (always held the Friday prior to the Board meeting).
- Next regular Board of Directors Meeting is Wednesday, October 16, 2013 at 1 pm in the Village Hall.
- Board minutes and financial statements are available in the Library for your reading. SAC financials are posted quarterly and may be viewed at this same location.



HAPPY HALLOWEEN



COPY ROOM POSTINGS

THE BULLETIN BOARD IN THE COPY ROOM IS ONLY FOR CV EVENTS AND CLUB ANNOUNCEMENTS! EVERYTHING ELSE MUST BE APPROVED BY KARIN OR TOM IN THE OFFICE BEFORE IT CAN BE POSTED.



THANK YOU

We would like to thank Luann and her nurses from Palomar/Pomerado Health for once again coming out to give us our flu shots. Also, a big thank you to our CV Volunteers: **Georgia Bolt, Pat Slaughter and Barbara Houg** for organizing and keeping the flow of people going for the afternoon. We gave out about 120 shots. Thanks to everyone who helped.

BUSINESS CARD RULES

THE ONLY BUSINESS CARDS ALLOWED ON THE WALL BY THE OFFICE ARE THOSE OF VENDORS ADVERTISING IN THE CV TIMES. ALL OTHERS WILL BE DISCARDED!

RECYCLE YOUR LIGHT BULBS, PAINT CANS, BATTERIES, ELECTRONICS & APPLIANCES

(Correction from last month)

**Free disposal of electronics & appliances:
EDCO Trash: (760) 744-2700**

**For more information on recycling call:
(877) 713-2784**

FREE INSPECTIONS AND REPLACEMENT OF SMOKE ALARMS AND BATTERIES TO CV OWNERS

The Burn Institute of San Diego offers free battery-operated smoke alarm inspections and maintenance. Inspections include vapor-testing and inspection of existing alarms, and replacement of alarms or batteries, if necessary.

There is absolutely no charge to owner-occupied residents. Sorry, this program is funded by government grants, and rental units are not covered.

Please also note that we are unable to accommodate alarms located on vaulted, or other high ceilings requiring ladders.

Call Joe, a Burn Institute volunteer and CV resident, at (760) 522-3733.

**15 PLEASE!
CV speed limit!**



FALL POOL HOURS

September 16 - November 30

**ADULTS - 9 am to 7 pm
CHILDREN - 12 pm to 2 pm**

Running a Homeowner Association is Complex and Expensive

By Rick Gibson, Managing Agent

With the world around us changing more rapidly every year we live on this planet, most of us, at some point, marvel at the increasing complexity of our lives, especially the dizzy rate that information is fed to us. Most of us remember the days before television when we were informed and entertained by radio and the printed word. A few of us are still informed and entertained by the radio and printed word, but today we have so many other forms of media bombarding us with information, not the least of which is television and, through computers, the internet. I marvel almost daily over how much more information we assimilate, and most of all, how very much more efficient we are at almost everything we do with the wonderful new tools we have at our disposal. Right here we have seen tremendous increases in productivity and efficiency. The Village office used to require three full time people to run, in addition to the scores of volunteers. Today, it is run perhaps better than ever before by 1.8 full time equivalents and scores of volunteers.

But progress is a double-edged sword. The more we are capable of doing, the more our membership expects. That is a good thing because it allows us to provide more services and contribute to our members' quality of life here at Champagne Village.

However, there is a dark side to our civilization's so-called advancement. More laws, more reporting requirements, and more regulation and safeguards, most leading to a greater cost of doing business. From a philosophical standpoint, there may someday be a backlash to government's increasing control of our lives. However, for the present, we must comply with a greater degree of regulation and reporting each year and that costs money.

Let me give you some examples:

- In a recent study prepared by the California Association of Community Managers (CACM) for the California Department of Real Estate (DRE), experts estimated that the typical homeowner association had to comply with over 500 regulatory steps (requirements) annually. This included a detailed analysis, for example, of such steps as providing notice of a monthly meeting, conducting it, minuting it, preparing a budget and distributing it to homeowners, along with a dozen other statutory requirements, and so forth. The analysis was done on a hypothetical 100 unit condominium and their estimate of the management labor cost of compliance, excluding printing and postage expenses, was over \$2,000 per month in today's dollars. At more than 4½ times larger, the cost for compliance at Champagne Village would obviously be higher.
- The above analysis did not include any labor issues and the corresponding compliance with State and Federal labor laws. Now here's an area that has gone crazy. The California Chamber of Commerce publishes an annual Labor Law Digest that is only about 500 pages and most companies like CHAMPS pay about \$300 a year to receive the Digest and related materials. Last year alone more than 30 new laws profoundly affected our clients and labor force. For example, five years ago, overtime basis went from 40 hour work week to 8 hour work day and seriously affected shift workers in maintenance and hospitality. Breaks and meal time requirements also changed.

- In addition to the issues related to payroll, reporting, personnel policies, and the other issues addressed in the Labor Law Digest, we must administer benefits including medical insurance and a premium-based cafeteria plan, vacation and sick leave tracking and so forth. Some of these programs, such as the IRS Qualified cafeteria plan, have substantial reporting requirements. For example, we have been paying a company specializing in cafeteria plan reporting about \$1,500 per year to meet IRS reporting requirements, but were able to reduce that annual expense through Paychex.
- Another area we spend a considerable amount of time and energy on is striving to provide the lowest Workers Compensation Insurance costs to our clients. This year workers compensation rates are about \$165,000 company-wide. And it would be a lot higher if we didn't have a very good experience rate for very safe operations. But that is not enough. Because CHAMPS' aggregate payroll exceeds \$1.0 million per year, our company falls under the Workers Compensation Rating Bureau, an industry-funded organization that defines worker job classifications and assigns those classifications to each employee in a company. The good news is that it allows us to shop each March for the best rates among dozens of insurance companies, and in pursuit of the best rates, we have changed carriers each year over the past six years. The bad news is that we spend considerable time and effort setting up new carriers each April and closing down and undergoing audits each following April and May. In addition, we have fought for the most favorable classifications for our employees. For example, we mounted three separate appeals regarding the classification of the Community Manager and Hospitality personnel. We won one and lost one.
- In total, our labor compliance requirements substantially exceed the HOA compliance requirements described above. However, since all on-site labor for all of our clients is consolidated, we are able to achieve economies and thereby reduce the cost to each client association.

The preceding, behind-the-scenes activities, represent a departure from the normal activities you might associate with your Managing Agent and the company that supports him. Yet, they are just as important to the legal and proper operation of your community as preparing the meeting packets, attending meetings, and assisting with capital replacement and energy conservation projects, etc. that you might be more inclined to associate with your Managing Agent. In fact, today's Homeowner Association Management contract for a larger association with on-site personnel is split pretty evenly between the more traditional supervision, service, and advice you might associate with your Managing Agent (and his trusty assistant) and accounting and administrative support duties performed by his firm. Your current management fee of \$3,875 per month represents 4.2 percent of this year's anticipated revenue/expense. Interestingly enough, Champagne Village was paying \$3,700 per month to their management company in 1996 prior to retaining CHAMPS. Applying a 3 percent inflation factor to \$3,700 would be \$5,276 in today's dollars.

Social Activities Committee (SAC)

Michael & Peggy Holder, Sherry Russell, Steve Thacker and Bev Purdy

2013 CHAMPAGNE VILLAGE EVENTS

OCTOBER

Oktoberfest..... Fri, Oct 4 5:00 pm
Men's Breakfast..... Sun, Oct 6 7:30 am
Halloween Party Sat, Oct 26 5:00 pm

NOVEMBER

Men's Breakfast..... Sun, Nov 3 7:30 am
Vet's Dinner Sat, Nov 9..... 5:00 pm
Lions Fashion Show Sat, Nov 16..... 11:00 am
Free Movie Sat, Nov 23..... 6:00 pm

DECEMBER

Men's Breakfast..... Sun, Dec 1..... 7:30 am
Christmas Caroling & Chili..... Mon, Dec 2..... 5:00 pm
Christmas Dinner Dance..... Sat, Dec 7..... 5:00 pm
CV Chorus Concert..... Sun, Dec 8..... 2:00 pm
Mandolin Orchestra Sat, Dec 14..... TBA
Holiday Home Tour Sun, Dec 15..... 1:30 pm
New Year's Eve Party..... Tues, Dec 31 6:00 pm

THE MEN'S BREAKFAST

Sunday, October 6
(first Sunday of the month)
7:30 - 9:00
(or until the food runs out)

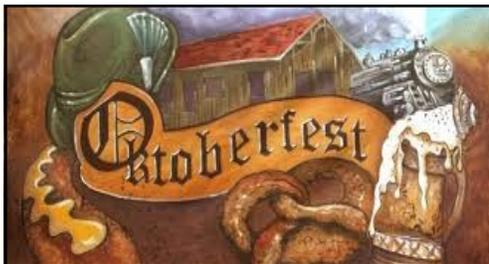
ALL THIS FOR
ONLY \$3



**Menu: eggs, bacon, sausage,
pancakes, waffles, fruit, juice & coffee**

You may bring your own plate, utensils & coffee cup

*All residents and guests are
welcome to a home-cooked breakfast
prepared by the men of CV!*



Friday, October 4
5 pm - \$8



You can reserve seats the
morning of the event

Featuring Cahill & Delene

Hosts/Chefs: Betty & Charlie Service, Jackie & Allan Whaite,
Carol & Bill Cowan, Joyce Martin & Terry Quimby

Menu: bratwurst, sauerkraut, buns, potato salad,
German chocolate cupcakes, coffee & lemonade

Bring your own drinks - appetizers - cash for the 50-50 drawing



*Put checks payable to SAC (no envelope) or cash (envelope with name/space)
in CVPOA dropbox by **Monday, September 30!***



SATURDAY, OCTOBER 26

5 pm

ONLY \$7 PER PERSON

Come in Costume - \$25 Gas Card

Prizes for Best 3 Costumes!

(costumes not a must)



Menu: Roast Beef, Ham & Turkey Croissants, Salads &
Make your own Sundae



Entertainment:
Dan Damon & Victoria



You can reserve a table the morning of the event.
Bring your own drinks/snacks.

Put checks payable to SAC (no envelope) or cash
(in envelope with name/space)
in CVPOA dropbox by Monday October 21



Everyone, please note that there are sign-up sheets on the bulletin board in the Copy Room for those who would like to assist with one or two events throughout the year.

SAC sure would appreciate your help AND... it's really a lot of fun!





**IT'S OUR
12th ANNUAL
VETS THANKSGIVING DINNER!**

Saturday, November 9, 2013

5:00 pm - Village Hall

Traditional Thanksgiving Dinner of roast turkey with stuffing & cranberry sauce, mashed potatoes & gravy, green beans, salad, and pumpkin pie with whipped cream

Cut off here and deposit in CVPOA drop box with your cash or check payable to SAC

CV VETERANS ARE FREE! \$15 for all other residents or guests

The deadline to pay is Monday, Nov. 4

Everyone must reserve a seat - No walk-ins

Name/Space of VETERAN attending _____ **FREE** _____

Name/Space of RESIDENT or GUEST attending _____ \$ _____

Name/Space of RESIDENT or GUEST attending _____ \$ _____

Name/Space of RESIDENT or GUEST attending _____ \$ _____

Total amount payable to SAC enclosed \$ _____

Please indicate with a ✓ where you and your guests would like to sit:

Air Force table Army table Coast Guard table Marines table Navy table

My own table I don't care, wherever there is room!

There are more of these reservation forms on the table in the Village Hall lobby.

The Annual Vets Dinner Saturday, November 9, 2013

By Mimi Baca

Our annual Vets Dinner will be held on Saturday, November 9 in the Village Hall. Our social hour begins at 5 pm with a traditional Thanksgiving dinner at 6 pm.



Our speaker this year is Howard Sharpell, an Army vet born in New York City. He graduated from Fordham University with a degree in Communications. While in the Army he was captured at the Battle of the Bulge and eventually escaped. Once out of

the service he worked for RCA for 21 years and then worked for Panasonic until 1993.

Howard's national commendations are numerous: three Purple Hearts, a Bronze Star, Presidential Unit Citations, European Theater of Operations Medal, The Victory Medal, and the POW Medal.

Locally he is a Life Member of The Veterans of Foreign Wars, Disabled American Veterans, and the Military Order of the Purple Hearts. Currently he chairs the North County Branch of the American Ex-Prisoners of War-San Diego Chapter!

A book has been written about his military life and will be available after the dinner. It will NOT be for sale. Contributions are requested to The World War II Experience (501c).

(Note: Howard's talk will not be about his time as a POW. He will talk about the POW flag, what it means to him, and what it should mean to others.)



VETS REMEMBRANCE BOOK

By Mimi Baca

At each Vets Dinner I take orders for anyone who would like a *free* copy of our Vets Remembrance book.

Over the years our vets have answered just one question - how has the service impacted the rest of your life? It's an easy read and very thought provoking. We have about 65 responses.

Are you a vet and a new resident? Would you like to see the book? I'd be glad to show you my master copy. Just call me (751-1032).

HUMOR IN UNIFORM

The Coast Guard Academy glee club was performing at the 1990 Senior Bowl in Mobile, Alabama and we cadets were put up with Coast Guard families for the weekend. My friend Rob somehow managed to borrow the district commander's car through his host-sponsor, and he used it that night on liberty. The next morning, we boarded a transport plane for the return trip. We had been airborne for 2½ hours when the pilot's voice came on the intercom. I saw Rob's face go ashen as the pilot said, "The admiral's on the radio, and he wants to know which cadet has his car keys."

During training exercises, the lieutenant who was driving down a muddy back road encountered another car stuck in the mud with a red-faced colonel at the wheel. 'Your jeep stuck, sir?' asked the Lieutenant as he pulled alongside. 'Nope,' replied the Colonel, coming over and handing him the keys. 'Yours is.'

CHAMPAGNE VILLAGE LIONS CLUB

CORDIALLY invites YOU and your GUESTS to attend our

FASHION SHOW

SATURDAY, NOVEMBER 16, 2013

11:00 AM TO 3:00 PM

CHAMPAGNE VILLAGE HALL

Live & Silent Auction / Hors d'oeuvres & Lunch

\$15 Per Person

MEN'S & WOMEN'S FASHIONS

Proceeds will benefit various charities: Interfaith Community Services, Injured Marine Semper Fi Fund, Junior Blind of America, Braille Institute, Southern California Lions Eye Institute, Canine Companions, Campaign Sight First II, and many other worthy institutions.

For more information call Leah Kapp (760) 749-0660



Please make checks payable to CV LIONS CLUB

Name _____ # of reservations _____

Address _____
(only space number necessary if you are a CV resident)

Telephone _____ **Must have reservations in by NOVEMBER 9**

They can be mailed to: Leah Kapp, 8975 Lawrence Welk Dr. #227, Esc. 92026

SWING BAND PARTY



HEALTH INSURANCE NEWS

By Carla Grills

Open Enrollment begins October 1 for our new nationwide health care program. Our new Affordable Care Act of 2010 is about to launch. It will be a journey. Even as I write there are talks of delaying the individual and family plans for another year. If we proceed with current law, individuals and small businesses will need to insure by March 31, 2014 to avoid penalties on their 2015 tax bill.

The goal is to enroll every working adult and their dependents into some level of health insurance. The Federal and State subsidized plans are offered through exchanges. **Covered California** is our Federally subsidized insurance exchange. The subsidized policies can only be purchased through local registered agents or directly from the state offices. The plan choices and prices will be the same through either venue. The plans are not one size fits all. Calculators will be available to help determine the plan best suited to a family size and income. Income will be verified by one's Federal Tax Return. The premium will be determined accordingly. Deductibles and co-pays will apply.

Four subsidized plans will be offered: The Bronze Plan covering approximately 60% of annual costs, Silver for 70%, Gold for 80% and Platinum for 90%. The premiums are calculated. More information can be found on the internet at CoveredCa.com.

Insurance policies outside of the exchange will still be available through familiar companies. Current plans will often be renamed and moved into the new plans. More flexibility and choices will still be the hallmark of the plans outside of the exchange.

October 15 begins the Medicare Annual Election Period. Medicare beneficiaries have until December 7 to make any needed changes in your health care or drug plan. You can change your mind more than once if you need to, but whatever you have signed up for on December 7 is your new plan as of January 1, 2014. Check your Annual Notice of Change letter and your Evidence of Coverage statement to confirm if you have the best coverage for your current situation.

If you are leaving an employer plan, you have a Special Enrollment Period that lasts eight months without penalty. If you have just moved, you have a two month period to enroll in a local plan. Check with your local agent or Medicare.gov for more Special Enrollment periods.

SKIN SEMINAR

By Karen Smith, #152

I would like to provide a short presentation on the treatment of skin abrasions, skin tears and joint sprains to prevent further injury or infection until you decide to see a physician. I would like to help our friends and neighbors understand basic first aid so that wounds should be cleaned and dressed appropriately.

The first aid kits in the community are replenished routinely but never seem to have proper supplies needed at the time and I feel everyone should have basic supplies at their homes to care for minor injuries. There will be available for purchase at cost a kit that will provide basic supplies that everyone should have in their homes in case of injury.

Please let me know if you are interested in attending this program so that I can schedule a room in the Village Hall and post the date and time. Call 751-9762.

(Author's note: I am a retired Registered Nurse. I worked as a Staff Developer and Director of Nursing in Long Term Care for over twenty years. Skin care has always been a focal point for me since Nursing home care was and is so greatly regulated and skin issues were closely monitored by the state examiners.)

Word Redundancies From Richard Lederer

pizza pie = pie pie
epileptic seizure = seizure seizure
the hoi poloi = the the people
head honcho = head head
rice paddy = rice rice
shrimp scampi = shrimp shrimp
Sahara Desert = desert desert
The La Brea Tar Pits = the the tar tar pits!



DIGITAL DIARY & MORE

By Richard Coffman

ADVENTURES IN THE WEST

In August Annetta and I followed the “Yellow Brick Road”, Interstate 15, to Butte, Montana to visit her daughter and her seventh grandchild.

During our visit we got acquainted with the scenery and history of southwestern Montana, had adventures with “big animals” going and coming on our trip, and stepped onto the path of the Lewis and Clark Expedition of more than 200 years ago. More about the “big animals” next month!

Coming home on I-15 through Dillon, Idaho we stopped to see “Clark’s Outlook.” It turned out that Clark and some of the Expedition had left the river briefly to check out a limestone outcropping about 200 feet high. The rest of the Expedition had gone ahead to look for Sacajawea’s tribe to negotiate for horses to carry them over the Continental Divide to the Columbia River watershed.

This outcropping had a commanding and beautiful 360 degree view of the immense valley and the mountains to the west. It was a perfect place to take measurements. The thrill was to step onto a piece of ground that Clark had visited so many years ago! We even brought back a tiny piece of the limestone covered with lichen!

COMPUTER BACKUP

A simple way to back up your computer is to buy an external hard drive and hook it to your computer through the USB port. Then you simply transfer the files you want to back up to the new hard drive.

If you would like to be on the VILLAGE EMAIL LIST, simply send an email to me at welkman1@gmail.com asking to be put on it for late-breaking news, Villagers’ things for sale and other helpful information. I do not share the names on the list.

More from Lederer

beautiful calligraphy = beautiful beautiful writing
correct orthography = correct correct writing
luke warm = warm warm

WELCOME NEW RESIDENTS!

#407 John & Katie Murphy

(760) 666-9894

John and Katie Murphy have lived in San Diego county for 40 years, and recently moved into CV. Although they both graduated from Poway High, they didn't meet each other until their early 20s when he was teaching horse-back riding to her friend. They've been married for 32 years and have 3 sons and 4 grandchildren. Golf is his game and she loves riding horses.

#46 Susan Huppert

297-4521

Susan is from the Escondido area and decided to down-size after losing her husband a few years ago. She works at home for Palomar Hospital as a coder. Her Great Dane, Pluto, keeps her company and she is very active at the Escondido Moose Lodge. Her two sons and four grandchildren also live in the area.

#122 Gene & Kathleen Lunden

(503) 680-9814 Gene; (503) 860-6070 Kathleen

Gene & Kathy and their cat, Nubie, moved here from Portland, Oregon, to escape the rainy weather. They have three amazing sons and are expecting their first grandchild in January. They have already become active joining line dance and bocce ball. She also joined Happy Hands and he joined the pool players. Gene plans to become involved in golf and Kathy loves all kinds of crafting and sewing.

#410 Daniel & Maureen (Guthrie) Nauenburg

714) 396-2672

Daniel & Maureen are retired and spend half the year in Yorba Linda and the other half in CV. They have two daughters and five grandchildren. Both of them like to golf.

#415 Tricia Knapik

(858) 207-7240

CARE & CONCERN COMMITTEE

The Care & Concern Committee began in 2007 with 12 ladies attending the first meeting. Since then it has grown to over 70 members including men and women. This is our mission statement:

- We are a non-denominational group who care about the members of our Village, regardless of their beliefs.
- We visit residents, send cards, and deliver soup and other food when it is available.
- We help plan and prepare for memorials and support those who have lost a loved one.
- We will pray for those who request prayers by name or anonymously. Send prayer requests to Leonore Alvarado at rlalvarado@juno.com.

A big thank you to all those who have been returning the soup containers to the kitchen.

**FRIENDS
HELPING FRIENDS**

By Pat LeRossignol



We are volunteers who drive CV residents to medical appointments when they have no other means of getting there. If you need a ride, please call **Pat LeRossignol (749-7934)** and we'll find a driver for you. *If it's an emergency call 911!*

**VAN TRIPS**

The Village Van goes to the Von's Shopping Center on El Norte Parkway every **Friday at 9 am**. Please call the Office to sign up (749-8008). All residents who no longer drive are welcome.

NEED YOUR FRUIT PICKED?

If you have fruit on your trees and cannot pick it yourself, please call resident Etta McQueary at (619) 606-1062. She'll send someone to do it for you. You can keep what you want, and the rest will be placed at the mailboxes to share with everyone.

VESPERS (non-denominational) - Sundays at 4 pm

1st Sunday is Communion and fellowship

Where: Card Room

Contact: Margaret Meadows (749-7573)

CATHOLIC BIBLE STUDY - Thursdays at 6:30 pm

Where: Multi-Purpose Room

Contact: Jim or Carol Kostick (749-8313)

VILLAGE CARE GROUP & BIBLE STUDY - 1st/3rd Thurs. at 6:30

Where: Card Room

Contact: Ken Sumner (751-4012)

PRAYER GATHERING - 1st/3rd Wednesdays at 10 am

Where: 406 Myrtle Court

Contact: Eunice Dirks (913-5040)

SHABBAT CLUB - 7 pm last Friday of the month (Oct. 25)

Where: Card Room

Contact: Al Estus & Barbara Lita (751-4342)

PASSINGS**IN MEMORY OF**

David Burlingame, August 26, #382

Virginia Niciphor, Sept. 23, #60

**Cards with notes of encouragement
are always appreciated.**

Time, I have only just a minute
Only sixty seconds in it
Forced upon me, can't refuse it
Didn't seek it, didn't choose it
But it's up to me to use it
I must suffer if I lose it
Give account if I abuse it
Just a tiny little minute
but eternity is in it...



LIONS CLUB

By Alan Rings

At the October meeting the club was honored with a visit by the District Governor for San Diego and Imperial Counties, Napoleon White. Also attending were John Ruiz, 2nd Vice District Governor; Nelly Taquira, Regional Chairman; Gary Jones, Cabinet Secretary; and Mila Seitz, President of the Mount Pinatubo Lions Club in South Bay. Our own Paul Fischer has been appointed a Regional Chairman.

Ernie Uyeda reported on the Charity Committee. A \$3,000 donation is being made to the Lions Sight and Hearing Foundation. As long as there are sufficient funds, all fundraising expenses will be paid from member sources and every penny collected from the public will go to charity.

District Governor White reported a new local club was chartered this February, bringing the total number of clubs in San Diego and Imperial Counties to 63, with 1,585 members, proudly adding that this district was recently recognized as the Number One District in the state. He said the Lions are the leading organization in community and humanitarian service in the world, with some 1,363,315 members in 207 countries and territories. He reported on the International Convention in Hamburg, Germany, where he met Chinese basketball player, Yao Ming, also a Lion. Billy Smith was presented with a 15-year achievement award.

King Lion Alan presented Governor White with 127 pairs of eyeglasses and a hearing aid for the Lions' Sight Preservation program, all donated by the generous Villagers since July.

Leah Kapp reported on the progress for the November 16th Fashion Show and Charity Luncheon, featuring fashions from J.C. Penney. There will be both live and silent auctions. All Villagers and guests are encouraged to attend this gala event. Tickets are available now from Lion Leah or any other Lion at \$15 each.

Lion Alan reported on plans for the October White Cane Fundraiser. Villagers will receive a solicitation letter along with a white cane the first week of October. The Lions all stayed late to stuff the canes and letters into envelopes. On October 12 the Lions will also be asking for public donations in front of the Vons and CVS on the south side of El Norte Parkway east of I-15.

The Lions Club has two machines to help the visually impaired read books, newspapers and magazines. These are available for free to anyone in the Village. If you would like to try one out, contact Lion Alan (858-395-7572).



**MEMORY KEEPERS
SCRAP BOOK CLUB**

By Janet Hyman

Saturday, October 26, 10 am to 4 pm

If you love scrapbooking or would like to learn more about it, please join us in the Card Room. Just bring your supplies and a light snack and have some fun. It's a great way to share our individual creativity and learn new and clever ways of making our memory books even better. If you need supplies or have a question, call Janet Hyman (749-8120).



HAPPY HANDS

By Janina Garvey

Tuesdays - 1 pm to 4 pm

Join us at Happy Hands every Tuesday from 1 pm to 4 pm in the Village Hall. We are a group of "lightly organized" ladies who enjoy crafts, needlework, knitting, crocheting, etc. We invite any residents who enjoy hand work, would like to learn, or would just like to get acquainted with some friendly Villagers.

We are accepting handmade caps and baby blankets. Any donations of materials or time will be greatly appreciated. For more information call Janina Garvey (749-1730).

HOLIDAY HOME TOUR

By Mimi Baca

Start thinking about whether you'd like to open up your decorated home for the Holiday Home Tour on Sunday, December 15!

Call Mimi (751-1032)



CV PET LOVER'S CLUB

By Doreen Burchett & Doreen Smith

- **RULES & REGULATIONS:** Posted at the Pet Park
- **OPEN:** Every day except Tuesday morning for maintenance
- **SOCIAL TIME:** 3 pm to 4 pm; it's a good time for new residents to get acquainted, pets or no pets
- **KEY:** Obtain a key to the lock (\$10) from Karin in the Office and lock the gate when you leave.
- **REGISTER YOUR PET:** For your pet's safety, please register them at the Office
- **PET WALKING AREAS:** Review the map; all pets must be on leashes
- **WE NEED PLASTIC BAGS:** Please keep donating them
- **DO NOT PUT DOG WASTE IN THE PICNIC AREA TRASH CANS!**
- **MONITOR YOUR DOG AND CLEAN UP ITS WASTE IMMEDIATELY! THIS RULE IS TOO OFTEN BROKEN!**
- **Contacts:** Doreen Smith (751-3305), Doreen Burchett (751-4008)
- **Watch for snakes and coyotes;** the Fish & Game Dept. suggests carrying an air horn or pepper spray especially at dusk or dawn; small dogs are at greater risk.

VILLAGE SOLOS

By Mimi Baca

The monthly get-together of the SOLOS will be on Friday, October 11 in the Village Hall. The social hour begins at 5 pm with dinner at 6 pm. Nancy Cowell and Betty Mortz are the hostesses this month. Remember to bring \$1 for the 50/50 drawing.

One guess what the theme is...Halloween! Maybe someone will have a true scary story to tell...like lots of bats in the attic of a new house they had just moved into. Think about it. Do you have a true scary story to share?

Since the Halloween colors are orange and black, what foods match those colors?

Aphorism- A SHORT, POINTED SENTENCE THAT EXPRESSES A WISE OR CLEVER OBSERVATION OR A GENERAL TRUTH

1. The nicest thing about the future is that it always starts tomorrow.
2. Money will buy a fine dog, but only kindness will make him wag his tail.
3. If you don't have a sense of humor you probably don't have any sense at all.
4. Seat belts are not as confining as wheelchairs.
5. Business conventions are important because they demonstrate how many people a company can operate without.
6. Why is it that at class reunions you feel younger than everyone else looks?
7. Scratch a cat (or dog) and you will have a permanent job.
8. There are no new sins, the old ones just get more publicity.
9. No one ever says "It's only a game" when their team is winning.
10. I've reached the age where 'happy hour' is a nap.
11. Be careful about reading the fine print, there's no way you're going to like it.
12. Do you realize that in about 40 years we'll have thousands of old ladies running around with tattoos?



BUBBLY BABES

By Mary Starkey

On October 3 the Babes will be honoring Sandy Watkinson by taking her out to lunch. Sandy and her husband are leaving our Village soon. We will meet at the clubhouse at 11 am. Dress in red and purple.

On November 16 our hostess Carol Cox has planned for the Babes to attend the Lion's Fashion Show held in the Hall. Lunch will be served. This is a heads-up notice to mark your calendars. More on this will be sent to you closer to the event.

Love you all, Yours in Redhatting, QM Mary

CV CLUBS

THANK YOU

The Piano Committee, on behalf of the CV Chorus and the Village residents, thanks the Champagne Village Board of Directors for the purchase of our new piano in the Village Hall.

Thank you also to Bev Davenport, Dixie Talbot, and Eleanor Schulze for looking at several of the pianos with us. A special thank you to Mary King, our chorus pianist, for putting in a lot of time and trying out each piano we considered.

The piano is an asset to the Hall and will be enjoyed by all for many, many years.

At the Chorus' Christmas Concert we will have special music to highlight our new piano.

Thank you again, it is greatly appreciated!

The Piano Committee

Pat Slaughter and Barbara Houg



CHORUS

By Barbara Houg

Look at the TV Guide and you will see that it is packed with musical entertainment. The X-Factor, The Voice, and America's Got Talent are hugely popular examples of our enjoying music. Today, we are less likely to stand around the piano and have a sing-along, but people still really enjoy singing.

In some ways with today's technology, we listen to music more, so we sing less ourselves. Singing connects us to a different part of our brain. It gives us pleasure. When we are a part of a larger group, it gives us a feeling of wellbeing. It also improves our breathing, lung capacity, posture, and mood.

So come and sing with others. Group singing has been associated with health and wellbeing benefits. Everyone is welcome and there are no requirements but enjoyment of singing and people.

Chorus rehearsal meets every Tuesday at 10 am in the Card Room. We welcome newcomers to join our group. Just show up. Any questions, contact Barbara Houg (291-8518).



BUNCO

Meets the second and fourth Fridays at 1 pm in the Hall. This month we meet on October 11 and 25. Bunco is an easy dice game. The cost is only \$3. Call Delores Madsen (751-3472) to reserve your seat.

BRIDGE FOR EVERYONE

Meets on Tuesday at 1 pm in the Card Room. No stress, no pain. Just have fun. Singles welcome. Contact - Ernie Uyeda (749-1940)

COUPLES BRIDGE

Wednesday, October 9

Meets the second Wednesday at 5 pm in the Hall.

Hosts - Linda & Jerry (751-0075). Sign up in the Copy Room. Please bring your own drinks and \$2 per couple for the prizes.

CRIBBAGE

Meets Monday at 1 pm in the Library. No charge! We need more players! Contact Billy Smith (751-3305)

HAND AND FOOT

Meets Monday at 1 pm in the Multi-purpose Room. It's an easy card game that you can learn in one hand! Contact - Rosie Uyeda (749-1940)

MONDAY GAME NIGHT

Meets at 6 pm every Monday - just show up! On the second Monday there is a 5 pm potluck before the games. We play Mexican Train, Mah-Jongg, Hearts, Spades, Sequence, Wii or bring a new game to play! Contact - Linda Harper (751-0075)

PENNY CANASTA

Meets at 1 pm on Thursday in the Card Room. Contact - Sandra Watkinson (749-0164)

PINOCHLE

Meets the first and third Friday at 1 pm in the Card Room - Cost - \$1
Contact - Marion Psota (751-3940)

POOL PLAYERS CLUB

Meets Tuesday's & Thursday's from 1 pm to 3 pm

CV MEN'S GOLF CLUB

By Pat LeRossignol



After a shot-gun start we enjoyed a lunch of hot dogs and macaroni salad thanks to Bill Cowan and Alan Whaite.

Good to see Bill back, hopefully he'll be on the golf courses soon, too.

In the **Fountains** report a total of \$954 was passed out to the members with Brian Wright, Ken Sumner, Paul Evans, Bill Glenn and Steve Webb the biggest winners. We'll continue to start at 7:20 until the time change in October. The Club Championship will be held on October 31, November 7 and 14. Three weeks to get your best two rounds in. Players in the Championship must have 20 rounds on the Fountains this year to participate in the event.

In the **Oaks** report, Bob Olsen announced that an Oaks Championship will also take place in October. Prize money and trophy will be processed through Treasurer Bill Cowan. The number of prior competitive rounds to participate in this event is being determined at this time.

Paul Evans will continue to collect email addresses and phone numbers to complete our membership roster. The 50/50 payouts were drawn and paid out with Willard Youtz and Bill Glenn each winning \$32.

CV TENNIS CLUB

By Diane Hoadley



The CV Tennis Club held its monthly meeting/potluck on September 12 as a picnic in the park hosted by Billy and Doreen Smith. A great time was had by all!

The next monthly meeting/potluck will be in the Village Hall on Thursday, October 10 starting at 5:30. A sign-up sheet will be posted in the Copy Room in advance of the meeting. Hope to see you there!

A golfer walks off the 18th green, hands his putter to his caddy and says, "Kid, you've got to be the worst caddy in the world."

The caddy replies, "Sir, that would be too much of a coincidence."

OAKS LADIES GOLF CLUB

By Betty Service



The monthly meeting was held on September 5 and was well attended. We are having a safari on October 24 and all are invited to play. We're also having a turkey shoot on November 14. More details later.

The big discussion was where to have our Christmas Lunch on December 5. Restaurants suggested were Pala Mesa Resort, Carmela's and Castle Creek. It will be finalized at the October meeting.

Thanks in part to the leadership of President Joyce Morgan, the club has taken on a service project once a year or sometimes more. We have done Easter baskets, gifts for the shut-ins in the Village, etc. This time we all brought "back to school" supplies that we donated to the San Pasqual Academy for foster children that are older and not as adoptable. We not only play golf and have fun, but feel we have a lot to offer to the community.

If you are interested in joining our club please contact President Joyce Morgan (749-3184).

FOUNTAINS LADIES GOLF CLUB

By Betty Service



Ladies were asked to wear red, white and blue at our September 11 meeting in honor of the day of remembrance. Our Club Championship was to begin that day but due to so many key players being gone, it was postponed until October.

One of our longest standing members is leaving us and moving to Boise, ID to be near her children. Jane Humphrey lost her house in the fire a few years ago and she and her husband rebuilt a beautiful house above the North County Mall. Jane is an awesome golfer and is still going strong in her 80's. She thinks she and Priscilla DeArman have been in the club the longest, and are two of the original members. She has been in the club since 1993. Good luck Jane, you will be missed more than words can say.

The nominating committee will be suggesting names to take over the new board which begins in January. The names will be submitted at the October meeting.

Remember we are always looking for new members. Contact membership chairperson, Betty Service (749-0575) or email her at betty.service@gmail.com.

GET UP AND MOVE!

FYI - All classes are run by resident volunteers. If you'd like to join a class but the times are not convenient for you, feel free to start a new session at a different time and we'll advertise it for you and instruct you on using the sound system and screen. The DVDs used for aerobics, zumba, yoga, and line dance are available for any resident who wants to start a new class. Contact Janet LeRossignol for more information (749-7934).

PICKLE BALL AT CV

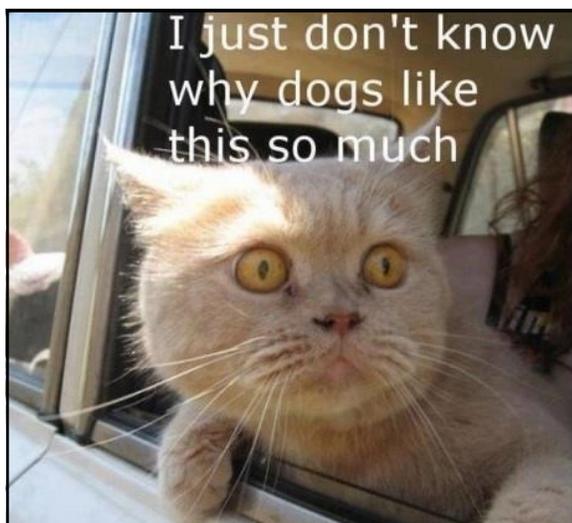
Open Pickle Ball is scheduled for

Wednesday nights at 6 pm

Come to the tennis courts and play!

BOCCE BALL

The Bocce Ball courts are open for anyone to play. The rules of the game are posted on the side of the shed where the equipment is stored. Your pool key will open the shed. Gather a few friends for a friendly game!



AEROBIC DANCE & ZUMBA - T/Th/Sa - 8 am

35 minutes of aerobics, then 20 minutes of Zumba. This session is a very energetic workout. Contact - Linda Harper (751-0075)

CHAIR YOGA - M/W/F - 8 am

In these sessions of Chair Yoga you will be following the instructor on the DVD while sitting in a chair. It feels great and is easy to follow. Contact - Linda Harper (751-0075)

WATER EXERCISE - M/W/F 10 am, T/Th - 2 pm

This is 40 minutes of water aerobic exercises in the pool to a guided CD. Come join us for a workout that's easy on your joints! Contact - Deanna Clatworthy (751-0204)

EARLY BIRD WALKIE TALKIES - Mon-Sat 7:30

Meet at the mailboxes and join a group of women who walk through the Village for about a half hour. Contact - Linda Harper (751-0075)

BEGINNING LINE DANCE - Tuesdays - 6 pm

Before you come to your first class, please call Janet LeRossignol (749-7934).

INTERMEDIATE LINE DANCE - M/W/F - 9 am

Try the Tuesday evening class first to learn the steps to popular line dances. If you already dance and catch on quickly by watching others, the intermediate sessions are for you. Contact - Janet LeRossignol (749-7934)

Visit the CV gym.

It's important for your physical and mental health to stay active!

The biggest lie I tell myself is "I don't need to write that down, I'll remember it!"

ODDS & ENDS



LIBRARY

By Joann, Connie, Liz,
Judy, Priscilla

We had another good sized book donation arrive without prior notification recently. Fortunately, it included some large print books which are certainly in demand. Otherwise, look for special selections on the window sill and check out the "new donations" line-up just inside the doorway.

BOOKMOBILE

By Betty Mortz

Tuesdays, Oct. 1 and 15
10 am - 12 noon

The bookmobile will be visiting our Village the first and third Tuesdays in October. It's your opportunity to add new and interesting reading material. Join us at the beautiful van parked near the Laundry Room.



I can get See's gift certificates and boxed candy for you. Please specify what type of candy you want, put your order and check made out to **Linda Harper** in the CVPOA dropbox or in my mailbox at **186 Skyline**. The price is **\$14.50/lb** and I'll deliver your order to your home.



GOLF CART CLINICS

Fridays - 2nd, 3rd, and last
9 am at Car Wash area

The A-1 Golf Cart Clinic is held every *second* Friday.

The Golf Carts & More Clinic is held every *third* Friday.

The Escondido Golf Cart Service Clinic is every *last* Friday.

Wouldn't it be great if we could put ourselves in the dryer for 10 minutes and come out wrinkle free, back to our original shape, three sizes smaller, and smelling April fresh!

LEARNING WITH DAD

A little boy and his dad went out fishing one morning. After a few quiet hours in the boat, the boy became curious and asked "How do fish breathe under water?"

His dad said, "I don't know, son."

The boy sat quietly and then asked, "How does our boat float on the water?"

"Gee, I don't know", his dad replied.

Pondering his thoughts again he asked, "Why is the sky blue?"

"Gosh, I don't really know." replied the dad.

The inquisitive boy, worried that he was annoying his father, asked this time "Dad, do you mind that I'm asking you all of these questions?"

"Of course not, son," replied his dad "How else are you going to learn anything?"

The Golden Egg
Omelet House

316 W. Mission Ave., # 101 - 102 - 103
Escondido
760.489.6420

Featuring:
"The Mess!"
 or "The Veggie Mess!"

All you can eat...

The "Mess!"
Scrambled eggs with...

- Ham
- Italian Sausage
- Hash Browns
- Sautéed Onions
- Bell Peppers
- Tomatoes

Topped with Melted Jack & Cheddar

or **"The Veggie Mess!"**
Scrambled eggs with...

- Hash Browns
- Bell Peppers
- Tomatoes
- Broccoli
- Zucchini

Topped with Melted Jack & Cheddar

\$8.95
No split • No Substitutions
Served Monday thru Saturday

\$7.95
A plate
with French Bread & Toast or Tortillas

The Golden Egg Omelet House Fundraiser

10% of Food and Beverage is contributed to
SAC if you mention you live at CV!

316 West Mission Ave.
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Open Daily 7 am - 2:30 pm

ACTIVITIES AT A GLANCE

<u>BRIDGE</u>	<u>TIME</u>	<u>CONTACT</u>	<u>PHONE</u>
Bridge for Everyone	Tuesday - 1 pm	Ernie Uyeda	749-1940
Couples Bridge	2 nd Wednesday - 5 pm	Linda Harper	751-0075
Mixed Duplicate Bridge	2 nd Thursday - 1 pm	Ernie Uyeda	749-1940
<u>CARDS & GAMES</u>			
Bunco	2 nd /4 th Friday - 1 pm	Delores Madsen	751-3472
Cribbage	Monday - 1 pm	Billy Smith	751-3305
Game Night	Monday - 6 pm (5pm 2 nd Mon)	Linda Harper	751-0075
Hand and Foot	Monday - 1 pm	Rosie Uyeda	749-1940
Penny Canasta	Thursday - 1 pm	Sandra Watkinson	749-0164
Pinochle	1 st /3 rd Friday - 1 pm	Marion Psota	751-3940
Pool Players	Tues/Thurs - 1 pm to 3 pm		
<u>CRAFTS, ETC.</u>			
Scrap Book Club	4 th Saturday - 10 am	Janet Hyman	749-8120
Happy Hands	Tuesday - 1 pm	Janina Garvey	749-1730
<u>EXERCISE</u>			
Aerobics/Zumba	Tues/Thurs/Sat - 8 am	Linda Harper	751-0075
Chair Yoga	M/W/F - 8 am	Linda Harper	751-0075
Line Dance-Beginning	Tues - 6 pm (no class 4 th Tues)	Janet LeRossignol	749-7934
Line Dance-Intermediate	MWF - 9 am	Janet LeRossignol	749-7934
Walkie Talkies	Mon-Sat - 7:30	Linda Harper	751-0075
Water Exercise	MWF - 10 am & TTh - 2 pm	Deanna Clatworthy	751-0204
<u>BIBLE STUDY, ETC.</u>			
Catholic Bible Study	Thursday - 6:30 pm	Jim/Carol Kostick	749-8313
Prayer Group	1 st /3 rd Wednesdays - 10 am	Eunice Dirks	913-5040
Shabbat Club	Last Friday - 7 pm	Barbara Pittman	751-4342
Vespers	Sunday - 4 pm	Margaret Meadows	749-7573
Village Care Group	1 st /3 rd Thursdays - 6:30 pm	Ken Sumner	751-4012
<u>SPORTS</u>			
Fountains Ladies Golf	Wednesday morning	Betty Service	749-0575
Men's Golf	Tuesday/Thursday morning	Lee Rabeneau	751-2544
Oaks Ladies Golf	Thursday morning	Barbara Houg	291-8518
Table Tennis	M-Th - 4:30-6:30 pm	Lee Conner	749-2857
Tennis Club Meeting	2 nd Thursday - 5:30 pm	Delores Madsen	751-3472
<u>VOLUNTEERING</u>			
Care & Concern Committee		Bev Davenport	751-3025
Friends Helping Friends (rides to doctor appointments)		Pat LeRossignol	749-7934
<u>MISCELLANEOUS</u>			
Bubbly Babes/Red Hats	Various	Mary Starkey	751-0825
Chorus	Tuesday 10 – 12	Barbara Houg	291-8518
Library		Joann Galarneault	751-0223
Lions Club	3 rd Wednesday - 5:30 pm	Alan Rings	(858) 395-7572
Social Activities Committee		Peggy/Michael Holder	690-3798
Village Solos	2 nd Friday - 5:30 pm	Judy Johnson	749-2611
		Marlene Montooth	749-7445

For changes to this list contact Karin in the Village Office

CHAMPAGNE VILLAGE CALENDAR - OCTOBER 2013

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 8:00 Aerobics/Zumba 10:00 Chorus <i>10:00 Bookmobile</i> 1:00 Bridge for Everyone 1:00 Happy Hands 1:00 Shanghai 2:00 Water Aerobics 4:30-6:30 Table Tennis 6:00 Beginning Line Dance	2 8:00 Chair Yoga 9:00 Line Dance 10:00 Water Aerobics 4:30-6:30 Table Tennis	3 8:00 Aerobics/Zumba 11:30 Oaks Ladies 1:00 Pennies 2:00 Water Aerobics 4:30-6:30 Table Tennis 6:30 Village Care Group 6:30 Catholic Bible Study	4 7am-10pm Fesler-picnic 8:00 Chair Yoga 9:00 Line Dance 9:00 Shop/CV Van 10:00 Water Aerobics 1:00 Pinochle 5:00 OKTOBERFEST	5 7am-10pm Fesler-picnic 8:00 Aerobics/Zumba
6 7:30 MEN'S BREAKFAST 11-5 Private Party- picnic area #440 4:00 Vespers	7 8:00 Chair Yoga 9:00 Line Dancing <i>10:00 C&C</i> 10:00 Water Aerobics 1:00 Bridge 1:00 Hand & Foot 1:00 Cribbage 4:30-6:30 Table Tennis 6:00 Game Night	8 8:00 Aerobics/Zumba 10:00 Chorus 1:00 Bridge for Everyone 1:00 Happy Hands 1:00 Shanghai 2:00 Water Aerobics 4:30-6:30 Table Tennis 6:00 Beginning Line Dance	9 8:00 Chair Yoga 9:00 Line Dance 10:00 Water Aerobics <i>11:30 Fountains Ladies Golf</i> 4:30-6:30 Table Tennis 5:00 Couples Bridge	10 8:00 Aerobics/Zumba 1:00 Mixed Duplicate Bridge 1:00 Pennies 2:00 Water Aerobics 4:30-6:30 Table Tennis 5:30 Tennis Club 6:30 Catholic Bible Study	11 8:00 Chair Yoga 9:00 A-1 Golf Carts 9:00 Line Dance 9:00 Shop/CV Van 9:00 WORKSHOP 10:00 Water Aerobics 1:00 Bunco 5:30 Village Solos	12 8:00 Aerobics/Zumba
13 4:00 Vespers	14 8:00 Chair Yoga 9:00 Line Dancing 10:00 Water Aerobics 1:00 Bridge 1:00 Hand & Foot 1:00 Cribbage 4:30-6:30 Table Tennis 5:00 Game Night Potluck	15 8:00 Aerobics/Zumba 10:00 Chorus <i>10:00 Bookmobile</i> 1:00 Bridge for Everyone 1:00 Happy Hands 1:00 Shanghai 2:00 Water Aerobics 4:30-6:30 Table Tennis 6:00 Beginning Line Dance	16 8:00 Chair Yoga 9:00 Line Dance 10:00 Water Aerobics 1:00 BOARD MEETING 4:30-6:30 Table Tennis 5:30 Lions Club	17 8:00 Aerobics/Zumba 11:30 Men's Club 1:00 Pennies 2:00 Water Aerobics 4:30-6:30 Table Tennis 6:30 Village Care Group 6:30 Catholic Bible Study	18 METER READING 8:00 Chair Yoga 9:00 Golf Carts & More 9:00 Line Dance 9:00 Shop/CV Van 10:00 Water Aerobics 1:00 Pinochle	19 8:00 Aerobics/Zumba
20 4:00 Vespers	21 8:00 Chair Yoga 9:00 Line Dancing 10:00 Water Aerobics 1:00 Bridge 1:00 Hand & Foot 1:00 Cribbage 4:30-6:30 Table Tennis 6:00 Game Night	22 8:00 Aerobics/Zumba 10:00 Chorus 1:00 Bridge for Everyone 1:00 Happy Hands 1:00 Shanghai 2:00 Water Aerobics 4:30-6:30 Table Tennis 6:30 Bunco	23 8:00 Chair Yoga 9:00 Line Dance 10:00 Water Aerobics 4:30-6:30 Table Tennis	24 8:00 Aerobics/Zumba 1:00 Pennies 2:00 Water Aerobics 4:30-6:30 Table Tennis 6:30 Catholic Bible Study	25 8:00 Chair Yoga 9:00 Escondido Golf 9:00 Line Dance 9:00 Shop/CV Van 10:00 Water Aerobics 1:00 Bunco 7:00 Shabbat Club	26 8:00 Aerobics/Zumba 5:00 HALLOWEEN PARTY 10:00 Scrapbook Club
27 4:00 Vespers	28 8:00 Chair Yoga 9:00 Line Dancing 10:00 Water Aerobics 1:00 Bridge 1:00 Hand & Foot 1:00 Cribbage 4:30-6:30 Table Tennis 6:00 Game Night	29 8:00 Aerobics/Zumba 10:00 Chorus 1:00 Bridge for Everyone 1:00 Happy Hands 1:00 Shanghai 2:00 Water Aerobics 4:30-6:30 Table Tennis 6:00 Beginning Line Dance	30 8:00 Chair Yoga 9:00 Line Dance 10:00 Water Aerobics 4:30-6:30 Table Tennis	31 8:00 Aerobics/Zumba 1:00 Pennies 2:00 Water Aerobics 4:30-6:30 Table Tennis 6:30 Catholic Bible Study		