



Champagne Village CV TIMES

NOVEMBER 2020

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

THANKSGIVING HOURS

KIOSK 10:00am – 2:00pm
OFFICE CLOSED THURS & FRI
TRASH PICKUP FRI NOV 27

POOL HOURS

9:00am – 7:00pm
**RESIDENTS ONLY: NO GUESTS
UNTIL FURTHER NOTICE**

BOARD MEETING

THURSDAY, NOV 19th (details TBA)

UPCOMING EVENTS

Chair Yoga

Mon, Wed, Fri 8:00am, Picnic Area

Pickleball

Mon, Fri 8:00am, Tennis Courts

November News

November's Board of Directors meeting was held in the Picnic Area on Thursday, October 15th, with about 35 members attending. The primary item on the agenda was passage of the Association's 2021 Budget.

The budget reflects a \$5 monthly increase in your assessment, bringing it to \$242. This increase is related primarily to the following four items:

- A 19% increase in trash collection fees (see article on page 8 for details).
- COVID-related compliance actions, including expenses for supplies as well as attorney fees for the preparation of Emergency rules (these rules help protect the Association's assets by lessening our liability).
- Continued steps towards compliance with the state's minimum wage requirements for our staff.
- Overall increases in the cost of insurance premiums, electricity, fees, and other maintenance expenses.

Please read the article on page 12: Budget FAQs.

This approved budget will be included in your annual packet, which will be delivered to your CV mailbox in December (next month's issue will provide more details on the contents of this packet).

Other items approved at the Board meeting include:

- Drafting a rule change to add to the CC&Rs, to comply with the state's new AB 3182 law
- Replacing the floor in the Gym at a cost of \$2250
- Approving the Emergency Planning Guide, prepared by the Emergency Planning Committee

PLEASE NOTE: Emergency COVID rules remain in effect: see pages 3 and 4 for details.



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 Phone: (760) 749-8008 Fax: (760) 749-8036

Happy Thanksgiving!

OFFICE CLOSED November 26th and 27th

Office staff will be on holiday Thursday (Thanksgiving Day), November 26th, and Friday, November 27th. Please plan accordingly.

REMINDER: Drop Box Changes

Effective November 1st, The Office's drop box can only be used for Board/Office correspondence, HOA payments or SAC event payments. **The Association will no longer accept money, cash or checks from any organization or club other than SAC.** Clubs and organizations will need to make other arrangements for collecting payments for their events/dues.

NOTICE OF RULE CHANGE

Per our CC&Rs, this serves as notice of a change to the Rules and Regulations, in order for Champagne Village to fully comply with AB 3182, the state's new law. The following will be added in the LEASING OF UNITS section: *There shall be a twenty-five percent (25%) cap on the total number of rentals in the Project.*

Refer to the article on page 6 for more information on this change.

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!

REMINDER: Pay Online

You can check your account balance, view the status of your A&L requests and pay your dues anytime by going to our Association's website, ChampagneVillage.org.

UPCOMING: Maintenance/Upgrades

Tennis Court work (awning, bird spikes, line painting): November
Fitness Room Flooring: late November
Additional Mail Center Lockers: pricing/planning in process; requires Board approval

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
Everett Smith

Social Activities
Linda Steverson

CV TIMES EDITOR

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

DEADLINE FOR ARTICLES AND ADVERTISEMENTS

15th of each month

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

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 these rules determined?

The Association prepares these rules based on state and county mandates. (Although the Association sets rules and regulations for our community, we cannot supercede the law.) The Executive Committee (consisting of the Board President and two other rotating Board members) meets regularly to review any changes to these mandates and determine whether it's safe to reopen common areas or resume activities.

How will we know when activities/events are allowed?

Updates resulting from Executive Committee meetings are sent via one-calls, with notices posted at the Mail Center and Hall Lobby.

What about 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.

Fitness Room (Gym)

Residents only: NO GUESTS

NO MORE THAN FOUR PERSONS at a time

Maintain six feet of social distancing

Sanitize all equipment after use

Pool Area (Spa Closed)

Residents only: NO GUESTS

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

Residents only: NO GUESTS

Open for **PRE-APPROVED RECREATION ONLY: NO SOCIAL EVENTS**

Maintain six feet of social distancing

Sanitize chairs and tables after use

CHAMPAGNE VILLAGE

FACILITIES CLOSED

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

HALL Office Window

GATHERING PLACE (indoors/outdoors)

SPA inside Pool Area

CHAMPAGNE VILLAGE

FACILITIES OPEN

HALL Library, Ice Machine and Lobby (for bulletin boards, Office drop box and package pickups)

Dog Park

Laundry Room

Tennis and Pickleball Courts

Bocce Ball Area

Picnic Area

Fitness Room (Gym)

Ping Pong Table (OUTSIDE ONLY)

MASKS PLEASE!

Per the County of San Diego and the State of California, Villagers should practice social distancing, and wear face coverings when they can't socially distance by at least six feet.

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** whenever you cannot create six feet between 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, 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 the living areas, watch TV, play billiards, use the computer equipment, gather 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 – as it does hotels, resorts, clubs and other residential developments. For this reason, we need to follow state and county mandates regarding their safe use. (This is why the Spa remains closed.)

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

It's true that county parks are currently open – but not for social gatherings. Parks can only be used for recreation, such as walking, running, exercising, and walking your dog.

When can we gather socially here in CV?

This is determined by the county, since we are required by law to follow their Health Order mandate. As the county changes its mandate, the Executive Committee will determine how it impacts our Village and act accordingly.

What can I do?

These county 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 (see article on page 5).

Seeing Events Take Place Around the Village?

Per San Diego County's Health Order mandate, dated October 10th, 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). Note that 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 county mandate, all other gatherings in Champagne Village are prohibited.

Memorial Services Now Allow Outside Residents

On October 15, 2020, 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, excluding 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.

Common Area Landscape Report

Charolette Steele #334

In September, our committee, composed of Greg Lorton, Hil Sybesma and Charolette Steele, met with Tom Riggs and Wade Steverson to discuss different areas of the community that require work.

Some newly planted areas will need replanting due to the extreme hot temperatures we experienced at the beginning of September. Irrigation has been checked in these areas and throughout the community to ensure there is good water coverage to all planted areas. We also identified areas that need to be addressed such as tree inspections by a professional arborist to prevent loss of trees from falling, trimming of trees, and areas that need to have new landscaping installed. Now that the Association's budget is approved, we'll develop a priority list of projects we have identified.

An outside company was contracted to remove three large trees from the common areas that were either diseased or need to be removed because of hazards they might cause to nearby homes.

As always, Green Horizons has been weeding, planting, trimming and checking irrigation to keep our community looking its best.

Well Update

Hil Sybesma #127

I've been advised that several comments have been made over the past few months from residents about the water well, stating that isn't working, isn't providing enough water, or that the investment was a poor one.

None of this is true.

The well is providing all the water that our landscape maintenance vendor, Green Horizons, has asked of it, without a hiccup. The stress that you see our plantings experiencing is the direct result of the extreme heat and duration of hot weather: not the well or any lack of water from it.

Rather than believing rumors or unsubstantiated information on NextDoor, please ask for facts.

Contact either Tom Riggs, our Community Manager, or myself with any questions or concerns regarding the well. We will willingly share what we know.

Common Facilities Report

Joe Rossi #234

In October, we inspected the Hall. It was determined that the walls on the north side by the AC unit need some attention. Weeds growing in the gutter are scheduled to be removed. Also, this would be a good time to remove the popcorn ceilings from the Hall since we are not using it.

The storage closet next to the men's room needs attention, since there appears to be dry rot and a hole in the sheetrock. The sliding glass door in the Board room could be removed since a storage shed is now blocking it.

Emergency Planning Report

Greg Lorton, #346

Greg Lorton, Paul Scott, Mark Seebach and Nancy Thweatt met as a committee on October 7th, primarily to discuss the status of the Emergency Plan, the role of area coordinators and updates to the coordinator map (which is an attachment to the Emergency Plan), and the benefits of the Blue Dot program. (Carol Cox and Susie Riley did not attend the meeting.) Paul, Mark, and Nancy agreed to serve as area coordinators for the areas in which they reside. Greg Lorton will cover the remaining areas.

The committee recognizes that the Blue Dots could be beneficial to emergency responders to help identify residents who may need assistance in the event of a major emergency. However, the committee will discuss the program with both the Fire District and Care and Concern before proceeding further.

The new Emergency Plan was approved by the Board at the October meeting: they should be distributed shortly.



What is AB 3182?

In September, Governor Newsom signed Assembly Bill 3182 into law. Under this new law, any provision in an HOA governing document that prohibits or restricts the number of rentals to less than 25% of the total number of units is deemed unenforceable.

However, the law does allow associations to place a rental cap of 25%. Currently, our CC&Rs state that the rental cap in Champagne Village is 20%.

AB 3182 requires that we fully comply with the 25% cap starting January 1, 2021, and that we amend our governing documents no later than December 31, 2021 to include this new cap.

We are therefore adding the following sentence to the LEASING OF UNITS Section of our Rules and Regulations: "There shall be a twenty-five percent (25%) cap on the total number of rentals in the Project." This change will be voted on at the next Board of Directors meeting in November.

To fully comply with the law, we will work with the Association's attorney to modify the CC&Rs in 2021. If you have questions, please contact the Office.

FACT: currently, just over 10% of CV homes are rented.



POLITICAL SIGNS IN THE VILLAGE

Per our Rules and Regulations, political signs must be removed within 15 days after an election.



Questions? Dial 2-1-1

Operating 24 hours a day, 365 days each year, 211 San Diego offers assistance and resources to community, health, social, and disaster services.

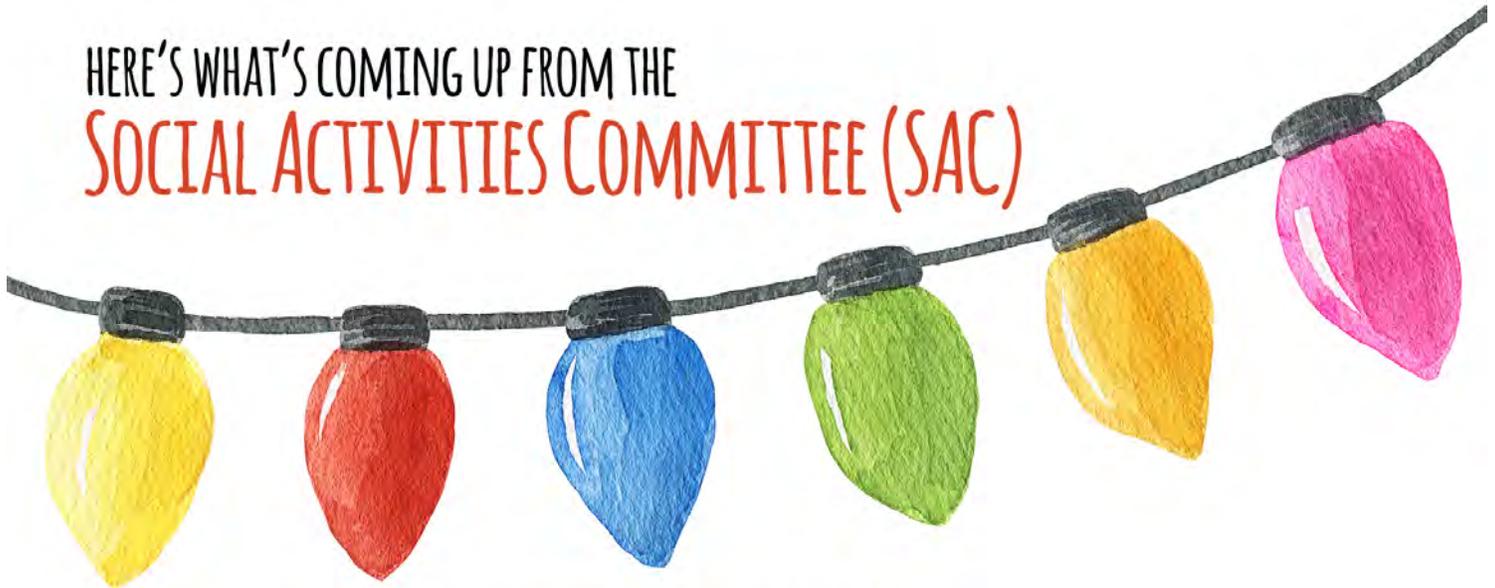
The call is free and confidential. 211 provides access to more than 6,000 services, resources and programs, including home-delivered meal services and other food resources, **questions about COVID** and the nearest testing locations, utilities and discount programs, healthcare concerns, mental health resources, options specifically for seniors and numerous public benefits. Call 211 anytime you have a question!



Check Your Mail Regularly!

The holidays are fast upon us, and with them come a barrage of additional packages via mail. Because we currently have a limited number of package lockers, they need to remain in constant use. **Please check your mail locker frequently:** if a key to a package locker is in your box, it can't be used for other packages until you empty it.

AND PLEASE! Empty the mailbox in front of your home regularly, repair it as needed, and be sure your space number is clearly seen on it. Thank you!



HERE'S WHAT'S COMING UP FROM THE
SOCIAL ACTIVITIES COMMITTEE (SAC)

DECORATING THE VILLAGE!

We'll be decorating for the Christmas Holidays – we'll send out a one-call for those of you who wish to participate. **Stay tuned!**

FESTIVAL OF LIGHTS CONTEST!

Decorate your yard and home with lots of fun holiday lights and decorations! We'll all vote for the best three decorated homes in our village (one vote per home).

PRIZES AWARDED - Watch for details in December!



SOCIAL ACTIVITY COMMITTEE (SAC)

Linda Steverson Chair/Treasurer

Martie Jenson Co-Chair/Treasurer

Bev Davenport Secretary

Anita Amaro, Doreen Smith, Joan & Harold Slavinski, Steve Caves, Betty and Charlie Service, Doug Ries, Annette & Joe Rossi, Sherry Russell, Marci Burns, Terry & Charlie Edwards, Dale Kennedy, Darwin Adams

**HAPPY
THANKSGIVING
FROM ALL OF US AT SAC!**

Why are we Paying for Amenities we Can't Use?

Over the past seven months while we complied with county health mandates to limit the spread of the COVID virus, Champagne Village has been forced to close some of its common facilities and areas: many have since reopened, while others remain closed.

This action has led many residents to consider whether they need to continue paying Association fees, given that they could not make use of CVPOA amenities. If they're closed, it stands to reason you don't have to pay for them, right?

As much sense as that might make to some, the answer is NO.

In a recent survey by the Community Associations Institute (CAI), 79% of HOA communities said they were forced to close some or all common areas and amenities to limit the spread of COVID. Like us, these associations still have to pay to maintain those amenities and facilities.

The CVPOA is not a voluntary club where you pay dues to use the equipment. Your monthly HOA fees pay the bills required for electricity, maintenance and repair of all facilities and amenities and the entire common area, whether or not they are not open. If you have questions, contact the Office.

Free Smoke Alarm Testing

The Escondido Fire Department, in conjunction with the San Diego Burn Institute, offers testing of smoke alarms free of charge to Seniors in owner-occupied households. Have your smoke alarms tested at no charge! If you need new or additional alarms, replacements will be provided FREE!

There is no purchase necessary and no further obligation. To request service, call 760-839-5435. After the tone, please leave your full name, phone number and address (with space number) so that a Fire Department representative can respond. You will be contacted as soon as possible to schedule a day and time for the visit.

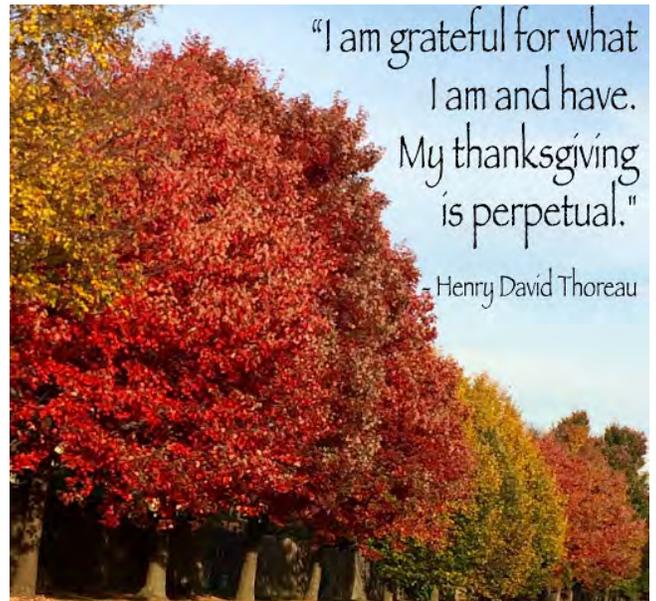
EDCO Prices Rise Sharply

Here's an email message sent to the Editor from Jim Ambroso, EDCO's new General Manager:

Recently, there was news that the value of recyclable products has gone down and some companies were having to landfill these materials. Fortunately, for all of us, EDCO has not had that experience. Yes, the value of our materials has gone down some, but not enough to cause us to landfill anything.

As you may know, for many years, China bought and consumed most of America's recyclables, including paper, cardboard and plastics. Almost overnight, the president of China stopped the importation of these materials, which drove the price or value down significantly. EDCO has weathered that storm by finding more domestic outlets and by working harder to improve the quality of our commodities to keep China and other Asian countries open to taking it. So for now, we are still recycling all of the materials you place in your blue barrels.

While this is good news to those of us who want our recyclables to actually BE recycled, the lower value for these materials has led to a dramatic increase in the price of trash pickup. **In the past 18 months, EDCO fees have risen 19%. This remains one of the prime reasons for our monthly HOA fee increase.**



FREE Food Assistance

Meals, delivery and pickup

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

ElderHelp
(619) 284-9281

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

FREE Physical Therapy

Physio2Go provides **FREE** physical therapy via Telehealth to whomever needs it, no questions asked. A physical therapist will listen to your problem, watch you move, and give you special tests to determine the best plan of action for you.

Phone: (877) 827-8246
Email: referrals@physio2gopt.com

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.

Have the name(s) of the rider(s) to be transported, the pick-up address and time, and specify if any rider uses a mobility device such as a wheelchair or scooter.

Rides are available on a first-come, first-served basis.

GREAT PLATES Enrollment is Open!

The Great Plates program 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. In addition, Great Plates recipients may not be eligible for or be currently participating in other federally funded programs such as Cal Fresh or the senior nutrition program.

Please note that program capacity is limited. To apply, go online at SanDiegoCounty.gov or call the Aging and Independence Services call center at (800) 339-4661 and select option 7.

The program was initiated by Governor Newsom and is supported by FEMA, state and local funds.

Are You in Need of a THANKSGIVING DINNER?

This year due to COVID, St. Francis of Assisi Church will be unable to provide their annual Thanksgiving meals. However, a frozen, microwavable dinner is being made available by Meals on Wheels. These dinners are being sponsored by Champagne Village's community and social clubs, and delivery will be coordinated by Care and Concern's Thanksgiving Committee.

If you have an underlying health condition or disability (whether permanent or temporary) that makes it difficult for you to prepare or obtain food and you would like a Thanksgiving dinner (your caregiver included) delivered to your home, please call Tom and Ginny Walker (858-775-9014) by Wednesday, November 18th.



Care and Concern News

Charolette Steele #334

Thank You

A big thank-you to those who answered the call for a wheelchair to borrow. We also thank the couple who shared their abundance of fruits and vegetables. The receiver of the food greatly appreciated it. It just goes to show what a caring community we live in.



Continuation of Health Care Tips

This month, more health tips from October's list.

I SAY TOMATO: Tomato is a superstar concerning fruits and vegetables. Eat them raw or eat them cooked, both ways provide lycopene, a powerful cancer fighter.

EAT YOUR STRESS AWAY: Low blood sugar can make you stressful, so eat regular small meals that include many fruits and vegetables.

NO FOLLY IN FOLIC ACID: Folic acid, found in green leafy veggies, helps people with low immunity to disease.

'A' FOR 'AWAY': Vitamin A and beta carotene help boost immunity and keep diseases away. It's found in liver, dairy products, green and yellow vegetables, mangoes, chili pepper and red palm oil, to name a few.

FRAGRANT AGING: Avoid perfumed or flavored lotions if you want your skin to stay young. They contain psoralen which speed up the aging process.

LAUGH AND CRY: Having a good cry is said to be good for you, but so is a good laugh! Laughter can help heal bodies and may even boost the immune system.

SAVE STEAMY SCENES FOR THE BEDROOM: Shower or bathe in warm water, since hot water dries out your skin and ages it prematurely. Apply moisturizer while your skin is still damp as it will be absorbed easier.

Remember to always check with your physician before you make changes to your daily routines as they may be counterproductive to what he/she wishes you to do.

PLEASE STAY HEALTHY AND HAPPY!

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

everyone is welcome! Vespers Sunday Worship join us! Sunday November 1st 4:00pm Picnic Area Residents only. Masks must be worn. VESPERS is a NON-DENOMINATIONAL group that gathers for fellowship and communion. Call Linda Clifford (760-877-4745) to learn more.

Found a Snake? Don't Kill It!

Snakes are valuable predators that keep our rodent population under control. If you find a snake, call one of these residents to remove it for you. We take the snakes to a remote location in the mountains and release them in a safe place. Want to help? Call Terry Quimby.

- Gary Krumweide #262 (760) 310-8827
Anna Marie Montoya #173 (760) 751-0287
Terry Quimby #329 (760) 749-8422



MARK YOUR CALENDAR
GOLF CART
parade of lights
WEDNESDAY DECEMBER 16TH
 watch for details in
 the December CV Times!

Your Donations are Requested for Those in Need!

The CV Boomers are asking for your assistance in helping those in need via the Salvation Army during the Thanksgiving holidays. Starting Monday, November 9th, you can place canned goods and other non-perishables in a bin that's located in the lobby of the Village Hall. If you have donations but cannot get to the Hall, please call Anna Marie Montoya at (760) 751-0287 and she will pick them up at your home. **The deadline for donations is Friday, November 20th.**



**THANKSGIVING
PIE CHART**

- Pie I have not eaten
- All of my regret

From the Editor



Some quick thoughts as I scurry to finish this November issue:

Thanks for sending your questions and ideas for articles: I'm getting in as many as will fit. Meanwhile, if you need facts, please consider writing to a Committee or the Board, or call the Office. NextDoor is a great place to connect with each other or look for a vendor, but it's not the most reliable source for CVPOA information. (And that's the kindest way I'll put it...)

As we approach Thanksgiving, it might be easy to feel sad about what's not possible due to COVID. Please read the article on page 24 on finding your gratitude. Truly, there IS much to be grateful for!

Throughout CV, folks are finding creative and giving ways to share and care: SAC's pumpkin contest (page 22) displayed a plethora of creativity and joy, the Boomers are hosting a canned goods drive for the Salvation Army (see article at left), and the Lions have a motorized wheelchair to loan (page 13). This community cares deeply for our own as well as others in need - that's something we should always grateful for.

Another source of gratitude: our CV veterans. More than 130 current residents served our country, many having placed themselves in harm's way to fight on foreign soil to protect and preserve our freedom. This issue is packed with photos of them and resources for them. On behalf of everyone in Champagne Village, thank you for your service and Happy Veterans Day.

How gratifying to greet all those new neighbors on page 14 - Welcome to Champagne Village!

So Happy November to us all! Now go find your gratitude, thank a veteran, eat some turkey, and please remember: this, too, shall pass... xo

Guil

FAQS

Let's Talk BUDGET

When is the Budget Prepared?

The state requires that members be notified of the approved budget and any increase in monthly fees prior the beginning of the fiscal year, which is January 1st. As a result, the annual packet that contains the budget must be distributed in December. The budget is therefore typically approved at October's Board meeting, and prepared beforehand throughout September and October.

What's involved?

Both the CFO and the Community Manager create a draft budget. The Community Manager then meets with each Director to respond to their questions. Once finalized, the draft budget is placed on the agenda of an open Board meeting for review and approval by the Board, and any increase in assessments are announced. Once the budget has been approved by the Board, the annual packet is prepared.

Who approves the Budget?

The Board of Directors serves as the steward of the CVPOA. Based on state law as well as our Bylaws and CC&Rs, it's entrusted with the care of the Association's business affairs. One of the Board's many duties is the approval of its financials, including the annual budget. (See below for a list of other Board duties).

Why don't Members approve the Budget?

Both our governing docs and state law give the power to approve the budget to our Board. Members, in turn are responsible for electing Directors to the Board: this is why voting at our annual election is important.

Why the \$5 increase for 2021?

There are four reasons for this increase, which are detailed on page 1 of this issue. All of these are necessary and must be met in order to pay our bills and comply with state law.

Is there anything that can be cut?

The Association's budget is based on actual, necessary expenses. We have obligations to pay our bills, protect and maintain our assets, hold insurance policies, and pay our staff. The budget accommodates these requirements and nothing more.

What about water for the common area: why is it in the budget when the well takes care of this?

Some parts of the common area use drinkable water that cannot come from the well (restrooms, the Hall kitchen, water fountains, etc.), so a water district bill will always result. And while our well has been fully activated since January to provide all irrigation, it was not placed into full-time use until late May, due to a very rainy winter and spring. This means that we've not yet had 12 full months of well usage, and we don't know with certainty what the monthly district water bill will be. Our budget therefore errs on the safe side by including additional funds until we know for certain.

What about the state's no-rent-increase mandate?

Since our HOA fees are not considered rent, the state mandate does not apply. By law, our budget must accommodate all yearly expenses, and our monthly fees must cover them. While it would be wonderful if we could get our vendors to hold off or lower the Association's bills to keep our expenses down, that's not possible. We must pay our bills, pandemic or not.

What is the Board Authorized to Do?

Our Bylaws and CC&Rs identify many of the responsibilities assigned to the Board:

- Manage the Association
- Enter into contracts for the common area
- Enter into management contracts
- Acquire insurance
- **Prepare and approve budgets**
- Approve regular assessment increases
- Approve special/emergency assessments
- Adopt and enforce rules and regulations
- Elect Officers
- Appoint Directors to fill vacancies
- Appoint Inspectors of Election
- Call for meetings
- Communicate with the Attorney
- Delegate management
- Disburse reserve monies
- Enforce the CC&Rs and Bylaws
- Establish architectural standards
- Exercise powers of a corporation
- Hire and fire employees/vendors
- Initiate and defend lawsuits
- Maintain/repair common areas.
- Levy and collect assessments
- Make limited capital improvements
- Pay Association expenses
- Invest funds

Champagne Village Lions Club



Our 26th Year
 Lion Alan Rings #386
WE SERVE



Through a generous donation from a former President, Arlene Garich (#205), your Lions Club was able to obtain a motorized wheelchair. It is available to borrow for free to any Villager who needs a short-term mobility solution. The batteries have been replaced and certified safe by a technician. **Any Villager in need, whose insurance will not provide a motorized chair, should contact Alan Rings (#386) at (858) 395-7572.**

Thanks to all the Villagers who support the Lions Club through our bottle and can recycling program, which pays for the food and other costs of our fundraising activities, such as our Italian Dinner and Lions Brunches, allowing for 100% of the income raised to go to charities and support for Villagers in need. **We have two new locations: #192 on Oak View and at the entrance to the Dog Park. We will be announcing more locations next month.**



If you can, please sort the plastic from the aluminum and also remove bottle caps. But if not, we will do that. One Villager said he would not be removing the bottle caps. We suggest throwing the caps in the trash instead of screwing it back on the bottle!

Tennis and Pickleball

Jan Nyberg #93

Twelve intrepid Village pickleball players have conquered the very hot summer temperatures and are anticipating with pleasure the thought of cooler Fall weather.



Playing times on Mondays and Fridays will be adjusted to 8:30am toward the end of November. If you are entertaining the idea of joining in the fun and trying out the sport, Wednesday mornings are a good time. Please let one of our members know that you will be joining us for a learning session. Each of us have started from zero: working through the skills is part of the fun or frustration, according to whomever you ask! It's important that you have some level of fitness before you start, so ask yourself, *can I walk 3 miles?* If so, you should be ready to learn pickleball.

The group is looking forward to playing on 'new' courts soon. Repairs are scheduled to begin toward end of October. An additional pickleball court is planned and – when the project is completed, we anticipate three permanent pickleball courts: one tennis court plus two overflow pickleball courts that will share the tennis area. Brady Brown, a local tennis court contractor, has been hired by the Association, and we look forward to beautiful blue and green courts!

In Memory

- Helen Samuelsen #439
- Ray Kessler #189
- Larry Repas #370
- Shirley Blair #86
- Collette Abbot former resident
- Keith Andreas former resident



If you can't think of a word, say 'I forget the English word for it...' That way, people will think you're bilingual instead of an idiot.



Think you Know THIS Villager?

Jan Nyberg #221 and Nancy Thweatt #93

*Smell the sea and feel the sky. Let your soul and spirit fly.
Van Morrison*

Here's the story of a different kind of cowboy, one who rode airplanes. He was born in March, 1946, one of the first official Baby Boomers. His father was a dashing paratrooper and his mother, an Army nurse. They raised their only son mostly in Fullerton, leaving Washington when he was very young for better jobs

Life was every boy's dream: sports friends, regular meals and happy freedom. He lived not far from the newly opened Disneyland and Knotts Berry Farm, attended dances at the Retail Clerks' Union Hall and danced to the Beach Boys and other newly formed legendary rock groups. Of course, he surfed, on some of the first boards that were nearly ten feet long and very heavy. He and his buddies would stick their boards in the back of his mother's borrowed Ford station wagon, turn up the radio and arrive at the beach when the sun rose. They surfed most all of the southern CA beaches before there were jetties, and managed all day on just a few dollars between them for gas and food.

That endless summer abruptly ended when he turned 18 and was drafted while still in high school. He willingly signed up and was stationed in Korea, where he maintained noisy Huey Helicopters while ferrying wounded men out of the DMZ.

Fast-forward three years, when he returned home to the crazy 60s. Luckily the GI Bill allowed him to continue training as a pilot and mechanic. His working years were spent raising a family and running an aviation repair shop, selling airplanes, working with the FAA on crashes and flying at least 4-5 hours each week. This lucky man enjoyed the open sky during the years when Montgomery Field was one of the busiest small plane airports in the country. His stories about airport happenings could make your head spin!

As we know, times changed: the cost of gas went up, 9/11 happened, small jets replaced the single-engine airplane and the world moved on to new technologies. In spite of this, he was in the right place at the right time. He lived the California dream — sea, surf, wide open blue skies and the freedom to go where he wanted!

DO YOU KNOW WHO THIS VILLAGER IS?

Check later in this newsletter for the answer!



Welcome, New Residents!

#74 Michael and Rhonda Lewis

Michael (760) 715-2934, Rhonda (760) 214-7816

#36 Greg and Ivania Carlson

Greg (951) 226-4878, Ivania (619) 549-5260

#35 Carola Erb (760) 509-6743

#442 Will and Kathy Cattell (619) 518-9193

#424 Pat Morrison (760) 546-2296

#2 Barbara Chisholm and Sister T (Sister Tukuza Mpangara)

Barbara (760) 913-5117, Sister T (863) 602-6100

#396 Alvaro and Jill Pinto

Alvaro (661) 857-1401, Jill (661) 645-3999

#53 Thedra Adams (619) 813-2081

(In the process of purchasing #233)

#412 Jason and Suzanne Chen (858) 663-0070

#319 Sally Hawkins

Moved in with Michael Sullivan (no phone #)

IN 20 YEARS WHEN KIDS ASK ABOUT THE 2020 TOILET PAPER SHORTAGE, I'M TELLING THEM THAT WE HAD TO DRAG OUR BUTTS ACROSS THE LAWN. IN SNOW. UP HILL. BOTH WAYS...

in commemoration of
VETERANS DAY
Wednesday, November 11th

Our 2020 CV Veterans Day ceremony has been cancelled due to COVID, but this doesn't mean we can't honor and remember those who have sacrificed for and served this country.

**We invite you to visit our
Veterans Memorial on
WEDNESDAY, NOVEMBER 11th
throughout the day.**

**Roses will be available
for you to place on the pavers
of those who have
gone before us.**

**HONORING
THOSE WHO
SERVED**

2020 Veterans Day Ceremony Team:

Doug Ries

Joe Rossi

Charlie Service

Wade Steverson



CV Veterans Memorial: Two-Year Anniversary

Susie Riley #311

I'm writing this having just returned from a memorial for Ray Kessler, beloved neighbor, teacher and veteran. The service took place at the CV Vets Memorial, complete with a bagpiper and an Air Force Honor Guard that conducted a flag presentation ceremony. Many there spoke of Ray's kindness, generosity and heroism. As I sat there listening to this amazing tribute, I realized that *this is why we built this Memorial: to recognize, honor and thank those who served our country.*

On Wednesday, November 11th, our Veterans Memorial will be two years old. At its dedication, we recognized the 170 veterans installed there on its bricks and pavers: men and women who stood for a cause greater than themselves to protect our country and all it stands for. They represent every branch of our military, having served in both war and peace, through the best and worst of times, stationed both here at home and on foreign soil. Some are also from that foreign soil.

Our Memorial's design left room so that, each year, new resident veterans could join the installation. That first year we dedicated 102 pavers, and last year saw another seven added. This year, we dedicate five new pavers:

Michael Romer, U.S. Marines
Kenneth Jones, U.S. Navy
Jorn Daugberg, U.S. Navy
Douglas Wright, Royal Canadian Air Force
Ray Yorke, British Army

To these veterans: welcome. You are in great company.

Sadly, we've lost several resident veterans over the past year (see list on this page). To these veterans: sleep peacefully, God bless, and thank you for your service.

COVID prevents us from gathering at our annual event to honor our veterans, but the team entrusted with this year's Veterans Day Ceremony invites you to visit the Memorial on your own throughout the day. Roses will be available to place on the pavers of those who have gone before us.

On Veterans Day our flag will fly at full staff, because Veterans Day is not a day of mourning but rather a day of celebration to honor our nation's veterans. I remain grateful that our Memorial provides us a place of honor to pay tribute to these men and women. I wish you all a very Happy Veterans Day.



VETERANS LOST: 2020

RICHARD OGLE 12/19
BENARD SCHRADER 2/20
LARRY TEWES 5/20
RAY DOWNS 5/20
JEANNE HUNT 5/20
MIKE MURRAY 6/20
STUART FRIED 6/20
RAY KESSLER 10/20
LARRY REPAS 10/20



Thank you, CV Veterans!

LEFT TO RIGHT

Dick Traverse
Sam Reno
Gil Santiago
Phil Becker



Austin O'Malley
Jim Pio
Lee Martin
Stan Ford



Charlie Service
Walter Zielinski
Anita Amaro
Janet Meeks



Ray Kessler
Jeanne Hunt
Jennie Shaw
Bruce Cripe



Steve Caves
Richard Kroemer
Jorn Daugberg
Benard Schrader



Thank you, CV Veterans!



LEFT TO RIGHT

Rich Dann

Joe Rossi

Rick Alvarado

Lee Conner



Bob Olsen

Doug Ries

Pat LeRossignol

Matt Madsen



Lewis Wolfe

Dan Nauenburg

Milos Koutsky

Ellis Doane



Terry Quimby

Charles Beck

Larry Repas

Bob Smith



BOTTOM ROW: Richard Ogle, Tom Walker, Homer Deming, Bill Beckham, Ken Jones

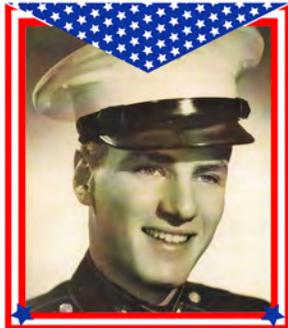
Thank you, CV Veterans!

LEFT TO RIGHT

Jean Slaughter
 Harold Slavinski
 Dale Kennedy
 Tom Mullaney



Stuart Fried
 Vern Burns
 Wayne Steele
 Charlie Edwards



Dick Cummings
 John Grubb
 Everett Smith
 Don Maughan



Al Wadsworth
 LJ Hacker
 John Jelden
 Ken Jelden



BOTTOM ROW: Mike Romer, Howard Fields, Norman Dalberg, Mike Formico, Bill Ellenberger



VETERANS: Eat for Free

On Wednesday, November 11th, the following nearby restaurants will offer free meals to veterans:

Chili's, Golden Corral, BJ's Brewhouse, Black Angus Steakhouse, Buffalo Wings and Rings, California Pizza Kitchen, Denny's (breakfast only), IHOP (pancakes only), Ikea, Macaroni Grill, On the Border, PF Changs, and Red Robin.

Be sure to review the websites of these eateries for details and rules before heading out, remember to bring your proof of military service, uniform photo or be in uniform. And PLEASE: wear your masks and practice social distancing. BE SAFE!

There is no 'THEM AND US...' THERE IS ONLY US.

When speaking about the Board of Directors, it's easy to fall into the 'US versus THEM' mentality. This serves as a gentle reminder that there is no division: **WE are all in this TOGETHER.**

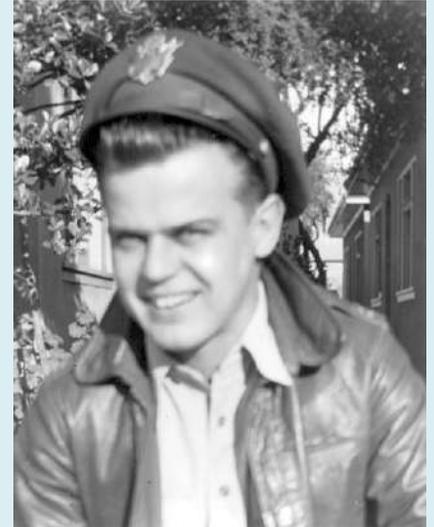
It's not an easy job, but those elected to the Board have the interests of ALL residents of Champagne Village in mind while overseeing the Association's business. Keeping this in mind will help our community remain united, and reduce any unnecessary stress that might be caused by thinking otherwise. The Board is doing it's best for ALL OF US!

CAPTAIN KESSLER: Remembering Ray Kessler

Roger Elyea #125

Our good friend and neighbor Ray Kessler entered eternity on October 12th, only days after his 99th birthday.

Many here knew Ray as a jovial and friendly guy helping in the kitchen with the Men's Breakfast and attending other Village activities with his wife, Sue. But some of us also knew Ray as U.S. Army Air Force fighter pilot Captain Raymond B. Kessler.



'Mr. Kessler,' the formal title given to Aviation Cadets, joined the USAAF in November, 1941, days before the Japanese bombed Pearl Harbor on December 7th. After preflight training, Ray received his wings and was promoted to Pilot, 2nd Lieutenant. Upon completion of combat fighter training in the P-39, Lt. Kessler was assigned to the 333rd Fighter Squadron on Canton Island (Atoll) in February, 1943, and sent straight into the thick of the Pacific battles of World War II.

The USAAF entered the theatre with neither bombers nor fighters equipped for the long-distance warfare required in the Pacific. Navigation aids were crude or nonexistent, requiring dead reckoning navigation back to small islands and airstrips. Major storms or squalls could suddenly obscure the island: many crews and pilots were forced to ditch at sea with no way to locate them. The P-39 was a single-engine fighter, and engine failure on a mission meant loss at sea.

Worse, the islands themselves were not hospitable. The runways were hot with dust so thick at times that returning pilots could not identify them. The sun was blistering, swimming was prohibited to prevent coral poisoning and – due to limited fresh water, bathing was limited. But despite the elements and dangers posed by enemy counter attacks, the Army Air Force carried forward on the northward march to Japan.

Continued on next page...

RAY KESSLER

continued from previous page

Lt. Kessler's combat flight logs register strafing, patrol, intercept, and escort missions over Mille, Makin and Tarawa through January, 1944.

Ray's P-51 squadron arrived on Iwo Jima before the Japanese were cleared, and in desperation the enemy launched a Banzai attack on the air crews. This is well documented in the book *One Damned Island After Another*, which shows a picture of Ray holding the manchette of a Japanese officer that he dispatched during the raid. This was a frightening raid with a loss of several pilots and crewmen before the attack was suppressed by the Marines.

On April 7th, P-51s were assigned their first escort mission over Japan. This was historical: never before had enemy fighters flown over the Islands. More men volunteered for the 7.5-hour mission than were needed, so pilots cut cards for the flight. Ray made the cut – and was able to get on an enemy aircraft and see pieces of it flying past his canopy.

On April 14th, Captain Kessler was assigned to another escort mission. But as the Japanese coast came into view, his engine suddenly stopped and the plane headed straight toward the Pacific. Ray was so tightly packed in the cockpit that he had to invert the plane in order to fall out. His chute opened but he was knocked unconscious and became tangled in his lines. A corpsman from the USS Threadfin submarine went into the water to rescue and revive Ray. He was transported to Midway on the Threadfin, then to Hickam Field at Pearl Harbor. Ray related the sorrow he felt standing on the runway in civilian clothes, knowing he could not return to his buddies and his squadron. Against all odds, he was going home having served over four and a half years during the entire Pacific campaign in the Japanese Islands.

Ray was decorated with the Air Medal and Medal with Clusters for his combat service in the Pacific theatre. In April, 1946, by order of the President of The United States, Ray was given the permanent rank of Captain in keeping with his war-time promotions.

The contributions of these young airmen may never be fully told. They lost good friends and were at risk every day from either the elements, aircraft failure or the enemy. But they kept at it, never stopping, never passing the opportunity to be selected for a mission. These were truly the men of our greatest generation. God Speed Captain Kessler, and thank you for your service.



Ray and Sue Kessler. God Speed, Ray.

COURAGE TO CALL: Help for Veterans

Courage to Call is dedicated to improving mental wellness for Veterans, and their families. Support is provided via countywide outreach and education, a 24/7 peer line, and individual short-term, solution-focused plans. This program is led by veterans and their family members.

If you need someone to talk to or need help, you can connect to their 24/7 peer line at 877-698-7838 or connect at their website via online chat. Visit them online at courage2call.org.

In partnership with Feeding San Diego, Courage to Call is hosting FREE food distribution for those in need on the second and fourth Saturday of each month. This program is open to all active duty, veterans, Guard, reservists and their families. Email couragetocall@mhsinc.org for location information.



**REMEMBER TO
SET YOUR CLOCKS BACK ONE HOUR
NOVEMBER 1ST!**



CV Pumpkin Patch! An abundance of Village creativity was on display Saturday, October 24th, at the SAC's Pumpkin Decorating Contest. Winners: Terry and Anna Doane (first place), Hal and Marcia Davis (second place), and Ruth Lovinson (third place). Honorable mentions: Pat Hamada, Betty Service and Lupe Rios. Congrats to all, and thanks to everyone who voted! *(Above photos by Steve Caves, photo below by Victoria Moore.)*



ANSWER: WHO'S WHO on page 14

Don Maughan (#221)



Understanding Cat Communications

Sharon Parker #298

Sure, your cat may not speak English, but she definitely knows how to communicate. It's up to you to learn how to interpret her various cute sounds – and her body language. Once you understand, you'll know when she's hungry, when she's playful – and when she needs some 'me' time.

Meow: This complex call is generally associated with greetings or care-seeking events: *feed me, pat me, let me out*, etc. Interestingly, cats don't meow to other cats – for baby cats (infant kittens). Blind and deaf at birth, baby cats meow to get their mother's attention (mostly because they're hungry or cold). Domestic cats understood that this was also a good way to get the attention of their people. There are even specific meows for *Feed me, human!*, *Play with me, human!* and *Let me out, human!*

Purr: We think this is probably the best sound in the world. Generally, the soft rhythmic noise means 'I'm so happy right now' or *Life is great, isn't it? I'm full of contentment*.

Hiss: This is a defensive vocalization that translates into *I'm worried, back off!* or *I'm scared, stop what you are doing*. This is your second-to-last warning, often followed by a growl if things get scary for the cat.

Growl: This means *back off* or *stop what you are doing*. This is often your last warning before Attack Cat launches at you with claws and teeth.

Trill: This is a sweet, high-pitched sound that translates to *Hello! I'm so glad to see you. Gimme a little pat!* often followed by rubbing against your leg and arching up for a nice petting.

Chatter: This chattering of the teeth is usually associated with hunting, often seen when a cat sees prey but can't get to it – such as looking at a bird out a window. It probably means *I'm so excited, but I'm also frustrated*.

Yowl: We think this might be one of the worst sounds in the world. It means either that a cat is in pain or – in unfixed cats, calling (loudly) for some sexy time. An easy way to fix this and be a responsible cat parent? Fix your cat.

WHEN YOU NEED EMOTIONAL SUPPORT Connect2Affect

17% of adults age 65 and older experience feelings of isolation. These people face a 26% increased risk of early death due to subjective feelings of loneliness. YOU are NOT alone!

Now more than ever, strong social connections are central to our physical and mental wellbeing. When vulnerable senior adults experience setbacks, they may feel disconnected and isolated. Connect2Affect is a great resource for anyone who feels isolated or lonely, to help build the social connections we all need to thrive.

A list of both local and online support services is provided along with other helpful resources. If you need help, visit connect2affect.org.

P.S. You can also call Care and Concern!

**THIS YEAR, I'M NOT ADDING
ANOTHER YEAR TO MY AGE.
I DIDN'T EVEN GET TO USE IT.**

This Thanksgiving, Find Gratitude

EDITOR'S NOTE: this was taken from an article on the Internet.

This Thanksgiving season, it's understandably tempting to feel sad, down and resentful for what has been taken from us. But while the COVID crisis may have stolen some of the rituals of our holiday, it must not be allowed to rob us of our gratitude.

Epictetus taught, 'practice having a grateful attitude and you will be happy.' He knew that wanting less for ourselves tended to enhance our gratitude for what we did have.

Researchers have consistently found that gratitude is good for our bodies, our minds, our relationships. Simply put, gratitude tends to make people happier, because it's difficult to be bitter or self-pitying when we're conscious of what we have received, often through no merit of our own.

Studies have shown that people who find ways of being grateful have stronger immune systems, are more stress-resistant, complain less about aches and pains, have lower blood pressure, exercise more, take better care of themselves, sleep better and feel more refreshed on waking. They also report more positive emotions, are more alert, and feel more joy, pleasure, optimism and happiness.

Gratitude is a relationship-strengthening emotion because it requires us to recognize how we've been supported and affirmed by other people. It orients us toward goodness, inclining us to see and acknowledge the gifts and benefits we have received from sources outside ourselves.

Gratitude makes us less likely to take what we have for granted, makes us more aware of life in the moment.

We are thankful to those who have helped us, thankful to those who have given us the chance to help them. We are thankful to all who have risked so much to work on our behalf on the front lines of the coronavirus crisis.

We are thankful for those we have around us, thankful for the opportunity to learn in challenging times, to grow kinder and more generous.

We are thankful to have the opportunity to live in one of the best, most caring and giving communities ever.

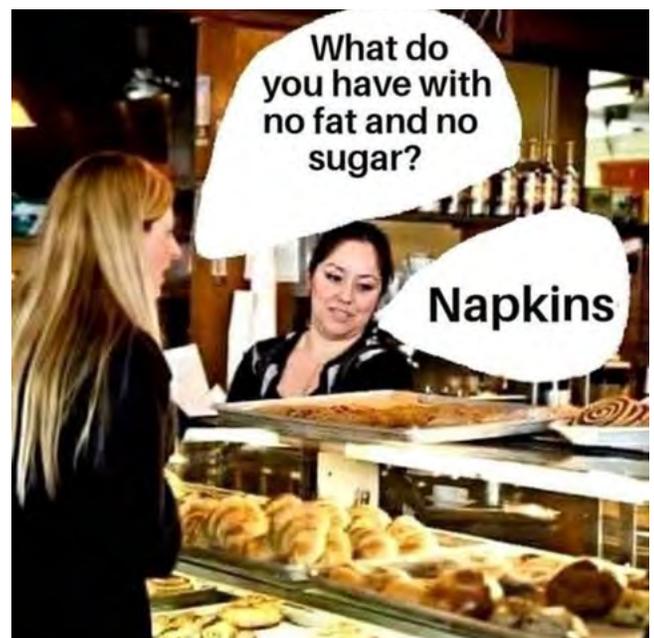
So this year, no matter where you are on Thanksgiving Day, find your gratitude. It will make a world of difference to your outlook and your health. Have an attitude of gratitude!



WHILE AT A RESTAURANT, I WENT TO THE LADIES ROOM.

I OPENED THE DOOR WITH MY ELBOW, FLUSHED THE TOILET AND TURNED ON THE FAUCET WITH A TISSUE, WASHED MY HANDS, AND OPENED THE DOOR TO LEAVE WITH MY ELBOW.

AFTER ALL THAT, I REALIZED WHEN I GOT TO MY TABLE, THAT I FORGOT TO PULL UP MY PANTS.



CV Men's Golf

Pat LeRossinol #435

The biggest dilemma for the past month has been the change in the weather. Though it's still pretty warm (or HOT) when finishing your round, you were probably bundled up and walking on wet grass when started. Right now it's all about the layers and preparing for the next few months. A lot of players are still slogging through it, however, and we appreciate the participation. We'll probably be making changes to start times again soon. Make those start time wishes known to Bob Olsen, John Votaw or Mike Mann and we'll work on it.



Oak Ladies Golf

Betty Service #259

A little more humor and another picture this month. But first, I promised you the names of the ladies in last month's photo. From left to right: Leah Kapp (deceased), Salley Olsen, Betty Mortz, Betty Service, Bev Bedwell and outside member, Rita Gray.



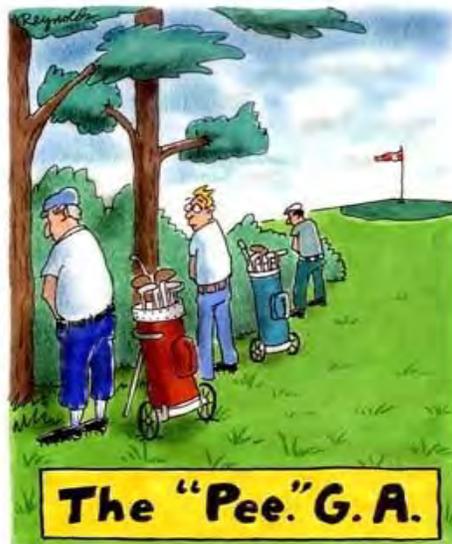
Now for a little humor and another photo from the past. I know this cartoon belongs in the men's column, but it was too cute not to share. I bet it's true!

For additional information you can call Betty Service (619-933-8887) or Karen Smith (760-751-9762).

Oaks Golfer of the Year competition is still being led by John Grubb, with Olsen, Cowan and Bolt trailing behind him. Now John Votaw may have a shot at it, too depending on the upcoming weeks. The Oaks Championship rounds are on November 10, 17 and 24. It'll be your two best rounds over the three weeks so you can get relief for that one bad round that always seems to occur. Though anyone can play during those weeks, you must have ten rounds played during 2020 to qualify for the Championship. Good luck to all.

Fountains Golfer of the Year is still being led by Walt Van Dien (2019 winner by the way), though the race is getting tighter. The Fountains Championship will be October 29, and November 5 and 12. The same structure and qualification rules as the Oaks tournament will apply.

Though we still can't have a full membership meeting, we're working on a leadership get-together to work on plans for 2021. More on that to come. Again, GOOD LUCK to all in this year's title runs!



I ENJOY A GLASS OF WINE EACH NIGHT FOR ITS HEALTH BENEFITS. THE OTHER GLASSES ARE FOR MY WITTY COMEBACKS, AMAZING SINGING VOICE AND FLAWLESS DANCE MOVES.

Can we Eat Healthier this Holiday Season?

Etta McQueary #299

The holidays will be here soon - can you believe it? With it comes big meals and food splurges. Did you know that big holiday meals bring on more heart attacks than any other time of year? It's because our traditional Holiday meals are so laden with fat and our arteries can't handle it. How about focusing this year on healthier versions of your traditional favorites? Let me give you some ideas.



The simplest thing to do is eat more vegetable dishes and less of the turkey and trimmings. But we can also substitute (or remove) some of the unhealthy fat in our recipes. The most obvious is not to eat the turkey skin. How about the gravy? A gravy without turkey fat, like one made with mushrooms, is really delicious over mashed potatoes and dressing. Speaking of dressing, you can make a dressing with more vegetables and a higher fiber bread or corn bread so it doesn't cause a sugar crash. Sleepy after Thanksgiving dinner, right? That's because the high-fat meal with the added sugar takes so much energy to digest and there's no energy left.

Use almond, rice or coconut milk for the mashed potatoes, pumpkin pie, scalloped potatoes, creamed corn, green bean casserole or anything else that calls for milk. Go easy on the butter; it's usually just for taste or you can substitute garlic olive oil or avocado oil to make it creamy like butter does. Try some herbs for some wonderful flavor enhancements.

I love cranberries and make a cranberry relish that my family loves: one bag of fresh cranberries, an apple, 1-2 oranges, and some walnuts. I put each ingredient in a food processor, one at a time, chopped fine but not liquidy. Add just enough sweetener (stevia, honey or maple syrup) so it's not too tart for you. Chill overnight. It actually keeps well for several days.

I hope you enjoy some of my ideas. If you really want to be brave and go without the turkey, I found a recipe for a Lentil Quinoa loaf that is really delicious. If you want the recipe for that or for sweet potatoes or mushroom gravy, I'm happy to share. You can find some great plant-based recipes from the Forks Over Knives website or just search via Google. Stay well and let's make this the healthiest Holiday season ever!

The greatest wealth is our health.

Poetry Corner

Kristina McLaughlin #169

This poem helps me to be optimistic that this season will end and this difficult year will soon be over. All the oak trees that surround us here in CV are dropping their tiny trees, planning for that future when they, too will grow into mighty oaks. I chose this poem by Mary Oliver to welcome autumn but also to introduce you to her if you haven't read her work. Sadly, we lost Mary last year: she was a prolific poet and left behind many beautiful words.

Fall

By Mary Oliver

the black oaks fling
 their bronze fruit
 into all the pockets of the earth
 pock pock
 they knock against the thresholds
 the roof the sidewalk
 fill the eaves
 the bottom line
 of the old gold song
 of the almost finished year
 what is spring all that tender
 green stuff
 compared to this
 falling of tiny oak trees
 out of the oak trees
 then the clouds
 gathering thick along the west
 then advancing
 then closing over
 breaking open
 the silence
 then the rain
 dashing its silver seeds
 against the house

**I JUST SNEEZED WHILE USING
 MY COMPUTER, AND THE
 ANTI-VIRUS SOFTWARE
 STARTED A SCAN ON ITS
 OWN...**

Health Insurance News

Carla Grills #105

November 1st begins the Open Enrollment period for those under 65, Individual Family plans on and off the Covered California Exchange. There has been a Special Enrollment Period for anyone losing their employer plans due to COVID. This enrollment is the annual season that ends January 31st.

We are currently in the middle of the Annual Enrollment Period for Medicare Plans. Seniors have until December 7th to make a change in their MAPD HMO or Drug (PDP) plans.

Be sure to check out your ANOC (Annual Notice of Change) letter. It will include changes in premium, benefits, or drug formulary. This is important because it could cost you money in the coming year. Alternately, you may be surprised that you have new benefits in your plan! It pays to read your notice so that you are aware of your benefits.

There are so many changes coming in the Medicare Market; it's like the Wild, Wild West. We have so many retirees in California that the competition is great. As Seniors, we benefit from that scenario. Some of the new benefits that Advantage Plans now offer are surprising.

In San Diego County more plans are offering transportation or are increasing the number per year. Over the Counter (OTC) benefits are changing with more dollars per quarter or others with rollover dollars to add up over the year. Many plans are adding embedded Dental rather than additional costs as an option. Benefits vary from basic preventative to up to \$2000 annual maximum with no network.

Quite a few plans now offer a Personal Emergency Response System for those who live alone or have conditions that could result in a fall. Available to everyone. One plan offers the latest Fit Bit tracker.

Hearing and Vision benefits are becoming standard benefits with most Advantage plans, however the benefits vary from company to company. One company offers cash awards for those who complete various wellness activities like annual checkups, exercise, and wellness programs.

Review your benefits for this coming year: it could save you money as well as enrich your life!

Important Things all Extension Filers should Remember

Ken Cozzens #421

When the IRS makes a determination about your tax return, you have the right to challenge their decision. This is one of ten rights laid out in the **Taxpayer Bill of Rights**. You also have the right for that challenge to be heard by the agency, as well as the right to:

- Object to formal IRS actions or proposed actions and provide additional documentation in their response.
- Expect the IRS to consider their timely objections and documentation promptly and fairly.
- Receive a response if the IRS does not agree.

When a taxpayer does not agree with the IRS, they should not only know their rights, but also what to expect. Here are some situations a taxpayer might experience:

A math or clerical error on a tax return. If you receive a notice about a math or clerical error, you have 60 days to reply if they disagree. You should provide copies of any records or call them for help. If they agree, they'll make the adjustments and send a corrected notice. If they disagree, they'll send a notice proposing a tax adjustment. This gives you the right to challenge it before paying it. You have 90 days from the date of the notice to respond.

Audit. If you submit documentation or objects during a return examination or audit and the IRS disagrees with you, the agency will issue a statutory notice of deficiency. This notice will explain why the IRS is increasing their tax. You may then petition the U.S. Tax Court before paying the tax.

Levy or Lien. If the IRS notifies you of plans to levy your bank account or other property, you can generally request a hearing before the Office of Appeals. In most cases, you can also appeal the proposed or actual filing of a notice of federal tax lien.



AROUND THE VILLAGE: HALLOWEEN

Victoria Moore #432



THERE IS A CHILD IN EACH OF US WHO IS STILL A TRICK-OR-TREATER,
LOOKING FOR A BRIGHTLY LIT AND DECORATED PORCH.
ROBERT BRAULT

CV ACTIVITIES/CONTACTS

CARDS AND GAMES

Bridge for Everyone
Bunco
Game Night
Hand and Foot
Pool Players

WHEN AND WHERE

Tues - 1pm Card Room
2nd & 4th Fri - 1pm Hall
Mon - 6pm Hall
Thurs - 1pm Gathering Place
Mon, Weds, Fri - 1pm Hall

CONTACT

Wayne Steele (760) 913-5345
Delores Madsen (760) 751-3472
Anita Amaro (760) 913-5055
Martie Jenson (760) 201-5520
Mike Mann (714) 323-8417

CRAFTS, HOBBIES, ETC.

Bird Watchers
Chorus
Crafters & Conversation
Drama Club
Ukulele Group

WHEN AND WHERE

various
Tues 10-12 Card Room
Thurs - 10am Card Room
Most Tues & Thurs 2-4 Hall
Thurs - 9:30am Hall

CONTACT

Deanna Clatworthy (760) 751-0204
Nancy Thweatt (619) 209-1422
Julie Conner (626) 536-9167
Jennie Shaw (760) 751-8909
Hil Sybesma (760) 751-8764

EXERCISE, SPORTS, DANCE, WELLNESS

Bocce Ball
Body Groove Exercise
Chair Yoga
CV Hikers
Line Dance - Beginners
Line Dancing (no lessons)
Meditation
Men's Golf
Oaks Ladies Golf
Pickleball
Ping Pong - Beginning
Table Tennis
Tennis Club (meeting)
Water Exercise
Water Exercise

WHEN AND WHERE

set your own time
Tues & Thurs 4:00pm Hall
Mon, Weds, Fri - 8am Hall
Various
Mon - 9:45am Hall
Mon, Weds, Fri - 9am Hall
Sat - 8am Card Room
Tues, Thurs morning
Thurs mornings
Mon, Fri, Sat - 8:30am Tennis Ct
Weds - 2pm Card Room
Mon -Thurs - 4:30 Card Room
2nd Thurs - 5:30pm Hall
Mon, Weds, Fri - 10am Pool
Tues, Thurs - 9am Pool

CONTACT

Bev Strobl (858) 695-9077
Joanne Hansen (619) 743-3823
Linda Clifford - text only (760) 877-4745
Mark Seebach (760) 644-8838
Janet LeRossignol (760) 749-7934
Janet LeRossignol (760) 749-7934
Sue Seebach (760) 224-5899
Rich Magnuson (442) 248-1916
Betty Service (619) 933-8887
Jan Nyberg (661) 203-9352
Al Kezis (207) 385-6926
Leo Soldatenkov (858) 382-7918
Anna Marie Montoya (760) 751-0287
Deanna Clatworthy (760) 751-0204
Jan Nyberg (661) 203-9352

RELIGIOUS

Ladies Bible Study
Myron's Bible Study
Vespers Sunday Worship
Village Care Group

WHEN AND WHERE

various
Tues - 7pm Gathering Place
1st Sun - 4pm Card Room
2nd/4th Thurs - 6:30pm Card Room
5th Thurs, 5pm potluck Hall

CONTACT

Bev Davenport (760) 751-3025
Myron Baker (760) 802-5471
Linda Clifford - text only (760) 877-4745
Bill Brown (760) 807-1358

COMMUNITY

Bookmobile
Care & Concern Committees
CV Lions Club
Library
Memorial Assistance
Men's Breakfast
Veterans Memorial

WHEN AND WHERE

1st/3rd Tues, 10-12 by Laundry Rm
Various
3rd Weds, 5:30pm Hall
CV Library
Call if needed
1st Sat (Oct-May) Hall
various, Memorial

CONTACT

Linda Clifford - text only (760) 877-4745
Barbie Floyd (530) 925-2319
Alan Rings (858) 395-7572
Linda Clifford - text only (760) 877-4745
Martie Jenson (760) 201-5520
Tom Bossmeyer (442) 217-8194
Susie Riley (603) 938-5283

SOCIAL AND CLUBS

CV Boomers
CV Democrats
CV Republicans
CV Social Group
Karaoke
Social Activities Committee
The Young and The Rest of Us

WHEN AND WHERE

various
various
various
Fri - 4:00pm, Gathering Place
various, Hall
various
various

CONTACT

Joanne Hansen (619) 743-3823
Susie Riley (603) 938-5283
Pat Martin (760) 703-7776
Inge Stein (858) 335-9885
Wade Steverson (760) 297-4810
Linda Steverson (760) 297-4810
Susie Riley (603) 938-5283