

The Champagne Village Times



Champagne Village Property Owner's Association

Board Meeting Notes

1. A reserve expenditure was approved to repair gas lines at #1 and #50.
2. By unanimous vote the Board denied a request to allow a 39 ft. long by 4 ft. high non-white PVC picket fence between #277 and #276.

BUDGETING

Each year, associations are required to prepare a budget for conducting the operations of their associations. [Civil Code 1363\(b\)](#)

As nonprofit corporations, associations must budget so that revenues do not exceed expenses, i.e., total income minus expenses should equal \$0.

There are two techniques for preparing budgets: (i) zero base budgeting and (ii) incremental budgeting.

1. Zero Base Budgeting. This approach starts each year's budget from a zero base, i.e., at the beginning of the budgeting process,

all budget line items have a value of \$0.

a. *Advantages*. Since each line item starts at zero, the association must justify each item in the budget. This should bring to light waste and obsolete operations.

b. *Disadvantages*. This approach can be very time consuming.

2. Incremental Budgeting. In incremental budgeting, the current year's budget serves as a basis for next year's budget and is simply adjusted. The most common methods of adjustment are: (i) CPI adjustments and (ii) variance projections.

a. *CPI Adjustment*. The easiest and least effective method is to simply take the Consumer Price Index (the measure of inflation published by the government) and apply it to all line items. The disadvantage is that not all items in a budget are affected by the CPI. This results in some line

items being over budgeted and others being under-

budgeted.

b. *Variance Adjustments*. This is the method used by most associations. **Since most line items in an association's budget are necessary rather than discretionary (utilities, insurance, maintenance, etc.), the association starts with the current year's budget and looks at variances projected through the end of the fiscal year. This gives the association an estimate of actual expenses for the year for each line item so it can adjust expenses up or down, as needed.**

CVPOA uses the incremental variance method combined with the zero based method to maintain the same level of service while adjusting only the items that truly need it. By using this method we have been able to keep assessment increases below the CPI for the past 14 years.

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December

Volume 6, Issue

Editors,

Pat & Janet LeRossignol

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Directors/Officers

Karen Smith
President

Dennis Roberts
Vice President

Lois Burdick
Secretary

Doreen Smith
Director

Joe Klopp
Director

Doris Wright
Director

Leah Kapp
Director

Connie Bentley
CFO

Standing Committee Chairs

Dennis Roberts, A&L

Pat & Janet LeRossignol, SAC

Charlie Service, Disaster

- Next Agenda Workshop is December 15 at 9 am in the Card Room (always held the Monday prior to the Board meeting).
- Next Regular Board of Directors Meeting is December 17 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.



Seasons Greetings!

THANK YOU!

We would like to give a big thank you to Tony Widgery, #107, for refurbishing our antique fire hose reel. It looks like new! He has also been touching up some of the worn and scratched wood in the Hall. Thank you, Anthony, for all that you do.



THANK YOU!

We have another thank you to Scott and Mary Brooks, #344, for donating many DVD and VHS movies to our Library. How nice it is to be able to come to our Library to get movies, books or puzzles. Thank you, Scott and Mary.



OFFICE NOTES

OFFICE CLOSED

On December 24, 25 and 26 the Office will be closed for Christmas.

GATE HOLIDAY HOURS:

The gate will be "manned" from 10 am to 2 pm on Christmas Day.

HOLIDAYS

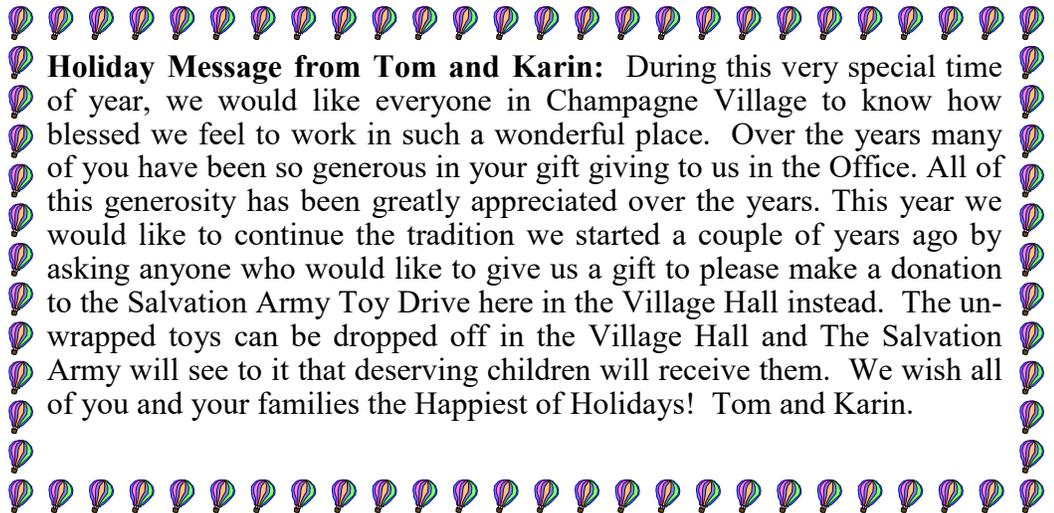
Due to the Christmas Holiday, please have your newsletter articles in by the 14th of December.

We will not take any new or changed ads.

ASSESSMENTS

Your assessments will be \$190 starting January 1, 2009.

December assessments will still be \$184.



Holiday Message from Tom and Karin: During this very special time of year, we would like everyone in Champagne Village to know how blessed we feel to work in such a wonderful place. Over the years many of you have been so generous in your gift giving to us in the Office. All of this generosity has been greatly appreciated over the years. This year we would like to continue the tradition we started a couple of years ago by asking anyone who would like to give us a gift to please make a donation to the Salvation Army Toy Drive here in the Village Hall instead. The unwrapped toys can be dropped off in the Village Hall and The Salvation Army will see to it that deserving children will receive them. We wish all of you and your families the Happiest of Holidays! Tom and Karin.

LATE FEES AND AUTO DEBIT FOR ASSESSMENTS

If your assessments are not in the Office by the 15th of the month, you will be charged a 10% late fee on the assessment. There will also be a \$5 late fee per utility. If you are doing an electronic check through your bank, be sure that we will receive it by the 15th. An easy and no cost way to avoid this is to sign up for **Auto Pay**. **Your payment will automatically be deducted from your account on the 10th of each month.** An application for this service is on page 17.

TRASH DELAY: Due to the Christmas Holiday, the trash will be delayed one day. Pick up will be on **Friday, December 26.**

POOL CLOSED

The pool will be closed December 1 and re-open on December 15, in which the winter pool hours will be in effect.

WINTER POOL HOURS

Start on December 1

ADULTS - 10 am to 2:30 pm
CHILDREN - 12 pm to 2 pm

COMMUNITY MANAGER'S MESSAGE

I am often asked what our staff does to justify the expense of having on-site employees. I will give you just a few examples and think you will see the value of on-site staff.

Probably the most recent case in point would be the painting of the Village Hall. We had obtained bids for the removing of the wallpaper, texture coating the walls and painting the interior of the hall that were in the \$22,000 to \$25,000 range. The Board in its wisdom agreed to have staff perform the work and after all was done the total cost was well under \$10,000. Last year similar savings were achieved by having staff paint the exterior of the Hall.

In the area of landscaping around the pond area, as well as the new landscape and lighting around the Village Hall building, in-house labor and design saved in excess of \$30,000 over contracting to have landscape architects and professional landscape and lighting installers perform these services.

In addition to all of her duties as Office Manager, Karin has also become the head of the Ad Department of the CV Times. Due to her efforts, advertising income has now equaled the office expense in the neighborhood of \$20,000 annually.

These are just some of the large items that staff is responsible for, however it's the things that aren't so noticeable that really save money. In the course of an average month the guys complete 60-75 work orders covering everything from electrical, plumbing, painting, concrete, carpentry, lighting, pool maintenance and several other categories. An average trip charge from a vendor ranges from \$50 to \$75 with hourly rates starting at \$75 and up. If you do the math this would add up to \$10,000 to \$12,000 monthly or \$120,000 annually. As you can see there is no question that your employees are truly a bargain.

The best value in all of this is the fact that the Association has someone on call 24/7, 365 days a year to respond to emergencies and frankly it is very hard to put a price on that type of response since we normally experience a two to four day response time from vendors.

The next time you see Mario, Karin or Filberto, please take time to thank them for all they do for you.

MESSAGE FROM THE A&L COMMITTEE

By Dennis Roberts, Chairman

HOLIDAY SEASON ONCE AGAIN

Can you believe that another year has passed by once again? Neither can I. The Village will once again become alive with beautiful lights. It's amazing how people can be so varied in their decoration ideas. The yards will have that beautiful glow indicating that all is right. Please remember when you are installing lights or other yard ornaments to be aware that the sprinklers still need to work and also that water and electricity do not mix, so please be careful.

Have you remembered to turn your watering back? It is now cooler weather and shorter days so your plants need less water. If you are thinking about replacing a plant you may think about a drought tolerant item. There are a lot of trees and shrubs that will grow well in this area with little or no water. If we do not start conserving water now, it may be harder on us in the future.

When you read this, the A & L committee will have been around. If you received one of our "friendly reminders", please remember that you only have a certain length of time to get the discrepancy taken care of. We all have to work together to keep our Village beautiful.

Instead of picking out a home this month, I would like to draw your attention to the staff that keeps everything in the common areas beautiful and a place that we can be very proud of. They are Tom Riggs, the Community Manager, Mario Ruiz and Fil Bañuelos. All year we see and enjoy the results of their labors. Let's all say thank you next time we see them.

Merry Christmas to all from the A & L Committee and many blessings for the New Year.



Social Activities Bulletin

By Pat & Janet LeRossignol

Social Activities Committee

Janet & Pat LeRossignol, Linda Harper, Priscilla DeArman, Lois Burdick, Jane & Paul Fischer, Bob Thurlow, Patty Mann, Julie Mathews

Holiday Party Saturday, Dec. 13 5 pm to 9 pm



This year's Holiday Party will be a catered affair and the cost will be \$20 per person. The menu will include mixed green salad, carved rib roast, garlic mashed potatoes, green beans almandine, rolls, and dessert. Music to dance by will be provided by the Mike Pritchard Quartet consisting of four musicians from the popular Credit Union Band that plays at the Beach House in Carlsbad.

Dressy attire is appropriate for this event. Bring your own drinks and snacks. Your money is due in the CVPOA drop box by **Tues, Dec. 9** if you want to avoid a \$5 late fee.

New residents are welcome! We have greeters at these events to help you find a seat to meet new friends.

7th Holiday Home Tour Sunday, Dec. 14 By Mimi Baca



The 7th annual Holiday Home Tour will be held on Sunday, December 14, from 2:30 pm to 5:30 pm. The tour is free. However, donations will be accepted for the Care and Concern Committee. A Christmas flyer listing the five homes will be placed in your mailbox by Dec 2. If you have any questions about the tour please call Mimi (751-1032 or 518-4018 cell). Arlene Garich is the Holiday Home Tour sponsor.

Christmas Caroling Monday, Dec. 15 at 4:30 pm



Meet at the Village Hall and we'll go caroling on a tram to all those residents who cannot get out. After the caroling we'll go back to the Hall for yummy chili, cornbread, and hot apple cider. Game Night will start when caroling is over. Remember to dress warmly.

If you would like the carolers to come to your house, please call (749-7934) and let us know!

A Very Special Christmas Concert Saturday, Dec. 20 at 2 pm By Mimi Baca

On Saturday, December 20 at 2 pm our CV Chorus will present their annual Christmas Concert. The theme this year is "The Wondrous World of Music" directed by Bob Eubanks, a new resident in our Village. Bob has over 40 years of experience teaching music and drama, and producing and directing musicals.



This year we will have a special guest performer. Bob has invited Gayle St. Gregory, a renowned international singer, to entertain all of us.

Mark your social calendars now. You won't want to miss this show! And do invite your neighbors and church friends to join you! Refreshments will be served after the concert. Look for the special concert flyer in this edition of CV Times newsletter.

Christmas Eve Candlelight Service Wednesday, Dec. 24 at 4 pm By Bev Davenport

Come join with all your Village friends for a special non-denominational Christmas Eve service to celebrate Christmas. Bring your visiting family and friends. We will sing Christmas carols, have some very special music, and remember the "Reason for the Season".



SOCIAL ACTIVITIES *continued*

Holiday Decorating Committee

We are looking for volunteers who would like to help decorate the Village Hall for the holidays. The decorations are sitting there waiting for talented residents who love to decorate and have an eye for what looks good. It will only take a few hours on one day for the task to be completed. Please call Jane Fischer (749-8918) if you would like to help.

Christmas Card Tree Save a Tree, Save a Stamp

This year we'll have a Christmas Card Tree in the Village Hall foyer. If you would like to place a card with holiday greetings to the residents in the Village, this would be the perfect place to do it.

New Year's Eve Party Planning Committee

This year we are organizing a committee of residents to plan the New Year's Eve party. If you have some ideas of what you'd like to do at this year's party and want to join the committee, please call Janet LeRossignol (749-7934).

Kids Say the Cutest Things

A Sunday school teacher was telling her class the story of the Good Samaritan, in which a man was beaten, robbed and left for dead.

She described the situation in vivid detail so her students would catch the drama. Then she asked the class, "If you saw a person lying on the road-side wounded and bleeding, what would you do?"

A thoughtful little girl broke the hushed silence, "I think I'd throw up!"



COMING ATTRACTIONS 2008 Schedule of Events

Breakfast	Sunday, December 7	Men's
	Saturday, December 13	Holiday Dinner Dance
	Sunday, December 14	Holiday Home Tour
	Monday, December 15	Christmas Caroling
	Saturday, December 20	Christmas Concert
	Wednesday, December 31	New Year's Eve Party

2009 Schedule of Events

Sunday, January 25	Dinner Dance
Saturday, February 14	Valentine's Party
Tuesday, March 17	St. Patrick's Party
Friday, April 17	Dinner Dance
Friday, May 8	CV Drama Club Play
Saturday, May 9	CV Drama Club Play
Friday, June 5	Dinner Dance
Saturday, July 4	4th of July Party
Saturday, August 8	Dinner Dance
Saturday, September 5	Dinner Dance
Friday, October 2	Dinner Dance
Friday, October 30	Halloween Party
Saturday, November 14	Veteran's Dinner
Saturday, December 12	Holiday Party
Thursday, December 31	New Year's Eve Party



HAPPY HOLIDAYS

FROM YOUR

SOCIAL ACTIVITIES COMMITTEE

SOCIAL ACTIVITIES *continued*

HALLOWEEN PARTY PRIZE WINNERS!!!



Ron Morey and Bob Bolt



Pat and Jean Slaughter



VETERAN'S DINNER

MEN'S BREAKFAST

The first Sunday of each month

December 7 from 8:00 am to 9:30 am

(Hours will change to 8 am to 9 am in January)



All CV residents and their guests are welcome to come to the Village Hall and enjoy the great breakfast this month prepared by the men of CV. As always for this event, bring your own plates and utensils as everything else is provided for you. Eggs, several different meats, tomato and orange juice, coffee, either waffles or pancakes (sometimes both!) and fresh fruit are all to be had for the great price of \$3 per person. Again, as always, thanks a ton to all our CV residents who bring in fruit for us to enjoy!

There will be a **BAKE SALE** at the December breakfast sponsored by the Oaks Ladies Golf Club. Bring \$\$\$ to buy goodies.

DO YOU HAVE AN OVERABUNDANCE OF FRUIT?

Do you have more fruit than you, your friends and family can eat? Drop off any extra fruit in the Village Hall kitchen. All of it gets used for the monthly Men's Breakfast and will be enjoyed by many. Thank you in advance for your help.

GAME NIGHT (Every Monday)

Dec. 1, 15, 22, 29 at 6 pm

Dec. 8 at 5 pm with a Potluck Dinner



Every Monday night we get together to have a few laughs, play some games, and have a great time with our friends and neighbors. Most Game Nights start at 6 pm on Monday. On the **second** Monday night of the each month there is an added potluck dinner starting at 5 pm. There are lots of game choices: Mexican train, hearts, spades, board games, pinochle, Mah-jongg, and even puzzles to work on! You're welcome to bring a game from home...we'll try anything. If you like to laugh and have fun, this is the place to be on Monday nights.

IT'S FREE and GREAT FUN! JOIN US!

MISCELLANEOUS

BUBBLY BABES

By Mary Starkey



On November 8 the Babes journeyed to San Juan Capistrano to an Art Fair. We had a smooth ride on the train and back. There were 10 of us who attended. Next month is our Christmas Party on December 13 in the MPR, like we have every year. A flyer is being done now, and please watch your mailbox for instructions and prices. See you all there. Queen Mother Mary

CHAMPAGNE SINGLES

By Mary Starkey

We met on November 14 in the Village Hall and had a very lovely bonding with those who were there. The food was extra special for Thanksgiving. Pat Hamada and Mary Starkey hosted for the evening.

Next month on December 12 at 5:30 pm the hostesses will be Jennie Shaw, Elda Rose Bowen and Annette Lee. No potluck, for the 50/50 we have been collecting for all year long will pay for our Christmas Dinner. So, just bring your favorite drink and come and have a good time. See you all there.

COMPUTER TALK

By Richard Coffman

The Champagne Computer Club will hold its regular monthly meeting on Monday December 1 at 7 p.m. in the Card Room of the Village Hall. Any Village resident is invited to attend. We discuss problems you are having with your computer and share ideas on how to deal with them. Residents are invited to take advantage of the two computers in



the fireplace room opposite the Village Office. They are connected to the Internet via Orion's broadband service for fast surfing of the Net and are maintained by the Computer Club.

LIONS CLUB

By Leah Kapp

Helen Keller (1880-1968) - Imagine that you couldn't see these words or hear them spoken. But you could still talk, write, read, and make friends. In fact, you went to Radcliff College, wrote nearly a dozen books, traveled all over the world, met 12 U.S.



Presidents, and lived to be 87. Meet Helen Keller, a woman from the small farm town of Tuscomb, Alabama who taught the world to respect people who are blind and deaf. When she was 1½ she was extremely ill and lost both her vision and hearing. It was like entering a different world with completely new rules and she got very frustrated. By the time she was seven her parents knew they needed help so they hired a tutor named Anne Sullivan. Anne's work with Helen Keller became the blueprint for education of children who were blind, deaf-blind, or visually impaired that still continues today.

In 1925 at the International Lion's Convention in Cedar Point, Ohio, Helen Keller made a famous speech. "I appeal to you Lions, you who have your sight, your hearing, you who are strong and brave and kind. Will you not constitute yourselves Knights of the Blind in this crusade against darkness?" Because of these few important sentences, the Lions have worked hard to raise funds to help prevent blindness. It is rewarding to see what accomplishments have been made for children as well as adults.

CV PET LOVER'S CLUB NEWS

By Doreen Burchett

Sixteen members of the pet club attended our last meeting of the year on November 18 where they presented ideas for our agenda for next year and took pride in the addition of the new pet park as our major accomplishment this year.

It was suggested that we have a discussion of pet foods as we did before and Paul Fischer agreed to arrange for a guest to speak to us at the February meeting next year.



Other topics for discussion included the creation of a memorial fund to accept donations in memory of deceased pets. Several people expressed concerns about the increase in the number of feral cats in Champagne Village and requested that residents not feed them because their presence draws the coyotes.

An ongoing concern is reminding people to pick up after their pets in all dog walk areas. The enclosed pet park grassy area is intended for play and socializing for CV residents and their pets. It is in this spirit that we continue to ask that you take your dogs to relieve themselves in the original pet walk area by the RV lot or in the mulch area beside the pet park. In addition, we all need to watch the pets while they are in the pet park so



MISCELLANEOUS *continued*

owners can be alerted to pick up after their pets. Our informal "poop patrol" is still finding "evidence" that we need to be more alert.

Members who were at the November meeting agreed that our present meeting schedule was satisfactory and should be continued next year with the idea that special meetings could be called when necessary.

The next meeting of the CV Pet Lover's Club will be held on February 17 at 3:00 pm in the Village Hall. If you have ideas you want the group to consider and are unable to attend a meeting, please call one of us or leave a note in one of our message boxes. All pet lovers are invited to come to our meetings that will be held quarterly on the third Tuesday of the second month of each quarter. Please put these dates on your 2009 calendar: February 17, May 19, August 18, and Nov 17. These dates are posted in the mailbox area for future reference.

If you haven't listed your pet with us, you are missing the opportunity of having over 60 people help look for it in the event it gets lost. All you need to do is call Doreen Smith (751-3305) or Doreen Burchett (751-4008).

CV MEN'S SPORTS GOLF CLUB By Pat LeRossignol

As mentioned last month, the October meeting lunch was to be provided by one of our new members, Bill Glenn. Bill is a retired Marine who still works as a civilian at SD Naval Hospital. Guess we shouldn't be surprised that the chicken casserole lunch was spectacular (!) because we've just found out that he has been providing grub for the Corps for 100+ at a time. At any rate, the lunch was great and he is in severe jeopardy of having to provide monthly lunches for us. Hopefully he won't mind. His golf is getting pretty good, too. Biggest money winners for the month on the Fountains were Roy McGraw (big!), Bob Thurlow, Bob Bolt, Ken Morgan and Tom McCue. Sorry, no Oaks results.



SPORTS

The **Golfers of the Year** on the Fountains and the Oaks haven't changed this month and we are getting close to the end. Unless something drastic happens, Jim Mountain will win for the Fountains, followed by Lee Rabeneau and Orly Macioci. The Oaks race is tighter with Ray Urbaniak in the lead and Billy Smith and Bob Thurlow pretty close behind him. Good luck to all!

Preliminary results for the **Fountains Championship** are as follows: Top five (with ties) after two weeks are Macioci, Thurlow, Mountain, Mike Riehle and Joe Koistra. Since it's a best two rounds over three weeks, it's still pretty wide open. Third round will be on Dec 4, so we'll report the final results next month. Again, good luck to all!

The **Fountains Fall Frolic** (CV men and women) was held on the November 19 with the following results: Closest to the pin for the men were Steve Webb and Bill Cowan; women's closest to the pin were Mary Dackerman and Diana Frank. Four teams were neck and neck for the team prize but the winners were the threesome of Donna Andreas (new Ladies member), Annette Maxheimer and Pat LeRossignol who were 5 under. The coffee, donuts and camaraderie were great and there was a fantastic lunch provided by La Cocina del Charro. Thanks to Sharon and Paul for all their hard work

FOUNTAINS LADIES GOLF CLUB By Doris Wright

President Betty Service called the meeting to order with 16 members present. The Secretary and Treasurer's report were read and approved. Handicap Chairman Doreen Burchett had available the information sheet to go on line for the new members. Membership Chairman Loretta Pittman reported we have two new members, Janet LeRossignol and Donna Andreas. Welcome Janet and Donna. We are happy that you have joined our group and looking forward to playing with you.



Rules Chairman Sally Olsen reminded members we are in winter rules. White stakes are out of bounds; player must go back and hit from the original spot.

SPORTS *continued*

TENNIS CLUB

By Naomi Daily

Old business: Members voted to cancel the Eclectic Tournament and have the tournament monies moved into the 4th quarter sweeps. New business: The Nominating Committee announced the new board for 2009 which will be posted on the bulletin board. The board from 2008 will do another term. Many thanks for a great year in supporting your club.

The Christmas luncheon will be held at Alfresco Italian Buffet in San Marcos on December 10. It is free to all members and \$10.50 for guests. Yes, Santa, there is a free lunch. Join the Fountains Ladies Club and you will see.

A big thank you to Sharon and Paul who organized the Fall Frolic. See the Men's Golf Club article for details.

Everyone enjoyed the lunch provided by Betty Service, Connie Phillips, and Joan Stewart. Priscilla DeArman won \$8 in the 50-50 drawing.

OAKS LADIES GOLF CLUB

By Priscilla DeArman

Short and sweet. The Annual Turkey Shoot was a great success with wonderful weather to start the day. Although only 20 members were able to play in the competition, two of the social members were among those joining the luncheon.



The game was lots of fun and the winners were thrilled with the money prizes. Here's the lowdown: Closest to the pin won by Sharon Groepper and Brenda Webb; Flight A: 1st place Doris Wright, 2nd Karen Smith, 3rd Carol Young; Flight B: 1st Sharon Groepper, 2nd Carol Cox, 3rd Joan Stewart; Flight C: 1st Marie Wilson, 2nd Jackie Whaite, 3rd Bev Bedwell.

Following the day of play a terrific pasta fazool soup, plentiful salad bar, and yummy apple crisp prepared by Sue Kessler and her helpers was served. Can't beat that!



The Tennis Club met on Thursday, November 13 for our potluck and meeting. Our group was small but the food was excellent and the fellowship sweet. Because December is such a busy month and play day would fall on the same day as the Christmas open house, it was decided to cancel play day for December.

Our next meeting will be Thursday, January 8 for our first meeting of the new year. Remember to pay your dues and let's have a great turnout.

Pumpkin Cheese Bread

Ingredients

- 2 1/2 cups sugar
- 1 8 oz pkg. cream cheese, softened
- 1/2 cup margarine or butter
- 4 eggs
- 1 16 oz can pumpkin
- 3 1/2 cups flour
- 2 teaspoons baking soda
- 1 teaspoon salt
- 1 teaspoon cinnamon
- 1/2 teaspoon baking powder
- 1/4 teaspoon ground cloves
- 1 cup chopped nuts

Cooking Instructions

Combine sugar, cream cheese & margarine, mixing at medium speed on electric mixer until well blended. Add eggs, one at a time, mixing well after each addition. Blend in pumpkin. Add combined dry ingredients, mixing just until moistened. Fold in nuts, if desired. Pour into two greased & floured 9X5 inch loaf pans (or 3-4 smaller loaf pans for mini-loaves). Bake at 350 degrees one hour or until wooden toothpick inserted in center comes out clean. Cool 5 minutes; remove from pans.

CARDS & GAMES

BRIDGE FOR EVERYONE

By Bob Spencer

Bridge is played every Tuesday afternoon starting at 1 pm in the Card Room. No stress, no pain. Just relax and have fun. Singles welcome. Call Bob Spencer (749-6698).



the more money you could win.

COUPLES BRIDGE

By Betty Spencer



Wednesday, December 10 at 5 pm in the Village Hall. Hosts for the evening will be Margaret Koepfel (749-5327). Make your reservation to play by signing up on the bulletin board in the copy room. You may sign up to bring dessert or hors d'oeuvres. Please bring your own libations. Three prizes for women and three prizes for men will be awarded. Please bring \$2 per couple for the prizes.

Come early, circulate, visit with friends and enjoy the delicious food that has been brought...and then Play Bridge!

PINOCHLE

By Marion Psota

Are you a pinochle player? If you are new to Champagne Village or just have forgotten, WE DO have a group of pinochle players who meet the first and third Friday of each month. The time is 1 pm in the Card Room. It's just a friendly, fun time and the cost is only \$1. If you are interested in playing, please give Marion Psota (751-3940) a call and we'll put your name on the list of available players. Someone will call you the week of play and check if you're able to join us on Friday.



PENNY CANASTA

By Betty Bearman

Meets 1 pm to 4 pm every Thursday in the Card Room. Call Betty Bearman (751-0477) for more information.

HAND AND FOOT

By Sandra Watkinson

If you're a card playing nut, join us for an easy canasta card game you can learn in one hand!! We play every Monday at 1 pm in the Multipurpose Room behind the Laundry Room.

BUNCO

By Carolyn White

Bunco is a fun dice game that's very easy to play...and you can win prizes. The cost is only \$3. We play the second and fourth Fridays of the month from 1 pm to 3 pm in the Village Hall. This month we will play on **Dec. 12 only**. We need to know if you will be there so we can make up tables of four, so please call Carolyn White (751-1833) or Lanny Scalise (751-2630) to reserve your seat.



Mark your calendar and we'll look forward to seeing you there. BRING A FRIEND OR A NEIGHBOR! The more people who play,

PUZZLE LOVERS

For all those people who just love to work on jigsaw puzzles, there will be a puzzle at one of the tables in the Village Hall to work on at all times. Come in and have fun.

MEN'S POOL PLAYER CLUB

By



Orlie Macioci

If you have played pool, billiards or snooker before, we want you. Our Champagne Village Men's Pool Players Club needs some new blood. Women are welcome, too. We play Monday through Friday from 1 pm to 3 pm, subject to change if so desired.

We have four tables and can barely fill one table of four players. So, if you're interested, please contact Orlie Macioci (749-1811). Thank you.



EXERCISE

LINE DANCING

By Janet LeRossignol

Monday - Beginners
Wed/Fri - Intermediate
8:30 am Lessons
9:00 am Dancing

NEW - As of November, there will be no line dance classes on the Monday of the Board Workshops.



On Monday, Wednesday, and Friday mornings you will see men and women dancing in the Village Hall to all types of music for fun and exercise (for your body and your brain). If this looks like something you'd like to try, then come on down! The Monday class is for **Beginners** to learn the basic steps and starts at 8:30. For those who have

danced before, you can try the Wednesday and Friday classes starting at 8:30 am to learn the dances, and 9 am to dance the dances.

WATER EXERCISE

By Deanna Clatworthy

Open to all interested ladies. Held at the pool on Monday, Wednesday and Friday at 10 am, Tuesday and Thursday at 3 pm, weather permitting. Come try the water aerobic 40 minute cassette tape. If you like it and plan to continue, there is a one time charge of \$5 to cover batteries, tapes and a new tape player when needed. See Nicki, Ruth or Deanna at the pool.



STRETCH CLASS

By Jackie Lohrke

Stretch thru Conscious Movement

Jackie Lohrke will teach how to move consciously through movement on Tuesday mornings at 9 am at the Village Hall.

Please dress comfortably, bring mats, belt, towels and small cushions. Tummies will be more comfortable if breakfast is small and eaten early before class. Instruction will be based on years of practicing and teaching Yoga and other disciplines. Any questions, please call Jackie (749-2335). New students are encouraged to contact



Jackie prior to attendance.

CV GYM

Have you tried it yet?



CRAFTS

MEMORY KEEPERS SCRAP BOOK CLUB

By Lois Burdick

THERE WILL BE NO MEETING IN DECEMBER

If you love scrap booking or would like to learn more about it, please join us in the Card Room of the Village Hall.



Just bring your supplies and a light snack and come on down to have some fun. It's also a great way to share our individual creativity. We can always learn new and clever ways of making our memory books even better. Even if you don't have any interest in doing it yourself, drop by and see how great some of them look. If you need supplies or just want to ask a question, call Janet Hyman (749-8120).

HAPPY HANDS

By Janina Garvey



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 resident who enjoys hand work, or would like to learn, or 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. Please bring yarn to Happy Hands on Tuesday's 1 pm to 4 pm (or join us). For more information call Janina Garvey (749-1730).

VOLUNTEERING

CARE AND CONCERN COMMITTEE

By Barbara Pittman

For assistance, or to assist, you may contact this committee by calling the C&CC Chairperson Ruth Royer (751-8466), or Leonore Alvarado (751-2291) or Cheryl Wolowsky (749-6323).

Mission Statement:

We are a group of concerned residents in Champagne Village, who *collectively* support our fellow residents in times of loss or illness. We not only encourage each other through affliction; we celebrate our good times. We strive to maintain and improve the quality of life in our Village!

In times of:

Illnesses: *We comfort and pray for one another.*

Bereavement: *We assist in any way possible.*

If you are willing to help in either of these areas or know of anyone who needs help, please contact the C&CC members mentioned above.

Thank You!

To all the C&CC members who remember to pray for our Village and are willing to lend a hand...or maybe just lend an ear to listen or a shoulder to cry on. Continue the wonderful work, keeping a vigilant eye for those in need. May you be abundantly blessed!

Remembering ...

Elva Praissman, a beloved friend and neighbor, passed away November 1st after an ongoing illness. We will miss this kind and loving lady, her light-hearted sense of humor, and her precious sweet smile. Pray for her daughter, Rochelle, and her son, Larry.

Please continue to pray for the **families and friends of those beloved CV residents** whom we have lost in the past year. Let us not forget that they once lived amongst us. Their memories remain in our hearts.

Also pray for **those going through tough times or having serious health issues.**

FRIENDS HELPING FRIENDS

By Jan Denny

Jan Denny will be on vacation from Wednesday, November 26 to Wednesday, December 3. If you need a ride, please call Nickie Kettenring at (749-8119).

"Friends Helping Friends" is a group of volunteers who drive fellow Villagers to medical appointments when they have no other means of getting there.



If you are in need of our services, please call Nickie (749-8119) and I will find a driver for you.

On the other hand, if you are someone who would like to help out occasionally by joining this volunteer group, please call me at the above number to get more information. Thanks so much.

CHAMPAGNE BLVD TRASH TALK

By Addie Wilkins



We need your help! Our trash pick up on Champagne Boulevard has gone from 24 volunteers to 8 and that's not enough. It takes 10 people to do the job properly and lately we have been going out with 6 or 8 and leaving part not done.

This only requires approximately 1½ hours per month. We meet on the 2nd Wednesday of each month at 3:30 pm. If you would like to volunteer please call me (751-1859). If we can't get enough volunteers we may have to consider dropping this, leaving Champagne Boulevard in a sad state.

Yummy Yam Casserole

Bake 6 - 8 yams until done. Skin and mash well adding milk and butter to get a creamy consistency. Spread into a 9 x 13 baking dish and top with the following:

Mix together:

- 1/2 cup brown sugar
- 2 T butter
- 2 T flour
- 1/2 c chopped pecans

Bake at 350 until bubbly...about 30 minutes.

RELIGIOUS ACTIVITIES

CATHOLIC BIBLE STUDY

Wednesday at 6:30 pm

By Jim and Carol Kostick



The Bread of Life Catholic Bible Study will be held every Wednesday from 6:30 pm to 8:30 pm in the Multi-Purpose Room behind the Laundry Room. This will include Praise and Worship, sharing the Sunday Readings and time for Prayer of Petitions.

All are welcome. Please bring your Bible. Information? Please call Deacon Jim and/or Carol Kostick (749-8313).

CV SUNDAY AFTERNOON VESPERS

Sunday at 4 pm

By Barbara Pittman

Why is the birth of one man, Jesus Christ, so phenomenal? Did His death really take away all our sins? Can we be totally forgiven? How is it possible to love unconditionally, even when we feel hated?

Call (751-4342) or bring your concerns to a non-denominational service, from 4 pm till 5 pm. Join us for the holidays Sunday afternoons in the Village Hall Card Room, as Pastor Estus Pittman and others celebrate the Reason for the season! Everyone is welcome!

CV BIBLE STUDY

Thursday Evenings at 7 pm

By Barbara Pittman

What are the Biblical prophecies concerning the Jewish Messiah (Christ)? Is He really “the Way, the Truth, and the Life”? Is He really GOD? Have you searched the Scriptures enough to be able to strengthen and defend your faith, so as to share with those unknowledgeable of the gospel? These and other issues can be brought up at non-denominational meetings at the Village Hall Card Room. Join Pastor Estus Pittman and others in lively discussions 7 pm to 8 pm on Thursdays. Our upcoming December meetings will be on the 4th and on the 11th, and on January 8 after the holidays. Bring your Bible and questions and discover why we only need “mustard seed” size faith!

ODDS AND ENDS

TOYS! TOYS!

TOYS! TOYS! TOYS!

By Ruth Royer



First of all let me start by again thanking all of you who participated for the last few years in The Salvation Army Toy Drive here in the Village. You have given above and beyond an absolutely marvelous outpouring of generosity in providing such a huge amount of wonderful toys. Your Village Board has given us authorization to again place a barrel(s) just inside the entrance to the Village Hall as a receptacle for your anticipated toys, games or books. We will also have tags with a child's name and age and you may select one of these if you desire.

Please place your toy or a game in the barrel and it will be given to a needy family through the Family Service Department of The Salvation Army in Escondido, who will be serving 650 families and approximately 1,700 children this Christmas. Anything for the little ones and on up through the middle school age is most acceptable. However, there is usually an abundance of stuffed animals, and things for the older kids are especially needed. If you prefer you may give money - put in an envelope and put in the barrel - we have shoppers who will buy toys. DO NOT WRAP your gift - the mothers are allowed to select an *appropriate* toy for their child at the Army's "Toy and Joy Shop".



As always, thanks for being such an incredibly generous, caring community. The need this year is *greater* than it has been in a long time! It is REAL - and your help will allow some child to receive a gift on Christmas morning where otherwise this might not have been possible. Questions: call Ruth Royer (751-8466).

ODDS AND ENDS *Continued*

CELL PHONES FOR SOLDIERS



We want to thank everyone who has contributed to this very worthy cause.

La Costa Canyon High School is still collecting old cell phones for "Cell Phones for Soldiers". They have collected a bazillion! But more are needed.

Please drop off your old cell phones at space #404 or call us (751-3908) and we will pick them up.

Thank you,
Wayne and Sylvia Clark

SEE'S CANDIES: One pound gift certificates are \$11.60. This will give you \$15 worth of spending power at any See's location. Any questions call (751-0075) or leave your check made out to Linda Harper, 186 Skyline Drive. Please **do not** leave it with Karin in the office.



LIBRARY

By Nickie, Joann and Connie

The Fall season is almost over and soon it will be Winter. Then will be the time to sit in a comfortable chair with a quilt and cup of coffee or tea and read a good book. Our Village library has a fine selection of good books, and more coming in every day. Please take a moment to come down to the library and peruse our great titles! We don't think there is anything more comforting than reading a good book. Happy Reading and Have a Merry Christmas.

BOOKMOBILE

By Betty Mortz



Thank you to all who took advantage of the Senior Investment Fraud speaker in November.

The water color class by David Musser is planned for May 2009. More information after the first of the year.



The van of North County Library mobile unit will be in the Village December 2 and 16, from 10 am to 12 pm. Come for some good reading.

VAN TRIPS: The Village Van goes to North County Fair (Westfield), Trader Joe's and Henry's on the second and fourth Wednesday of each month, leaving the Village Hall at 9:30 am, returning at 2:30 pm. Sign up at the Village Hall. All residents are welcome.



The Village Van goes to the Von's Shopping Center on El Norte Parkway every Friday at 9 am.

GOLF CART CLINIC:

A-1 Golf Cart clinic is held the second Friday of each month at the car wash area at 9 am.

The Escondido Golf Cart Service clinic is on the last Friday of each month at the car wash area at 9 am.



WELK THEATRE TICKETS

Linda Harper will no longer be selling Welk Theatre tickets. For ticket information please contact the box office (749-3448) or email box.office@welktheatre.com.

NEW RESIDENTS:

#173 Stanley Ford & Anna Marie Montoya 751-1043

#252 Peter & Donna Perez 203-2955

TRASH COLLECTION SCHEDULE FOR 2008:

Normal trash day has been changed to Thursdays.

Due to the Christmas Holiday, the trash will be delayed one day. Pick up will be on **Friday, December 26.**



Kids Are Cute!

A little girl became restless as the preacher's sermon dragged on and on. Finally, she leaned over to her mother and whispered, "Mommy, if we give him the money now, will he let us go?"

A Sunday School class was studying the Ten Commandments. They were ready to discuss the last one. The teacher asked if anyone could tell her what it was. Susie raised her hand and shouted out, "Thou shall not take the covers off thy neighbor's wife."

ACTIVITIES AT A GLANCE

CARDS & GAMES

<u>Activity</u>	<u>Time</u>	<u>Contact</u>	<u>Phone</u>
Bridge for Everyone	Tues. 1:00 pm	Bob Spencer	749-6698
Bridge for Couples	2 nd Wed. 5:00 pm	Bob Spencer	749-6698
Bunco	2 nd /4 th Fri. 1:00 pm	Carolyn White	751-1833
Game Night	Mon. 5:00/6:00 pm	Linda Harper	751-0075
Hand and Foot	Mon. 1:00 pm	Addie Wilkins	751-1859
Penny Canasta	Thurs. 1:00 pm	Betty Bearman	751-0477
Pinochle	1 st /3 rd Fri. 1:00 pm	Marion Psota	751-3940
Pool	M-F 1:00 pm	Orlie Macioci	749-6444

CRAFTS, ETC.

Scrap Book Club	4 th Sat. 10:00 am	Janet Hyman	749-8120
Happy Hands	Tues. 1:00 pm	Janina Garvey	749-1730

EXERCISE

Line Dance	M/W/F 8:30 am	Janet LeRossignol	749-7934
Stretch Class	Tues. 9:00 am	Jackie Lohrke	749-2335
Water Exercise	M/W/F 10:00 am T/Th 3:00 pm	Deanna Clatworthy	751-0204

RELIGION

Catholic Bible Study	Wed. 6:30 pm	Jim/Carol Kostick	749-8313
Thursday Bible Study	Thurs. 7:00 pm	Estus Pittman	751-4342
Vespers	Sun. 4:00 pm	Margaret Meadows	749-7573

SPORTS

CV Men's Golf	Tues./Thurs. am	Lee Rabeneau	751-2544
Fountains Ladies Golf	Wed. am	Loretta Pittman	749-2057
Oaks Ladies Golf	Thurs. am	Deanna Clatworthy	751-0204
Tennis	2 nd Thurs. 5:30 pm	Betty Mortz & Jan Denny	751-1473 749-4255

VOLUNTEERING

Care & Concern Committee		Ruth Royer	751-8466
Friends Helping Friends		Jan Denny	749-4255
Trash Pick-up	2 nd Wed.	Addie Wilkins	751-1859

MISCELLANEOUS

Bubbly Babes/Red Hats	Various	Mary Starkey	751-0825
Champagne Singles	2 nd Fri. 5:30 pm	Mary Starkey	751-0825
Computer Club	1 st Mon. 7:00 pm	Richard Coffman	751-2772
CV Chorus	Tues. 11 am	Joan Van Ingen	749-0932
Lions Club	3 rd Wed. 5:30 pm	Leah Kapp	751-0660
Pet Lover's Club	Meets quarterly	Doreen Smith	751-3305

For changes contact Karin in the Village Office

