



Champagne Village CV TIMES

DECEMBER 2019

HOLIDAY HOURS

OFFICE Closed Dec. 24, 25 & 26
Closed Jan 1
KIOSK 10:00am – 2:00pm Dec. 25
TRASH Pickup on Fri, Dec. 27

POOL HOURS

ADULTS 9:00am – 3:00pm
KIDS 12:00pm – 2:00pm

DECEMBER BOARD MEETING

NO MEETING THIS MONTH

UPCOMING EVENTS

DEC 6 Lunch Bunch
DEC 7 Men's Breakfast
DEC 7 Deck the Hall
DEC 8 Holiday Home Tour
DEC 11 Movie: THE HOLIDAY
DEC 14 Christmas Dinner Dance
DEC 15 CV Chorus Concert
DEC 16 Village Caroling
DEC 18 Golf Cart Parade Lights
DEC 24 Christmas Eve Service
DEC 31 New Year's Eve Party

2020 Budget Approved

On Monday, November 11th, the Board met to review and approve the CVPOA budget for the 2020 calendar year.

This budget is included in your annual packet, which should already be in your CV mailboxes (see page 7 for more details on other items included in this packet).

Our 2020 budget is 3% more than 2019. Important points to be made regarding this budget:

- As planned, funds are still included to cover the cost of water bills for landscape irrigation. Because we won't know with certainty what we'll be paying each month until our well has been providing irrigation water for an entire year, we budgeted funds for our monthly water bills to include the cost of irrigation for landscaping. Water bills will be reviewed on a quarterly basis, and any surplus funds will be transferred to our reserve account. These transfers would supplement ongoing monthly payments already budgeted to replenish our reserve account, for payment of our well irrigation system.
- One area of adjustment covers increasing service costs for our utilities and Village infrastructures that require monthly service and maintenance, to keep them in good operating condition.
- Another area is for cost of living adjustments to staff salaries, to bring them closer to current market rates.



As a result of these increases, our monthly assessment will increase by \$7 to \$237.

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



OFFICE NEWS

FROM SAN DIEGO GAS AND ELECTRIC (SDG&E)

Public Safety Power Shutoff Alerts

During extreme and potentially dangerous weather conditions, a PUBLIC SAFETY POWER SHUTOFF is a preventative measure that may be used to help protect against wildfires. Don't miss these important alerts: **visit sdge.com/notifications or call 800-411-7343 to sign up** for alerts via phone, text or email.



New or Sold Car? Let Us Know!

Please notify the Office if you have new license plates, new vehicles, or old plates in the system that are no longer needed. Also be aware that temporary (paper) license plates may not work at night because they are non-reflective. To add vehicles, fill out the form located next to the Office window. We can also email you the form if you call us.



Sheriff Vacation Request Forms

If you're going on vacation, you can turn in a SHERIFF VACATION REQUEST form to the Kiosk at least one week before you leave. This form is located next to Office window. A Volunteer Patrol will walk around the exterior of your home every day while you're gone, checking to make sure all doors are locked and windows are closed, and looking for any suspicious activity. If there is any, the Patrol will call the Sheriff and stay there until they arrive.



Merry Christmas from the CV Office

Tom, Tami, Mario and Fil

BOARD OF DIRECTORS

Charlie Service President
Jean Slaughter Vice President
Wayne Steele Secretary
Roger Elyea CFO
Joe Rossi Director
Karen Smith Director
Greg Lorton Director

BOARD COMMITTEES

Architecture & Landscape
Karen Smith / Joe Rossi

Common Area Facilities
Jean Slaughter / Joe Rossi

Common Area Landscape
Greg Lorton

Communications
Everett Smith

Social Activities
Linda Steverson

OTHER COMMITTEES

Care and Concern
Barbie Floyd

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.



DECK THE HALL

**For The Christmas Party
Come Help Decorate The Hall**

Saturday December 7

Cider and Cookies Will Be Served

CV HALL 9:00 AM



Champagne Village

Christmas Dinner Dance

Saturday December 14
CV Hall 5:00pm

\$16.00 Each

Reservations Must Be In By December 9
Make Checks Payable To SAC

Menu Prepared By:
**Prime Cuts
Catering**

Dance to the
music of

CALICO RIDGE

CHAMPAGNE VILLAGE HALL

2019

New Years Eve Party
\$10.00 Each

Reservations must be in by Monday 12/30 : Make checks payable to SAC

Tuesday December 31

Starts:
5:00
PM


Dance to the music of



**Potluck
Dinner**



Bring three one dollar bills
to play Left-Right-Center



From the Editor

December sure has lots to offer here in Champagne Village – this newsletter is packed with special events for all of us to enjoy and celebrate this special season!



As for me, I'm happy to be serving as Editor of the CV Times and rolling out the December issue. I have big shoes to fill: Janet and Pat LeRossignol retired the position after 11 years of stellar work, then Everett Smith stepped up to the task of filling that vacancy until now. I'm very grateful and excited about this opportunity.

As with past Editors, my job is to continue ensuring that the CV Times remains your primary source for what's happening in Champagne Village. Here, you can read about all ongoing activities and upcoming events, learn about important CVPOA news, and refresh your memory about our rules and regulations. Over the coming months you'll also see some design changes, as well as some articles that I'm hoping will help you better understand how things work around here. *Everyone benefits when we're all empowered with knowledge.*

I may not get everything right at the start – so if you notice information's missing or inaccurate, give me a shout. Meanwhile, let me know what you think. Email me at CVTimesEditor@gmail.com with your story ideas, questions, comments and suggestions. Have wonderful holidays!

A handwritten signature in blue ink, appearing to read "Julie".

Have Breakfast and Help SAC

Eat at the Golden Egg Omelet House, and 10% of your receipt is contributed to SAC when you mention you live here Champagne Village!

GOLDEN EGG OMELET HOUSE
316 W Mission Ave, Escondido
7:00am to 2:30pm every day



SAC MEMBERS

Linda Steverson Chair/Treasurer
Martie Jenson Co-chair/Treasurer
Bev Davenport Secretary

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

Handwritten text in red ink on a light, textured background. The text reads: "Dear Santa... before I explain, how much do you know already?"

DID YOU KNOW...

When you use the kitchen, you are responsible for washing and returning all used towels/aprons.

Think YOU Know Who This Person Is?

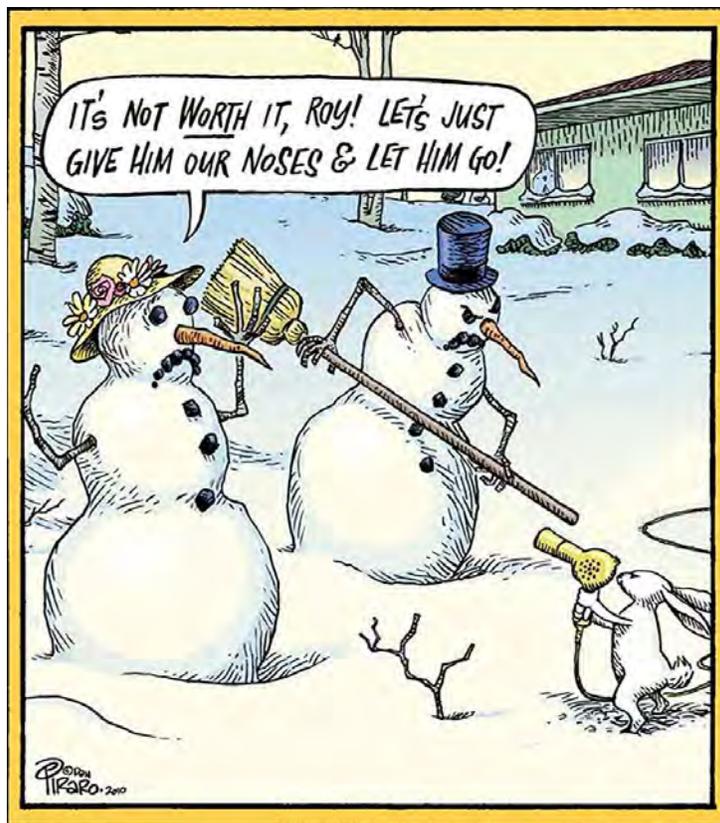
Jane Nyberg

Who celebrates her 75th birthday on Friday and then leaves for an extended African safari on Monday? It's someone who definitely continues to view life as an adventure and who loves people and animals. This is what she had to say about traveling solo for nearly 24 hours: "It was an experience that requires humor and being flexible to changes. Everyone needs to go to Africa – it is a world treasure." She had a great experience with Oversea Adventure Tours and saw amazing things. Highlights included close-up encounters with many animals and birds, Victoria Falls, Johannesburg and Cape Town. If you ask, she may even share her wonderful photos with you.

In her other life, she's had varied and interesting jobs, most recently as the Executive Assistant to the Superintendent of San Gabriel Unified Schools (in other words, she ran the place!). At the same time, she helped raise two grandchildren. Upon retiring and after looking extensively for a place to live, she happened upon Champagne Village. She fell in love with its beauty and our famous 'Village Wave.'

DO YOU KNOW WHO THIS VILLAGER IS?

Check later in this newsletter for the answer!



**WANT
CAROLERS
TO VISIT YOUR
HOME?
call Anna Marie
(760) 751-0287**

**LET'S ALL GO
CAROLING**

MONDAY, DEC 16th

4:30pm meet at the Village Hall

**dress warmly, bring your
cart and a flashlight**

**AFTER, WE'RE SERVING
chili, cornbread
& cookies**

be sure to sign up in the copy room!



FAST FAQs Your Annual Packet

Each year, the Office prepares and distributes an Annual Packet. This is a collection of notices and information that the CVPOA is required by law to provide annually to all members of the Association. Your Annual Packet includes the following:

- The **recently approved budget**, showing the estimated revenue and expenses on an accrual basis
- a summary of the **Reserve Study**
- A **disclosure showing the insurance coverage** the Association has for the coming year
- A statement of our **FHA/VA certification**
- A notice of **your Right to Minutes**, or to receive copies of all board meeting minutes, pursuant to California state law
- Our **Collection and Lien policies**, stating how late assessment payments are handled and escalated
- Our **Rules Enforcement policy**, describing any penalties for violations of the governing documents
- Our **Dispute Resolution Procedures**, which describe how issues are resolved between the Association and its members related to the enforcement of the Governing Documents
- The **A&L Guidelines**

What should you do when you receive your Annual Packet? READ IT! Remember: you own 1/457 of this Association. Like any of your investments, you need to monitor and protect it!



Protecting Property Values

Your role is more important than you think!

The primary mission of our Board is to preserve, protect and enhance the property and assets of Champagne Village. But how does it carry out this mission?

Turns out that the Board of Directors has a pretty precise blueprint in our CC&Rs on how to protect our common investment. But they're not alone in this task: our Association was established as a corporation in which ALL owners are members. As a member, you've committed yourself to be a business partner with every other owner in this community and have specific responsibilities to protect our common investment:

To preserve, protect and enhance property values, the CC&Rs give the Board authority to establish Rules and Regulations that complement the Association's purpose. **When you follow the CC&Rs and our Rules and Regulations, you are doing your duty as a member of the Association.**

Architectural guidelines promote aesthetic conformity and eliminate structural changes that may threaten the investment we all have in CV. **When you follow A&L guidelines and obtain approval before any changes, you are doing your duty as a member of the Association.**

The Board is made up of owners: fellow members just like you who volunteer their time because they care about their investment in CV. Committees are formed to assist the Board with their work and are also made up of volunteer owners. **When you volunteer to serve on the Board of Directors or a committee, you're doing your duty as a member of the Association.**

Monthly assessments are needed to maintain, enhance and protect our community assets. When owners don't pay their fees on time, the Association is often unable to meet all of its financial obligations. **When you pay your fees on time, you are doing your duty as a member of the Association.**

The Board of Directors meet on a regular basis to make decisions, stay up to date on Association business, and hear from fellow owners in order to make proactive business decisions. As owners, keeping abreast of Association matters and contributing during the Open Meeting is good business. **When you attend Board meetings, you are doing your duty as a member of the Association.**

ARE YOU DOING YOUR DUTY? Remember: you not only own your home and space, but also 1/457 of Champagne Village. Help protect our investment! Attend meetings (we serve cake!). Abide by the rules and policies and pay your fees on time. We all depend on each other. You play a more important role than you think!

THE YOUNG AND THE REST OF US PRESENT

GOLF CART

parade of lights

join us as we drive our carts around the Village, to admire
our community homes dressed in their holiday best!

WEDNESDAY DECEMBER 18

parade begins 5:30pm at The Gathering Place

decorate and light up your golf cart!
(or not - undecorated carts welcome!)

pack a beverage of your choice!

get out those mittens and scarves!

grab a warm blankie!

LET'S GO SEE SOME LIGHTS!

see you there!



THE YOUNG AND THE REST OF US
here are this month's events for you from us

CHICK FLICKS

DECEMBER 11TH 3:00pm

THE HOLIDAY

Cameron Diaz, Jude Law, Kate Winslet, Jack Black

meditation

join us for a 30-minute meditation session... ah!
every SATURDAY morning
8:00am Card Room

CV LUNCH BUNCH



don't stay in by yourself -
bring your lunch & join the bunch!
friends are waiting
we'd really like to see you!

FRIDAY, DECEMBER 6TH
noon, picnic area

(unless it's reserved for a private event)

CV Social Hour

Fridays at
the Gathering Place
4pm - 6pm

meet new people
bring your own drinks
contact Inge Stein
(858) 335-9885

Cheers!



CRAFTERS & CONVERSATION

Thursdays - Card Room - 10am to 4pm

We at Crafters Corner want to invite any residents, whether or not they craft, to join us! We're a friendly group and would like to learn more about our Village people! Bring lunch if you want and have a friendly outing if nothing more than to get out of the house.

Questions? Call Julie Conner
(626) 536-9167

THE GATHERING PLACE

Monday - Saturday
8:30 am - 10:30 am

Enjoy a cup of coffee!
Meet a new friend!



The Gathering Place is located behind the Laundry Room

everyone is
welcome!

Vespers Sunday Worship
Sunday Dec. 4th Card Room

VESPERS is a **NON-DENOMINATIONAL** group that gathers
for fellowship and communion. everyone is welcome!

Well Update

Hil Sybesma

We're nearing the finish line! A look at the map below might seem to indicate that, after all these months, we're less than half done with this project – but that isn't the case. What the map doesn't show are the valves and controllers that control the irrigation. These must first be disconnected from the Valley Center Municipal Water District lines, then reconnected to our new well water lines. With approximately 80% of the Village's valves and controllers located within the six completed phases, this took quite a lot of time. The remainder of the Village has fewer connections and longer runs, which means a lot more ground can be covered in much shorter time.

As of Thursday, November 14th:

- Phases 1 thru 6 are completed.
- Phases 7, 9 and 10 are more than half completed and should be finished by the end of the month (if not before).
- Phases 8 and 10 are due to be completed in December.

Green Horizon's goal is to finish by Christmas!

Water pumped from the well is recorded on a daily basis and the static level is checked and recorded each weekend. We're currently pumping approximately 130,000 gallons a week to the completed areas, with the static level hovering at the 150-foot level.

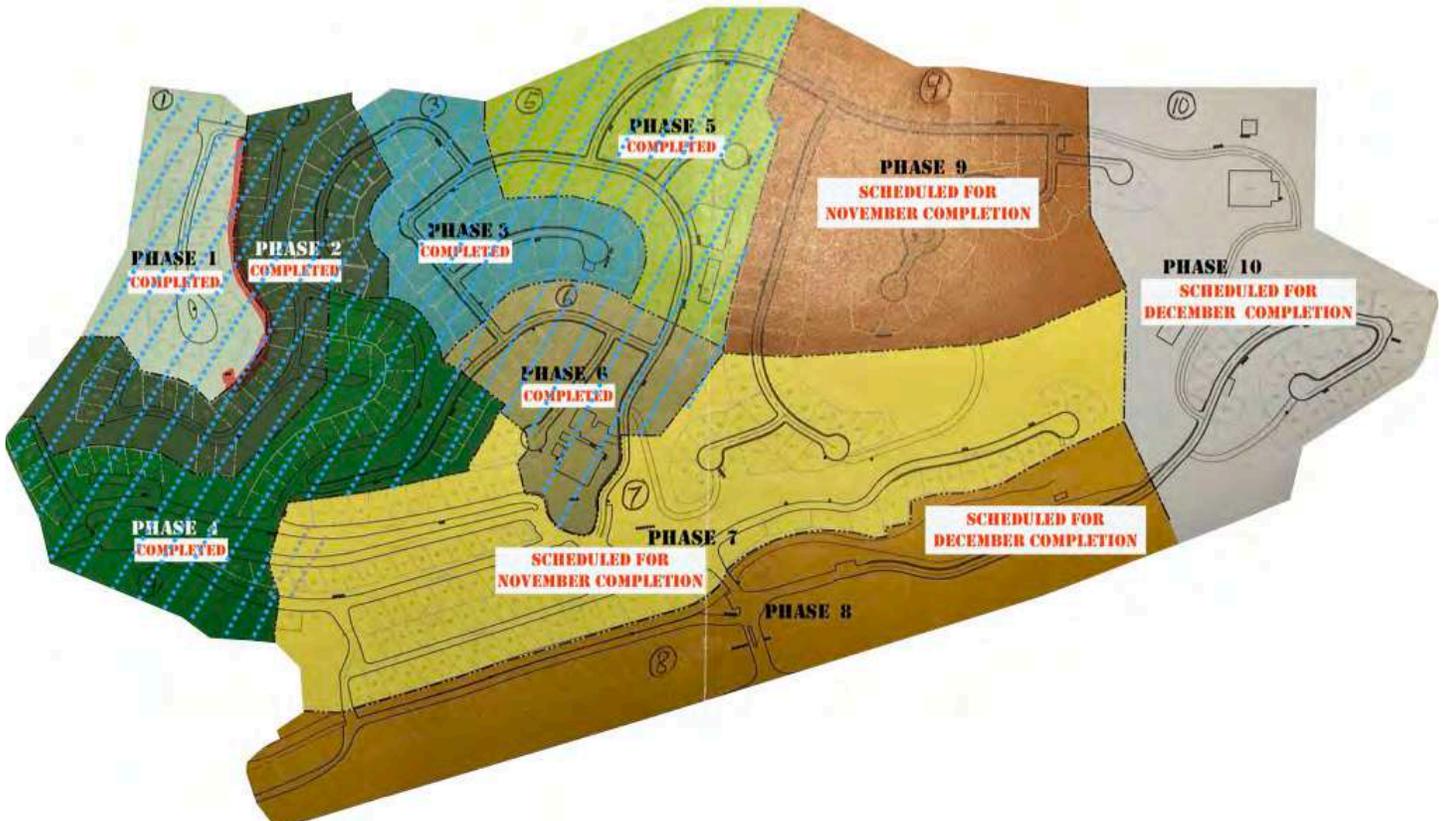
Again, even though some areas on the map are marked completed, this means the piping and valve connections are completed. There is still the possibility that adjustments and cleanup work will still be required.



ANSWER: WHO'S WHO on page 7
Kathleen Gay, space 217 (shown here on Safari!)

Drama Club

The Drama Club is looking to add a male actor to our cast. Tryout will be on January 14th at 6pm in the Village Hall. We welcome anyone who is interested and willing to commit to joining our next show scheduled for mid-June – a murder mystery, of course! Think about it guys, it's fun and rewarding!



Connect Online with Your Neighbors
champagnevillage.nextdoor.com

This is a private website and social network for CV residents, to use as a resource when looking for vendors, selling items or exchanging information or news.

This site is NOT affiliated in any way with the CVPOA and is not an official communications channel for the CVPOA. Both the information posted and opinions expressed on this website are those of neighbors and not the CVPOA. The Association is not responsible for any content or its accuracy: the CVPOA does not visit, review or post on this website.

To join NextDoor you must live here and be invited by a resident.

Questions? Call Janet LeRossignol at (760) 749-7934.



Welcome, New Residents!

Kurt (760) 685-5592 & Madeline Trush (760) 685-5599 #266 cleared their lot across from the pool and will have a new home installed in January. He's lived in Escondido since he was nine and is a railroad enthusiast. Currently an engineer, Kurt has also worked as a cabinet maker and aerospace oceanographer. Madeline worked for the City of Escondido on the construction of the Performing Arts Center. They've wanted to move here for ten years and now their dream is being realized.

Donald (858) 864-2760 & Stephanie Glanz (760) 703-7879 #45 have been renting for a few months while their home in Hidden Meadows is being remodeled. They're glad they had the opportunity live in this quiet, safe, friendly community instead of an apartment.

Rick Nelson (619) 864-6771 & Gigi (Tinn) Nelson (619) 315-6629 #426 both still work. Attracted by the beauty of the Village, they moved here from Vista to purchase their first home. They have four children and four grandchildren. When not working, they enjoy dancing, concerts, the beach and watching college football (they're Ohio Buckeye fans).

DID YOU KNOW...

No need to take your car down to the Car Wash area anymore: since early 2019, you can wash your car in your own car port or driveway!

Need Memorial Help?

Care and Concern's Memorial Committee offers assistance with planning a memorial service in our Village Hall. Residents or families of residents may contact committee members listed below to make arrangements soon after a loved one's passing.

- Martie Jenson (760) 201-5520
- Donna Perez (602) 410-2768
- Charolette Steele (760) 913-5345
- Maureen Nauenburg (714) 396-2672

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



Check Out our New Website's Calendar!

Whether you want to see what's happening here in CV, want to find a specific activity or event, or need to book the Hall or other venue, the new CV website's calendar makes it much easier.

Check Online for Hall Availability

For starters, this new calendar combines our resident event calendar with the Office's reservations calendar. The result? A centralized calendar that lets everyone instantly determine availability.

A FEW TIPS WHEN LOOKING FOR AVAILABILITY:

to see if the Hall is available on a specific date or time, look for blocks in the calendar labeled FACILITY BOOKED, in addition to activities and events. This indicates that, although an event may not be taking place at that time, preparations are underway for an upcoming one. For example, while the Men's Breakfast is scheduled for 8:00am on the first Saturday of each month, the Kitchen is reserved on the previous Friday evening for preparation work. This is an important factor in determining availability.

Submit Online Requests for Events

To request the Hall or other venue for a Village-wide or private event, fill out the Calendar Submission Form (click the ADD EVENT button located directly above the calendar to get to this form). Once the Office receives your request, they'll contact you regarding its status. (Don't send out those invitations until you hear from the Office!)

Easily Find Events and Types

Like the previous site's online calendar, this new one is color-coded by type of event: meetings, cards and games, crafts and hobbies, exercise, sports and dance, clubs, memorials, religious, private events, etc. Want to see only activities of a specific type (for example, meetings) over the coming weeks or months? Select the type in the pull-down menu to the top right of the calendar.

Print the Calendar

Want a copy of that calendar on your fridge and can't find your copy of the CV Times? Select the month or week you want (along with the type of events you want to see), then click on PRINTABLE VERSION directly above the calendar on the left.

Search for Events and Activities

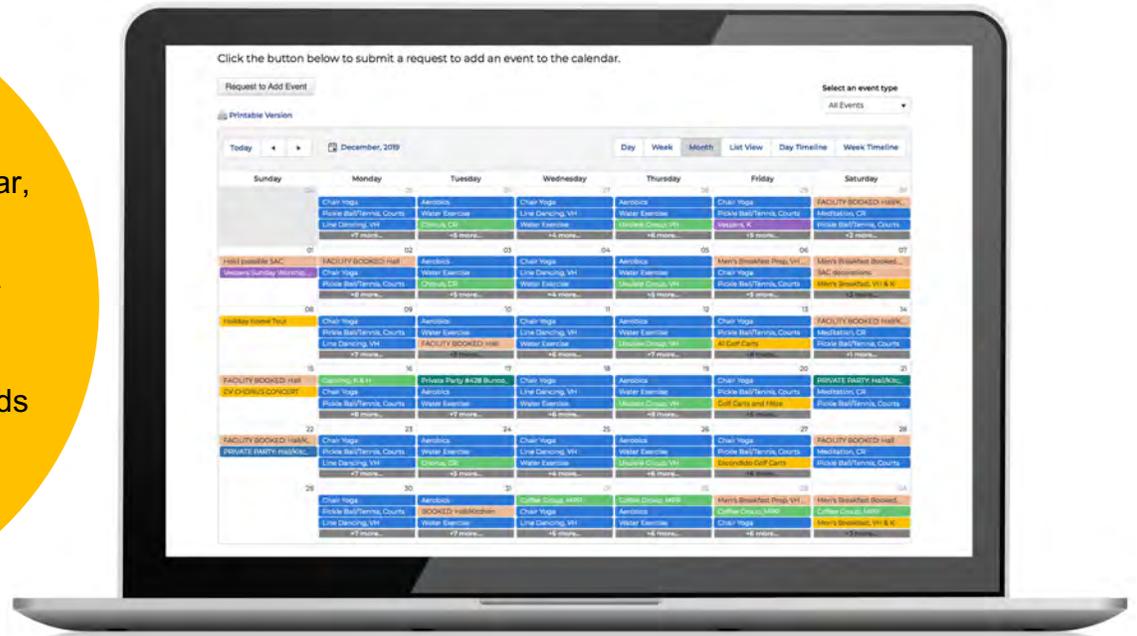
Looking for a specific event but can't easily find it? Use the SEARCH box located on the top right of most pages on the website and look for what you need on the list of search results.

View by Day, Week, Month or List

Sometimes it's easier to view the calendar by week or day, especially during this busy holiday season when there's so much going on. Personally, we like the LIST VIEW – it's cleaner to see things when looking out over a few days' time. All of these options are available along the gray bar at the top of the calendar.

HELP US OUT PLEASE!

To create this new calendar, nearly 300 events and activities were added. We may have missed a few or inaccurately noted dates, times or category type. If you find anything that needs changing, please let us know and we'll fix it. Thanks!



Holiday Home Tour

**SUNDAY
DECEMBER 8TH
1:00PM - 4:00PM**

**106 MARCI & VERN BURNS
205 ARLENE GARICH
256 LINDA & TERRY MCCLEEREY
292 JONI & CHUCK LANCE
297 MARCIA & HAL DAVIS
395 ARLENE & DAVE BELT
426 GIGI & RICK NELSON**

Organized by the Care and Concern Committee
Your donation is sincerely appreciated (boxes on hand at each house)



Champagne Village Chorus Christmas Concert

December 15 at 2 PM

Come and hear the Chorus present a medley of Christmas songs.

The Line Dancers will present their interpretation of a Christmas song

Starting off with music from the CV Strings, performing on their Mandolin, Guitar and Ukelele's

Join us in the CV Hall
Sunday December 15
2 PM



PLEASE JOIN US

christmas eve

S E R V I C E

tuesday december 24th
3:00pm village hall

Christmas Devotional by Pastor Steve Blue
family and friends welcome
sing and hear the story of Christmas



Tennis and Pickleball

Anna Marie Montoya

The CV Tennis/Pickleball club held its monthly meeting in the Village Hall on Thursday October 10th. It was a smaller than usual gathering, about ten folks, but this also included two new members to our club, Dave and Arlene Belt: Welcome! We did a total potluck, which worked out quite nicely. We are now at 49 members, 38 of them residents of CV.



We briefly discussed our Christmas gathering and concluded that it would be best to have it in the Hall, on our usual night. Of those present, Doreen Smith, Joyce Martin, Diane Hoadley and Sue Kessler agreed to help with our party. These folks are in addition to those who volunteered at our September meeting, so we have a great team to help us celebrate.

Our next dinner meeting will be November 14th at 5:30pm in the Hall. It will be hosted by the Steeles, with assistance from Dan and Maureen Nauenburg. A sign-up sheet will be posted in the Card Room several days in advance, so please sign up and we look forward to seeing you there.

WE ARE NOW PLAYING PICKLEBALL SATURDAY MORNINGS AT 8:30AM – hope to see you there!



Oak Ladies Golf

Betty Service

The Oaks Ladies met at a new venue on December 5th at The Gopher Hole (Castle Creek Golf Course). We ventured out to a new place after our terrible experience at the Canyon Grille last month (unfortunately this was not the first time). There was only a handful of us but the food was good and the service was also very good. Thursday is an off day for their men/women clubs so it wasn't crowded at all.



We will be meeting there again on December 5th for our annual Christmas get-together. If you'd like to join us, please contact me at betty.service@gmail.com or (760) 749-0575 for details.

CV Men's Golf

Pat LeRossignol

There was no meeting in November but December's meeting is tentatively set for December 19th. Discussion and a vote will take place concerning the 2020 plans for the club so your attendance is important. Dues for 2020 will be announced at the meeting. Further details will be emailed out within the next two weeks.



Big winner on the Fountains was John Votaw, followed by Ron Gaedtke, Bill Glenn and Kevin Ide. Fountains Golfer of the Year is still a close race between Ron Gaedtke and Walt Van Dien. Ron is leading by only one point with three more rounds to go. Good luck guys. New resident Ken Jones just joined the club and is already playing on the Oaks with the Fountains soon to come. Welcome Ken!

Watch for my email and One Call concerning the meeting details. ...and hit 'em straight.

*I wish to thank everyone for the prayers and well wishes during my surgery and recovery.
Anna Mercereau #55*

Champagne Village Lions Club



Our 25th Year
Lion Alan Rings #386



Eighty-four people attended the celebration of the CV Lions 25th Anniversary last month. The event was interrupted by a visit from none other than **Santa Claus**, who stopped by to join the Lions.

Other new members were **Jane Fischer** and **Terry McLeerey**, inducted by Lions Past District Governor, **Mercy Walters** and assisted by their sponsors, **Paul Fischer** and **Terry Quimby**.

Dinner and dance music was provided by keyboardist Vincent Young.

The dinner was dedicated to the memory of **Billy Smith**. He and his wife, **Doreen Smith**, led the Club to excellence for many years.

The Care and Concern Committee was given a donation at the dinner to help with their important service to Villagers.

Two Lions who have been very active in the Club, chairing committees, being the most successful Tail Twister and bringing in many new members, **Sandy Sidars** and **Stan Ford**, each received Life Memberships in the Lions Sight and Hearing Foundation from former Foundation Director, Lion **Greg Cody**, Past District Governor **Mercy Walters** and CV Club President, **Terry Quimby**.

Your Lions Club will be serving lunch at the Holiday Market on Saturday, November 30th in the Village Hall. Enjoy a hot dog, bag of chips, cookie and water for only \$5. We will also have a table to sell treasures and white elephant goodies.

This month, your Lions Club will continue its long tradition of being Santa's Helpers by delivering 50+ Christmas presents to remember the Villagers who are ill, or have suffered a loss, or are alone.



Santa, Paul and Jane Fischer, Terry McLeerey, Terry Quimby



Mercy Walters, Greg Cody, Stan Ford, Terry Quimby



Mercy Walters, Terry Quimby, Greg Cody, Sandy Sidars



GOLF CART REPAIRS

Car Wash Area Most Fridays

We suggest you call them to confirm that they are going to be here!

2nd, 3rd, and last Fridays at the Car Wash
You can also call and they'll come to your home.

A-1 Golf Cars (732-0712) - every second Friday
Golf Carts & More (975-0033) - every third Friday
Escondido Golf Cars (735-8200) - last Friday

Health Insurance News

Carla Grills #105

REMINDER: those who want to make a Medicare Advantage or Drug plan change have only until December 7th to get this done.

Another new year fact: those who may have dropped their Individual Family plan or a Covered California plan because the Federal Penalty was dropped should be advised that the state of California has reinstated a penalty for those who do not have insurance as of January 2020.

It was recently announced on November 10th that Bernard Tyson, CEO of Kaiser Permanente, died unexpectedly in his sleep overnight. He was 60 years old. He resided in the San Francisco Bay area. Mr. Tyson has worked for Kaiser more than 34 years. He became the CEO in 2013 and was appointed chairman of the board in 2014. Under Tyson leadership, Kaiser Permanente grew from 9.1 million members and 174,000 employees in 2013 to 12.3 million members and 218,000 employees nationwide. During his six years as CEO, the company's annual revenue has grown from \$53 billion to \$82.8 billion.

Tyson's death came just one day before almost 4,000 of the company's mental health workers in California were expected to begin a five-day strike to protest wait times for mental health patients and staffing shortages. The strike has been postponed in respect for the family.

In 2017 California passed a transparency law regarding drug pricing and increases. The first report has been released this fall. Generic drugs saw the largest median increase of 37.6% from 2017 to the first quarter of 2019. Unfortunately, the reports do not fully explain why even generic drugs with plenty of competition continue to rise faster than inflation. The reporting is progress but, according to University of California's school of Public Policy, it is not sufficient in information to benefit consumers.

Although the cost of drug costs has been identified as a priority of this Federal administration, change during an election year is slow to come. Keep an eye on your drug costs because a lot of changes have been made for 2020. Formularies (plan drug lists) change each year as well as costs per drug.

Money can be saved by finding a less expensive premium or a plan that covers your most expensive drug on a different tier. It pays to shop around if you see changes. Remember you only have until Dec 7th to make a change if you need one for next year.

Gift Tax in 2019: How Much Can You Give Before Having to Pay?

Ken Cozzens #421

The Basics of the Gift Tax

The most important is the annual exclusion amount. Each year, you can give up to a certain amount to anyone you want without having to pay gift tax. For 2018 and 2019, that amount is \$15,000.

With the annual exclusion provision, you're allowed to make multiple \$15,000 gifts to as many different people as you want. For example, if you have three children and you want to maximize your giving, you could give a total of \$45,000 without any gift tax consequences.

Avoiding Gift Tax

There are some situations in which you can give as much as you want without worrying about gift tax consequences:

- Gifts to spouses are generally unlimited, with no gift or estate tax due.
- Gifts to charity are free of gift tax.
- Gifts made for tuition and qualified educational expenses don't have gift tax consequences. However, to avoid the tax, you must make payments directly to the college or other educational institution. If you give the money to the student, you don't get the gift tax break, even if the student pays that money to the school.

Gifts to cover medical expenses for someone else are also free of tax, under the same limitations: you must pay the hospital or medical provider directly, rather than giving money to the patient and having them pay the bill.



**I'm dreaming of a white Christmas...
But if the white runs out,
I'll drink the red.**

WAKEY, WAKEY - EGGS AND BAKEY!

MEN'S BREAKFAST

SATURDAY
DECEMBER 7TH

THE FIRST SATURDAY OF THE MONTH

8:00 - 9:30am \$4/person

scrambled eggs, sausage,
bacon, pancakes, fruit,
juice, coffee

GOOD MORNING!

everyone's welcome
bring your family and friends!

questions call Tom Bossmeyer 442-217-8194

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
Ukulele Group

WHEN AND WHERE

various
Tues 10-12 Card Room
Thurs - 10am Card Room
Thurs - 9:30pm Hall

CONTACT

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

EXERCISE, SPORTS, DANCE, WELLNESS

Aerobic Workout
Bocce Ball
Chair Yoga
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

Tues, Thurs - 8am Hall
set your own time
Mon, Weds, Fri - 8am Hall
Mon - 9:45am Hall
Mon, Weds, Fri - 9am Hall
Sat - 8am Card Room
Tues, Thurs morning
Thurs morning
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

Linda Clifford - text only (760) 877-4745
Bev Strobl (858) 695-9077
Linda Clifford - text only (760) 877-4745
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

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

WHEN AND WHERE

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

CONTACT

Jim & Carol Kostick (760) 500-8565
Bev Davenport (760) 751-3025
Myron Baker (760) 802-5471
Linda Clifford - text only (760) 877-4745
Don Densmore (760) 751-8865

COMMUNITY

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

WHEN AND WHERE

1st/3rd Tues, 10-12 by Laundry Rm
various
3rd Weds, 5:30pm Hall

call if needed
1st Sat (Oct-May) Hall

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

SOCIAL, CLUBS

CV Boomers
CV Democrats
CV Social Group
Karaoke
Social Activities Committee
Veterans Memorial
Young and the Rest of Us

WHEN AND WHERE

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

various

CONTACT

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

DECEMBER 2019

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

1 4:00 Vespers Sunday Worship	2 8:00 8:30 9:00 9:45 10:00 1:00 1:00 1:00 4:30 6:00 Chair Yoga Pickle Ball Line Dancing Line Dance Lessons Water Exercise Bridge Cribbage Pool/Billiards Table Tennis Game Night	3 8:00 9:00 10:00 1:00 1:00 4:30 7:00 Aerobics Water Exercise Chorus Bridge for Everyone Pool/Billiards Shanghi Table Tennis Myron's Bible Study	4 8:00 9:00 10:00 1:00 2:00 4:30 6:00 Chair Yoga Line Dancing Water Exercise Pool/Billiards Ping Pong Beginners Table Tennis Larry's Poker	5 8:00 9:00 9:30 10:00 1:00 1:00 4:30 6:00 Aerobics Water Exercise Ukulele Group Crafts/Conversation Hand & Foot Pool/Billiards Table Tennis Cath. Bible Study	6 8:00 8:30 9:00 10:00 12:00 1:00 4:00 Chair Yoga Pickle Ball Line Dancing Water Exercise LUNCH BUNCH Pool/Billiards CV Social Group	7 8:00 8:00 8:00 8:30 Meditation MEN'S BREAKFAST SAC Decorating Pickle Ball
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8 1:00 HOLIDAY HOME TOUR	9 8:00 8:30 9:00 9:45 10:00 1:00 1:00 4:30 6:00 Chair Yoga Pickle Ball Line Dancing Line Dance Lessons Water Exercise Bridge Cribbage Pool/Billiards Table Tennis Game Night	10 8:00 9:00 10:00 1:00 1:00 4:30 7:00 Aerobics Water Exercise Chorus Bridge for Everyone Pool/Billiards Shanghi Table Tennis Myron's Bible Study	11 8:00 9:00 10:00 1:00 2:00 3:00 4:30 6:00 Chair Yoga Line Dancing Water Exercise Pool/Billiards Ping Pong Beginners CHICK FLICKS: THE HOLIDAY Table Tennis Larry's Poker	12 8:00 9:00 9:30 10:00 1:00 4:30 5:00 6:00 Aerobics Water Exercise Ukulele Group Crafts/Conversation Hand and Foot Pool/Billiards Table Tennis Tennis Club Mtg Cath. Bible Study Village Care Group	13 8:00 8:30 9:00 9:00 10:00 12:00 1:00 1:00 4:00 Chair Yoga Pickle Ball Line Dancing A1 Golf Carts Water Exercise Private Party VH Bunco Ladies Dup. Bridge Pool/Billiards CV Social Group	14 8:00 8:30 5:00 Meditation Pickle Ball CHRISTMAS DINNER DANCE
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15 2:00 CV CHORUS CONCERT	16 8:00 8:30 9:00 9:45 10:00 1:00 1:00 4:30 6:00 Chair Yoga Pickle Ball Line Dancing Line Dance Lessons Water Exercise Bridge Cribbage Pool/Billiards Table Tennis CAROLING Game Night	17 8:00 9:00 10:00 1:00 1:00 4:30 7:00 Aerobics Water Exercise Chorus Bookmobile Bridge for Everyone Pool/Billiards Shanghi Table Tennis Private Party VH Myron's Bible Study	18 8:00 9:00 10:00 1:00 2:00 3:00 4:30 5:30 6:00 Chair Yoga Line Dancing Water Exercise Pool/Billiards Ping Pong Beg's Lions Club Mtg Table Tennis GOLF CART PARADE LIGHTS Larry's Poker	19 8:00 9:00 9:30 10:00 10:30 1:00 1:00 4:30 6:00 Aerobics Water Exercise Ukulele Group Crafts/Conversation Men's Golf Mtg VH Couples Dup. Bridge Hand & Foot Pool/Billiards Table Tennis Cath. Bible Study	20 8:00 8:30 9:00 10:00 1:00 4:00 Chair Yoga Pickle Ball Line Dancing Golf Carts & More Water Exercise Pool/Billiards CV Social Group	21 8:00 8:30 9:00 Meditation Pickle Ball Private Party VH (all day)
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22 8:00 Private Party VH (all day)	23 8:00 8:30 9:00 9:45 10:00 1:00 1:00 4:30 6:00 Chair Yoga Pickle Ball Line Dancing Line Dance Lessons Water Exercise Bridge Cribbage Pool/Billiards Table Tennis Game Night	24 8:00 9:00 10:00 1:00 1:00 4:30 7:00 Aerobics Water Exercise Chorus Bridge for Everyone Pool/Billiards Shanghi Table Tennis Myron's Bible Study	25 MERRY CHRISTMAS!	26 8:00 9:00 10:00 1:00 4:30 6:00 Aerobics Water Exercise Ukulele Group Crafts/Conversation Hand & Foot Pool/Billiards Table Tennis Village Care Group	27 8:00 8:30 9:00 10:00 1:00 1:00 3:30 5:30 Chair Yoga Pickle Ball Line Dancing Escondido Golf Cts Water Exercise Bunco Pool/Billiards CV Social Group Dubs Bridge	28 8:00 8:00 8:30 Private Party VH Meditation Pickle Ball
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29	30 8:00 8:30 9:00 9:45 10:00 1:00 1:00 4:30 6:00 Chair Yoga Pickle Ball Line Dancing Line Dance Lessons Water Exercise Bridge Cribbage Pool/Billiards Table Tennis Game Night	31 8:00 9:00 10:00 1:00 1:00 4:30 5:00 7:00 Aerobics Water Exercise Chorus Bridge for Everyone Pool/Billiards Shanghi NEW YEAR'S EVE PARTY Myron's Bible Study	<p>FOR LOCATIONS, SEE LIST OF ACTIVITIES SEE SOMETHING THAT'S NOT CORRECT? EMAIL US (CVTimesEditor@gmail.com) OR CALL SUSIE 603-938-5283</p>			
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