



Champagne Village CVTIMES

DECEMBER 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

CHRISTMAS EVE, CHRISTMAS DAY and NEW YEARS DAY HOURS

KIOSK 10:00am – 2:00pm
OFFICE closed
TRASH COLLECTION no changes

POOL HOURS

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

BOARD MEETING

No December Board meeting.

UPCOMING EVENTS

We're happy to report that there are **several events this month**: see notices throughout this issue!

December News

November's Board meeting was held at 3:00pm on Thursday, November 19th in the Picnic Area, with about 35 people attending.

As with all Board meetings, this meeting is considered essential business and thus complies with the county's COVID Health Order mandates.

New business included the following:

- Approval of two amendments to our AAM management contract, to change the termination notice period from 60 days to 30 (to make the language consistent with our current agreement), and to increase the monthly payment to \$3190 (this 2.9% increase is reflected in our 2021 budget).
- Approval of the rule change to increase the cap for home rentals in the Village from 20% to 25%, in order to comply with the state's new AB 3182 law.
- Approval to purchase and install 20 additional package lockers for the Mail Center, the funds for which (\$8668) will be taken from the Mailbox Area Reserve account.
- Approval to purchase low-voltage LED lighting system for the Mail Center, the funds for which (\$2138) will be taken from the Mailbox Area Reserve account.

It was announced that an Executive Session was held prior to this Board meeting, to discuss contract, legal and personnel matters.

There will be no December Board meeting.

Emergency COVID rules, implemented in July, 2020, were extended for 90 days and remain in full effect: see pages 3 and 4 for details. These rules can be found on our website, or you can contact the Office for a copy.



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

T'is the Season!

OFFICE CLOSED for these Holidays

- Thursday, December 24th
 - Friday, December 25th
 - Friday, January 1st.
-

Winter Pool Hours

Starting WEDNESDAY, DECEMBER 1st, winter pool hours are in effect: 9:00am through 3:00pm. These hours remain in effect through March 31st.

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!

Your Letters to Committee Chairs

Recently we asked that your requests for specific committees be sent to the committee chairs directly. We are now asking that they be sent to the Office and addressed to the committee chairs. This will allow us to better track your communications.

CVPOA is NOT NextDoor

From time to time we receive requests to post news, announcements or meeting notices on Next Door. The CVPOA is not affiliated with NextDoor, nor do we manage the NextDoor site. We therefore will not post items on that site. The Association will post items deemed appropriate only on the CVPOA website, at the bulletin boards in the Mail Center, and in the CV Times.

UPCOMING: Maintenance/Upgrades

Tennis Court work (awning, bird spikes): early December
Additional Mail Center lockers, new lighting: January



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)

CLOSED UNTIL FURTHER NOTICE to comply with mandates

Pool Area

Residents only: NO GUESTS

SPA TO BE USED BY ONLY ONE HOUSEHOLD AT A TIME

Maintain six feet of social distancing

Chairs, tables and loungers cannot be moved other than turning

Sanitize all surfaces after use

Dog Park

Residents only: NO GUESTS

Maintain six feet of social distancing

Chairs cannot be moved other than turning

Pickleball / Tennis Courts

Residents only: NO GUESTS

Maintain six feet of social distancing

Sanitize all equipment after use

Picnic Area

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)

FITNESS ROOM (Gym)

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

SPA inside Pool Area

Ping Pong Table (OUTSIDE ONLY)

MASKS PLEASE!

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

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 Fitness Room recently 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 Board will determine how it impacts our Village and act accordingly.

What can I do?

These county AND STATE mandates exist to reduce the spread of COVID. We can all do our part by safely spacing ourselves from others who are not part of our household and wearing face masks when we can’t. If you have questions regarding these mandates or other COVID related issues, dial 2-1-1 (see article on page 8).

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 Permit Outside Residents

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

The maximum number of attendees, including family members, is 50, and the time limit for these events is 90 minutes. Food and drinks, 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.

SAC PRESENTS THE CHAMPAGNE VILLAGE

FESTIVAL OF LIGHTS

CONTEST RUNS ALL OF DECEMBER

Decorate your yard and home with lots of fun Holiday lights and decorations! Each home in the Village will get a chance to **vote for the three best decorated homes in our Village**. Use the ballot below for voting. Place your ballot in the Office drop box before December 31st. **Decorating can be done during the month of December with the final voting tallied and announced on New Year's Eve.**



Plan NOW how you want to WOW your neighbors and win a prize to boot!

FESTIVAL OF LIGHTS BALLOT

Place this in the Office drop box before December 31st.

USE THIS TO VOTE for your three FAVORITES - \$50.00 prize each

1. Space # _____

2. Space # _____

3. Space # _____

Tennis / Pickleball Club

Jan Nyberg #93

Yippee Skippy, the courts are refinished and what a difference!

Brady Brown and Company completed our job on Friday, October 30th. The beautiful blue and green color scheme looks fabulous and has added some pizzazz to our Village. The surface is smooth and the nets are at regulation height.

This is a long-anticipated improvement that breathes new life into a much-used area in the Village. Over the past five years, Pickleball has quickly gained in popularity both here and around the world as a sport for all ages and abilities. While the tennis-player population has waned in CV, Pickleball players have rapidly increased. Redoing the courts gives a nod to both sports – and fixes the numerous problems that were challenging all players, no matter the game (see photos).

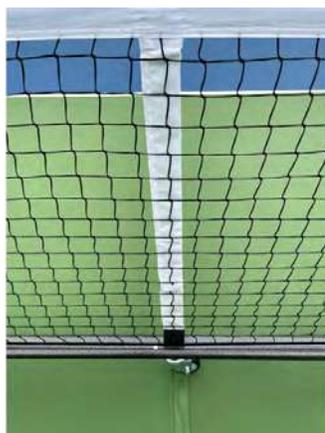
Where we once had two Pickleball courts, we now have three designated Pickleball courts and two additional courts painted atop the tennis court. This accommodates more than 20 players at a time – and since we continue adding to the number of players here in CV, that's great news! Meanwhile, the tennis court is also refinished and remains available.

Additional improvements include bird spikes which were installed on top of the lights. Usually raptors have enjoyed visiting there and the spikes discourage their messy visits. The aluminum shade will also be relocated to the south fence, so it doesn't interfere with the play area.

Everyone who regularly plays is looking forward to having lots of fun on our beautiful new courts. MANY THANKS to our property manager, Tom, and our CV Board for making this improvement happen.

COME PLAY PICKLEBALL!
Mondays and Fridays, 8:30am

Interested in learning how to play?
Call Jan Nyberg (#221) Al Kezis (#406) or Clay Albert# 18 to schedule a session!





HOLIDAY PHOTO CONTEST

GRAB YOUR CAMERA FOR YOUR CHANCE TO WIN

\$50

\$50 1ST PLACE
\$30 2ND PLACE
\$20 3RD PLACE

DEADLINE: DECEMBER 15TH

SUBMIT A PICTURE OF YOU OR YOU AND YOUR SIGNIFICANT OTHER **TAKEN THIS MONTH** (FUNNY OR OTHERWISE) AND SEND TO THE CV TIMES BY DECEMBER 15TH.

WINNERS WILL BE POSTED IN THE JANUARY CV TIMES NEWSLETTER.

EMAIL PHOTOS TO CVTIMESEDITOR@GMAIL.COM.

COURTESY OF THE SAC COMMITTEE





Questions? Dial 2-1-1

Operating 24 hours a day, 365 days each year, 211 San Diego 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!

12 DAYS OF CHRISTMAS VIRTUAL CALLS

Here's a fun, socially distanced Christmas activity idea for everyone!

Grab a calendar and plan a virtual phone or Zoom call with 12 different friends or family members, spread out over 12 days.

Send out your meet-up requests in advance so you can have your **12 Days of Christmas Calls** all finalized well in advance. This will make the two weeks leading up to Christmas seem to fly by and filled with joy!



Emergency Planning Report

Greg Lorton, #346

The new Emergency Plan was approved by CVPOA Board at the October Board meeting. Printing is now in production and will be distributed to all residents shortly. Thanks again to the work of the committee in preparing the plan – Mark Seebach, Susie Riley, Nancy Thweatt, Paul Scott, and Carol Cox.

As a Board member of the Deer Springs Fire Safe Council, Greg Lorton assisted in delivering dinners to the firefighters at the Deer Springs Fire Protection District Station 11 on November 3rd and 6th. Normally the Fire Safe Council hosts two dinners for the firefighters at the Welk Resort in November. However, with the pandemic and the need to restrict interaction, the Fire Safe Council purchased prepared dinners for delivery.

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

www.coronavirus-sd.com OHHS

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 16

parade begins 5:30pm at The Gathering Place

FEATURING

Mr and Mrs Claus

SANTA WILL GIVE A SPECIAL HELLO TO ALL LITTLE FACES ON YOUR FRONT PORCH

sorry, no little cart riders, in keeping with our COVID rules

decorate and light up your golf cart!

(or not - undecorated carts welcome!)

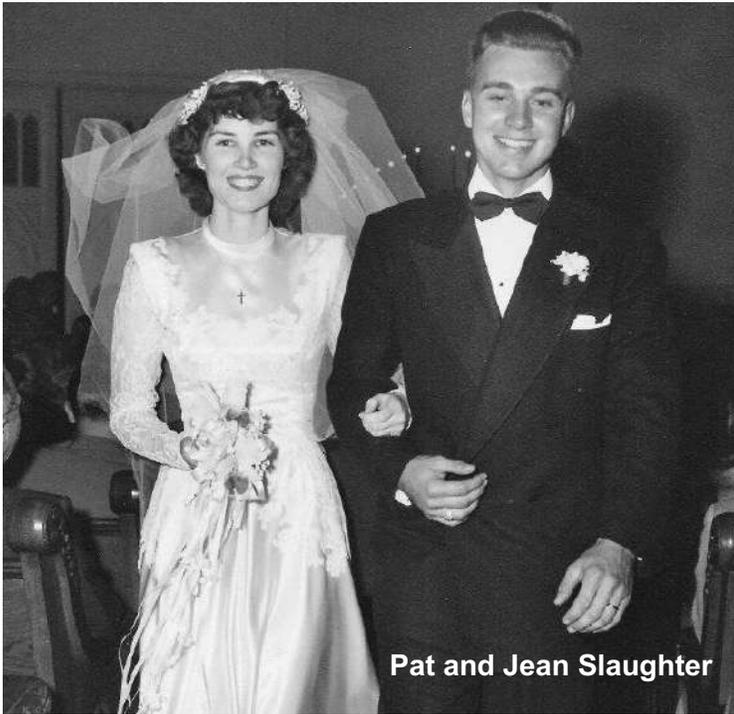
dress warmly, grab a blanket and

LET'S GO SEE SOME LIGHTS!

PLEASE BE SAFE!

ALL COUNTY HEALTH ORDERS MUST BE STRICTLY FOLLOWED in order to protect our CV residents: remain your cart prior to the start of the parade and at the end, and socially distance (or wear a mask if you can't).

CV RESIDENTS ONLY: NO GUESTS PERMITTED IN PARADE



Pat and Jean Slaughter

Send us your Wedding Photo!

The FEBRUARY edition of the CV Times will include wedding photos of residents, and we need yours! Email your photo to CVTimesEditor@gmail.com no later than January 15th. If you need help scanning, contact the Editor.

If you've already sent us a photo, there's no need to resend!



REMINDER: A&L VIOLATIONS

In keeping with our Fine Schedule (which is regularly distributed to all homeowners as part of the annual package), the Office will no longer send courtesy letters if you fail to submit an A&L application prior to commencing work on the exterior of your home or property.

This failure to submit is a violation of CVPOA rules and may result in a fine, which is determined following a hearing with the Board. The **maximum** fine imposed for any one-time violation is as follows:

- First Violation: \$200
- Second Similar Violation: \$400
- Third or Subsequent Similar Violation: \$800
- Fourth or Subsequent Similar Violation: \$1500

Supplemental fines may also be imposed for any violation that continues for several days: refer to the A&L Guidelines and our Fine Schedule for details.

These fines have been in place since March, 2019. The Fine Schedule is provided in the annual package you received via post mail in November.

To prevent possible hearings and fines, check the A&L Guidelines and fill out the A&L form before making any changes to the exterior of your home or property. Both the Guidelines and form can be found on our website, ChampagneVillage.org. Copies of the form are also located on the wall adjacent to the Office window.

While solar installations do not require permission from the A&L Committee, we do require notification prior to the beginning of installation. Use the same form for this purpose.

Village Clubs Feed Residents for Thanksgiving

This Thanksgiving, 45 dinners from Meals on Wheels were distributed to Village residents. The dinners were sponsored by these Village Social Clubs: Care and Concern, the CV Boomers, CV Lions, the Social Activities Committee and The Young and the Rest of Us.

Thanks to these clubs for their giving spirit: this generosity is one of the best things about living in Champagne Village!

THE YOUNG AND THE REST OF US PRESENT

DRIVE-BY PIE

THURSDAY, DECEMBER 24TH 1-3 PM
ALONG LIVE OAK IN FRONT OF PICNIC AREA

FRESH BAKED &
INDIVIDUALLY
WRAPPED BY
MAJOR MARKET



APPLE CRUMB
PUMPKIN
PECAN
OTHER GOODIES

HERE'S HOW IT WORKS

We will be selling **individually-sized (5-inch) pies** and other goodies on a first-come, first-served basis. You'll drive up to our table, make your purchase and drive home.

EASY AS PIE!

Only CV residents can participate. Cash only, no pre-orders.

ALL HEALTH ORDERS MANDATED BY THE COUNTY WILL BE STRICTLY FOLLOWED in order to protect the health and safety of our CV residents:

- Everyone in your vehicle must wear a mask while making your purchase.
 - Everyone must remain in your vehicle at all times.
- No pedestrians or bicyclists will be allowed to participate.

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

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

FREE Rides

Facilitating Access to Coordinated Transportation

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

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

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.

Apply online at SanDiegoCounty.gov or call Aging and Independence Services at (800) 339-4661.

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

Your Donations are Requested for Those in Need!

The CV Boomers, working with the Salvation Army, are asking for your help during the Christmas holidays by donating toys for children in need.



Unwrapped, new gifts for children between the ages of infant to 12 years of age are requested. The toy bin is located in the Village Hall. If you have donations but cannot get to the Hall, call Anna Marie Montoya at (760) 751-0287 and she will pick them up at your home. **The deadline for toy donations is Thursday, December 10th.**



CV Boomers, along with their Salvation Army volunteer, display some donations for their Toy Drive. Donations are being accepted through Thursday, December 10th.

The Social Activities Committee
invites you to

help us decorate

THE VILLAGE TREE

on the Hall Porch



**The VILLAGE TREE is everyone's tree:
help us decorate it!**

Bring your non-breakable Christmas ornament
with your space number printed on it,
and place on the tree during the week of **DECEMBER 6-12.**

Thanks for participating!

**YOU CAN TELL A LOT ABOUT A PERSON BY THE WAY
THEY HANDLE THREE THINGS: A RAINY DAY, LOST LUGGAGE,
AND TANGLED CHRISTMAS TREE LIGHTS.
MAYA ANGELOU**

Care and Concern News

Charolette Steele #334



Medical Supply Cupboard

The Medical Supply Cupboard, located in the hallway at the Gathering Place, has been cleaned out and organized so you can see what is there and remove it from the cupboard without straining your back.

We received permission to put the larger items (wheelchairs, toilet benches and walkers with seats) in the Laundry Room at the front of the building. Please place them on the south wall closest to the windows when you return them.

The storage closet contains smaller walkers, four pairs of crutches in different heights, canes, and a raised toilet seat. You may use any of the items but please return them to the same room from which you took them, and in the same condition they were in when you borrowed them.

The paper goods supply cupboards, located in the southwest corner of the main room in the Hall, also have a lot of supplies. You may take any supplies you can use. We recently had a donation of large briefs that will not fit in the cupboard: if you could use them, ask Tami and she will let you into the room where they are being kept.

Christmas 2020

The majority of 2020 has been an 'exceptional' year, one we hope NEVER to duplicate. But there were also some good things about the year. Let's see if we can list a few.

- We got to know ourselves better (maybe that's not a good thing!)
- We got to know our spouse or close family better
- We learned how to cook again and even learned how to prepare some new dishes
- We did a deep-down cleaning in our home
- We learned that putting puzzles together and reading books was fun
- We got some long overdue projects completed
- We donated things we didn't want to needy causes
- And we maybe even adopted a great pet from a shelter!

Let's all hope for a happy and healthy 2021!

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

CRAZY AUTOCORRECT!

From a list found online of holiday autocorrect failures submitted by smartphone (!!!) users.

Shark! The herald angels sing

T'is the season to be **jelly**

Jingle balls

Gold, frankfurters and myrrrh

Born to the vegan Mary

Bah handbag

Love, joy and peas

Born the king of bagels

Oh! Little town of Birmingham

The little bored Jesus

King dong, merrily on high

Also, thanks to autocorrect, some children will be getting a visit from **Satan** this Christmas!

CV Directory Updates

We can all expect a new, updated CV Directory sometime in January. **Meanwhile, a fully updated, searchable directory is available on our website.**

Log in at ChampagneVillage.org and select RESIDENT DIRECTORY from the STAY CONNECTED menu.

You can also add or modify your directory profile if needed, such as emergency contacts, phone numbers and email address.

If it's your first time logging in to our website, click on SIGN IN at the top of the screen, then select SIGN UP along on the right side.

Common Area Landscape Report

Charolette Steele #334

At recent meetings in October and November, our Committee discussed the following:

- Completing the fence area by the Welk golf course
- The status of the well, which is producing as expected
- The Green Horizon contract, which we reviewed
- Trimming trees close to telephone lines, to be done by the Phone company rather than by our Association

As a result of our meetings, we've prioritized projects for the near future, which include:

- Re-landscape the hillside between Lawrence Welk and Terrace, in front of spaces 83 through 98
- Landscape common areas on Sumac behind space 344
- Landscape the three areas near and inside the Pool area
- Update landscaping at the Welk Plaque area by our Main gate
- Determine work (if any is needed) at the top of the hill on Ironwood, where we saw erosion due to heavy rains last Spring

Green Horizons will be given the list of concerns from our committee about problem areas that need care - whether due to irrigation, excessive summer heat or other issues. Brian Butler, their Executive Director, added workers toward the end of October throughout the Village to begin addressing some of these areas.

The first project we will work on will be the plant areas at the pool, two outside and one inside. Charolette Steele will meet with our vendor to prepare plans for the flower beds in the pool area, using succulents, boulders and other plants and natural items to make a more drought-tolerant landscape that does not have to be replanted throughout the year.

Some items our staff completed this past month:

- Repainted *Champagne Village* sign letters at the entrance
- Installed carpet tiles in the entry Kiosk
- Removed and installed a streetlight that was hit
- Installed some new street signs
- Cleaned all chairs and tables in the common areas
- Repaired a leak in the Men's Room
- Sanded double doors in the Library area
- Cleaned both the pond and pool pump

These are just a few of their many tasks. We should be very happy that we have these hard-working guys. **Remember to thank them the next time you see them hard at work!**

What a Summer!

Greg Lorton #346

Chair, Common Landscape Committee

This summer was the first season that our new well and irrigation system was put to the test at full capacity.

From the time the well began operating from July, 2019, through April, 2020, it pumped 2,340,395 gallons at an average of 8,126 gallons per day.

But from May through October, it pumped 5,378,973 gallons (28,460 gallons per day): this is 250% more than the previous average.

Visually, this is equivalent to a cylindrical tank that's 100 feet in diameter and 92 feet tall. Viewed another way, this is equivalent to filling the Village pool 67 times.

But while the well has met the challenges of providing the water needed to irrigate our landscape, some areas have gone either under- or overwatered. The Common Area Landscape committee has worked hard over the past month to identify these areas, and Green Horizons has been adjusting meters and sprinkler flows to correct these problems. This effort is ongoing and will improve over time.

There's also no question that much of the cause of our recent landscaping issues has been our weather. Over 132 days from July 1st to November 10th, Escondido recorded the following:

120 days with temperatures 80° or higher
65 days with temperatures 90° or higher
13 days with temperatures 100° or higher

And on September 6th, Escondido experienced a temperature of 115°, the highest ever recorded in the city. Village residents reported similar (or even higher) temperatures here. As a result, common areas and residences experienced significant damage, regardless of how much we were watering.

With the sprinklers adjusted and the move into cooler and wetter weather, we expect the vitality of our common landscaping to improve.

Go on a Virtual Trip!

Museums across the world are temporarily closed due to COVID – but thanks to Google Arts and Culture, you can still explore hundreds of them online.

From Amsterdam’s Van Gogh Museum to Seoul’s National Museum of Modern Art, more than 500 museums and galleries offer up a peek inside their doors. Google has put together a top ten list if you are not sure where to start.

Go to artsandculture.google.com – you can also explore iconic monuments from every angle: the Palace of Versailles, Taj Mahal, Great Pyramid of Giza... so much more!



Good News for All Football Fans!

SAC is organizing a **football pool**: further details will be coming soon!



everyone is
welcome!
Vespers Sunday Worship
join us!
Sunday December 6th
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.



Welcome, New Residents!

#124 Todd and Kim Newman
Todd (760) 594-4707, Kim (760) 807-2066

#12 Harlond and Cynthia Hauck
Harlond (714) 658-2803, Cynthia (505) 259-6815

#397 Becky Stanis
(626) 665-6526





CAN YOU FIND THEM?

ELVES HAVE BEEN BUSY HIDING CHRISTMAS SOLAR STAKE LIGHTS OF **SANTA AND SNOWMEN** THROUGHOUT THE COMMON AREAS OF THE VILLAGE

THERE ARE ABOUT 20 OF THEM EACH 10 INCHES TALL

FOR EACH ONE FOUND THERE IS A \$10 REWARD

PLEASE RETURN TO SHERRY RUSSELL SPACE 213, CAMPHOR LANE

THEY ARE VERY ELUSIVE AND MUST BE GATHERED UP BEFORE CHRISTMAS!

HAVE FUN, ENJOY THE HUNT!

Made possible by SAC

From the Editor

It's been ONE YEAR since I took on the Editor job. The first few months were a piece of cake: so many activities to report on around the Village made the job pretty easy...



And then the whole world changed for all of us.

With nothing to report on, I worried that the Times would end up being ten pages of not much. But it didn't. The void was quickly filled by several residents who stepped up to the plate to offer regular features. Then something really fun happened: YOU started sending in your photos and stories.

In little time - and just in time - our newsletter discovered its Village voice.

I'm so grateful to those who consistently contribute to this newsletter: newbies Jan Nyberg, Nancy Thweatt, Etta McQueary, Sharon Parker, Kristina McLaughlin, Victoria Moore and Charolette Steele. Also, to CV Times veterans Alan Rings, Pat LeRossignol, Ken Cozzens and Carla Grills: keep up the great work! And to those Committee chairs who offer their monthly reports, kudos. Each of your efforts make the CV Times more interesting, informative and fun.

And, as always, thank YOU. Your photos, stories, articles, ideas and feedback contributed to making this newsletter YOUR newsletter.

By the way, isn't it great to see some activities for the first time in so long! Thanks to SAC and other clubs for this safe fun. It shows how creative and resilient we can all be when times call for it.

Finally, a special thanks to Betty Service who has, over the years, contributed countless articles for Oak Ladies Golf. We'll miss you, Betty!

Happy Christmas, my friends. Stay safe. xoxo

Classic Christmas Movies that will Put you in the Holiday Spirit

You know what they say: every time you watch a holiday movie, an angel gets its wings! It's the season to don your fuzzy socks snuggle up and hunker down for a holiday-themed movie. Have fun with this list!

In no particular order:

- It's a Wonderful Life
- Love, Actually
- Elf
- I'll Be Home for Christmas
- A Christmas Carol
- Home Alone
- The Polar Express
- How the Grinch Stole Christmas
- It Happened on 5th Avenue
- The Santa Clause
- Holiday Affair
- National Lampoon's Christmas Vacation
- Planes, Trains and Automobiles
- A Christmas Story
- Miracle on 34th Street
- Holiday Inn
- Joyeux Noel
- The Shop Around the Corner
- Silent Night
- Prancer
- The Family Stone
- While You Were Sleeping
- The Bishop's Wife
- Surviving Christmas
- White Christmas
- Christmas in Connecticut
- Noel
- Arthur Christmas
- Remember the Night
- The Lemon Drop Kid
- Mixed Nuts
- Meet Me in Saint Louis
- Nothing Like the Holidays
- Deck the Halls
- Four Christmases
- Christmas Eve
- All I Want for Christmas
- Jack Frost

Village Volunteers Clean Up!

Vivian Zhang #67

When we drive along Champagne Boulevard, we cannot help admiring the clean environment along the road. But few of us realize that we owe much of this to the diligent work of two of our Villagers, Charlene Wright and Nancy Thweatt.

Charlene and Nancy ride their bicycles along the road to pick up trash. Charlene is out in the mornings three times a week and Nancy is often out in the afternoon, patrolling the frontage road south of Deer Springs Road.

The work along the road is hard and dangerous. But these volunteers never complain about the work. **Let's salute them and appreciate their hard work!**



Nancy Thweatt (left) and Charlene Wright

From the Village Hall Librarians

Many thanks to everyone who has donated to the Village Library this past year AND to all who have returned books to the basket. We thank you for helping us keep the library in order.

If you have more than ten books to donate, please text (760) 877-4745 and we'll pick them up.

Merry Christmas wishes to all with blessings for a Happy and healthy New Year -
Love, Linda & Jerry Clifford

Champagne Village Lions Club



Our 26th Year
Lion Alan Rings #386
WE SERVE



Thinking about joining the Lions? Everyone who joins in December will save \$35. The entry fee has been waived, making the dues for six months only \$45. Call Club President **Tom Bossmeyer #13**, (442) 217-8194.

Thanks to the many Villagers who donated to our annual White Cane Days fundraiser. **A record total of \$1,867 of generous donations were collected.** International White Cane Safety Day (October 15th) is observed worldwide to recognize that Lions introduced the idea of white canes with red tips as a means of identifying the blind, giving them independence and mobility. The Lions were pivotal in changing state and local motor vehicle codes to give the right-of-way to persons with red-tipped white canes.

The Club's Board voted to donate a total of \$2,540 to the Village Care & Concern Committee, Lions Clubs International Foundation, the California Lions Foundation and the Lions Sight and Hearing Foundation.

The Club's Board also voted to change the Club's meeting dates to the second Wednesday of each month. The Board will meet at 11:00am at a place yet to be determined. All members are encouraged to attend. Membership meetings will resume when the Hall is once again available.

In December the Lions will again be giving Christmas presents to remember some 60 Villagers in need or who have suffered some difficult event in their lives.

Thanks to The Young and the Rest of Us for agreeing to swap dates with us. When we can resume Village activities, their Chick Flicks will be shown on the third Wednesday of each month.

HAVE A MERRY CHRISTMAS AND A NORMAL 2021!



Uncle Ewok

When putting together the veterans photos for the November CV Times, this Editor came across a photo labeled *Eric Ewok*. Because I couldn't find this name in the Directory and the Office had no such record, I removed it from the photos to publish.



But early in November, I got an email from Beckie Dominguez (#363) asking why we hadn't included a photo of her husband, Eric. Turns out HE is Mr. Ewok – which is a nickname his nephews and nieces gave him long ago (likely from not being able to pronounce Eric when they were small). No one's sure how his photo ended up with that name, but it's corrected now.

I got a good chortle out of the story and wanted to share! Thanks, Beckie, for clearing that up – and thanks, Eric, for your service.

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

Tami's New Title

Last month, Tami Steigely, CV's Office Administrative Assistant, received a new job title: Assistant Community Manager.



The title change is well deserved, given that Tami already performs in this capacity here. (This also considerably reduces our Workers Comp payments.) We all know what a valuable asset she is to our community. Congratulations, Tami!

Think you Know THIS Villager?

Jan Nyberg #221 and Nancy Thweatt #93

101 and counting! That's in life years, my friends! You may already recognize who our mystery resident is this month, but here are some life facts you may not know.

Our mystery lady was born on March 19, 1919, in London, England (the capital city of the United Kingdom.) Working in banking when war broke out in 1939, business was moved underground in vaults to escape Nazi bombs during the Blitz. Marriage to a Royal Air Force officer in 1940 followed with two children born during the war, our lady was living in Pwhelii, North Wales, by 1965.

After the two children moved to Canada, our lady and spouse decided that being on the other side of the 'Pond' would be nice if they wanted to see their family more often. Thus, they moved to Los Angeles in 1973.

And how did they get to Champagne Village? Well, on a sightseeing trip to San Diego, our couple stopped but where else? The Welk Resort for a sandwich. They stayed the night, loved what they saw, looked at houses in the Village the next day, saw one they liked and bought it.

That was in 1983. And here our lady has remained, working part-time in a Scandinavian gift shop that used to be in the Village and playing lots of golf.

After her husband passed in 2004, our mystery lady chose to remain, playing tons of golf and socializing with her many friends.

And what has she been doing during the Pandemic? According to her son, Andy, who is here from Toronto for an extended time, she watches a myriad amount of golf, tennis, baseball, rugby and soccer on TV. Andy reports that she is quite fond of all athletics.

Of course, we must ask: "What is the secret to a long life?" There are no secrets, she reports. Just live one day at a time. Go, lady, go!

101! But who's counting?!

DO YOU KNOW WHO THIS VILLAGER IS?
Check later in this newsletter for the answer!

COYOTES IN THE VILLAGE

Almost no animal in America is more adaptable to changing conditions than the coyote. They can live just about anywhere and have learned to live in suburbs and cities due to their ability to eat just about anything - - including **cats and dogs**.

Coyotes breed in February and March, with pups born about 60 days later. At six months, pups have permanent teeth and are taught to hunt for food. During this time (October through December), it's not unusual to see families of coyotes traveling through the Village.

Here are some steps we should all take to reduce the chance of human-coyote conflicts – AND coyote contact with your pets:

- Eliminate sources of food and water such as bird baths and pet bowls.
- Position your bird feeders so that coyotes cannot reach any feed or critters who visit your feeders.
- Don't discard garbage where coyotes can get it.
- Secure all composters and garbage containers.
- Feed your pets indoors.
- NEVER allow your pets to run free.
- Don't assume that a fenced yard is safe: coyotes can easily jump any fence that's less than six feet high.
- Walk your dog on a leash and accompany your pet outside, especially at night.
- If you see a coyote around your home, scare them away by shouting or making loud noises.
- Carry a whistle and a few small rocks while walking your dog, to frighten them away.

These steps may decrease the frequency of coyote sightings in our area if practiced continuously.

However, coyotes are adaptable to change and are quick to learn new ways of survival. Some sightings most likely will continue. This means that we must be diligent in our efforts to deter them, to keep ourselves and our pets safe.



What Do YOU Want for Christmas?

Charolette Steele #334

You know how your kids always ask you, *what do you want for Christmas?* And you always say, *I don't know of anything I really need or want...?*

Well, this year, go out and look at your mailbox before you say anything! If it's too small for most of the mail you get or if it's beginning to fall apart, change that answer to, **I know just the thing you can get for me! It's something I not only want, but I really need it!** Then go on to explain that you'd like a brand-new mailbox in front of your home.

Tell them the following (or show them this article!):

- Head on over to Amazon, Lowes or Home Depot for a mailbox and post.
- The box cannot exceed 16x8x8 inches.
- It must be approved by the A&L Committee prior to installation (the form is online at our website or on the wall adjacent to the Office window in the Hall). If it's not approved, it may need to be removed or you could be fined.
- The mailbox has to be within 12 inches of the street or sidewalk and at a height of 3 feet from grade.
- The box needs to display your space number in two-inch-high numerals, so they'll need to purchase those as well.

Then tell them, **not only do I want the new mailbox, but you can install it or hire someone to install it, too.** You might even throw in an *I'm too old to dig a hole for the post and pour cement to secure it*, just to make sure that they DO hire someone. It usually works to use the *old card* when you want something done!

IF your children can't install the box and post or they don't know anyone who can install them, we've been given permission for you to pass on the numbers some handy people who work in the Village: Fil Banuelos (760-535-3773) or Kris Wells at (760-727-0369).

This year, I'm sure your kids will be thankful that you can give them a good idea of something you really need for Christmas. And you'll be happy that you have a beautiful, brand-new mailbox that everything will fit into!



Veterans Day Remembrances

COVID prevented us from gathering for our annual Veterans Day ceremony at CV's Vets Memorial, but that didn't stop us from honoring those resident vets who've served our country.

This year's Veterans Day Ceremony Team invited everyone to visit the Memorial on their own throughout the day, and they left fresh roses for us to place on the pavers of those who have gone before us. New American and POW/MIA flags were also installed early that morning, and a wreath was placed to mark this important day.

Thanks to the 2020 Veterans Day Ceremony Team that made this special event possible: Doug Ries, Joe Rossi, Charlie Service and Wade Steverson.



A dark blue background with a bright starburst in the top left corner. In the bottom left, there is a silhouette of a nativity scene. The text is centered and reads: "PLEASE JOIN US" in yellow, "christmas eve" in white cursive, "SERVICE" in yellow block letters, "thursday, december 24th" in white, "1:00pm picnic area" in white, "Christmas Devotional" in yellow, "Sing and Hear the story of Christmas" in yellow, "CV residents only" in yellow, and "masks and social distancing required" in white.

PLEASE JOIN US

christmas eve

SERVICE

thursday, december 24th

1:00pm picnic area

Christmas Devotional

Sing and Hear the story of Christmas

CV residents only

masks and social distancing required



There's no question that this has been an unusual year – one that truly challenged our Office and Maintenance staff. Our thanks to Tom, Tami, Mario and Filberto for their tireless work in keeping our Village safe, well run and beautiful. Merry Christmas to you all!



Gingerbread Man Puzzle >

There are seven differences in these pictures. Can you find them all?

RIDDLE:

When does Christmas come before Thanksgiving?
In the dictionary.



Santa Puzzle >

There are seven hidden objects in this Christmas brainteaser. Can you find them all?

- Mrs. Claus
- A grumpy Santa
- A snowman
- A bell
- A polar bear
- An elf
- An apple

RIDDLE:

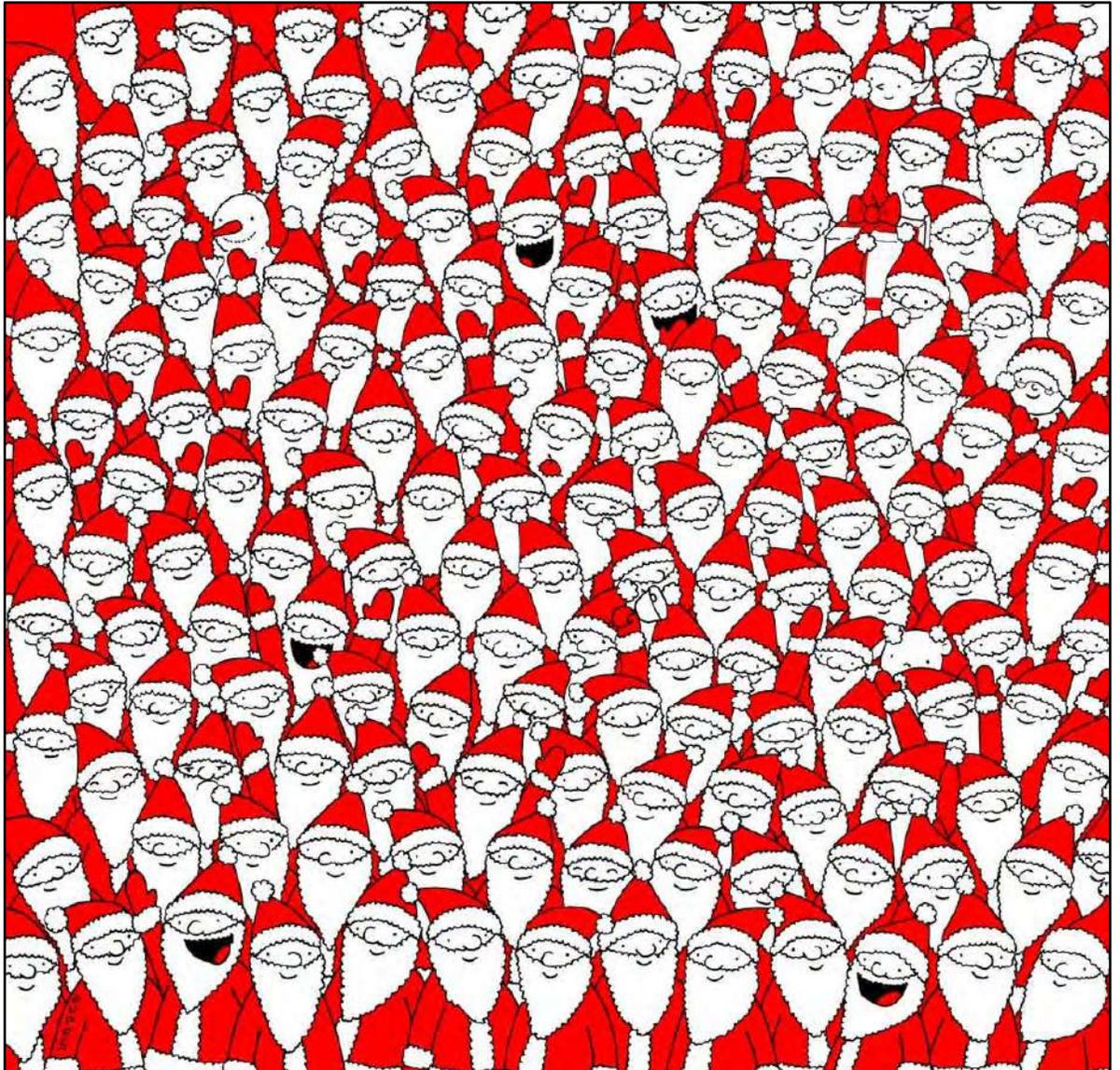
What do you have in December that you don't have in any other month?
The letter 'D'.

RIDDLE:

Why is Rudolph so good at answering trivia questions?
He nose a lot.

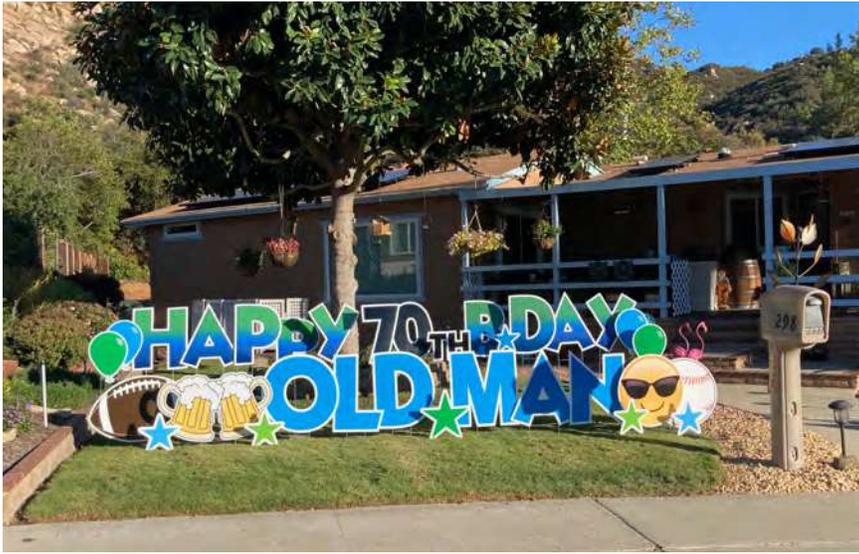
RIDDLE:

What happens if you eat the Christmas decorations?
You get tinselitis.



RESIDENT HAPPENINGS!

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



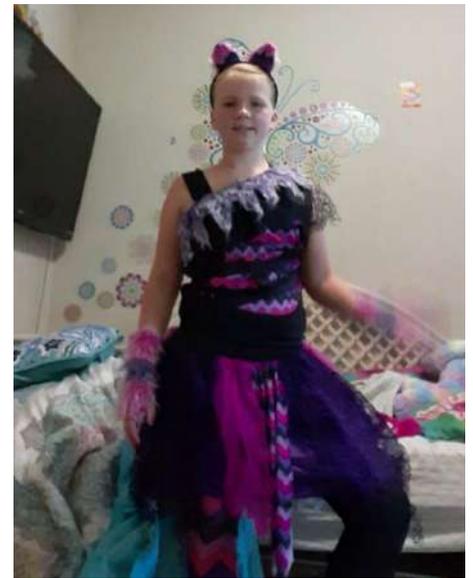
Sharon Parker (#298) sent this photo of her front lawn, decorated by their kids for Larry's 70th birthday. It was a complete surprise, she said. "Our son in Texas set the whole thing up. They came in the middle of the night and did this. Great surprise looking out my kitchen window the next morning!"



LEFT:
Marci Burns (#106) sent us this photo of grandkids Tenley and Ryker visiting her on Halloween. So cute!

RIGHT:
Bob and Cindy McWay (#392) sent this photo of their great niece in her Cheshire Cat Halloween costume. Adorable!

BELOW:
Eleanor Riley (#311) admires a statue of her likeness while relaxing in her yard...



Yes, you CAN Recycle your Pizza Boxes

The world's oldest recycling myth bites the crust

It's advice from the dawn of curbside recycling: don't put your pizza box in the blue bin because the greasy cardboard and cheese scraps make it unrecyclable. But new research reveals that, so long as you remove all the pizza, the cardboard container that held your Veggie Supreme can be readily recycled into something new. Just make sure that you empty the box of stray slices and crust, plus any chicken wings, sauce containers and any other items **including** that little plastic pizza saver (which, ironically, is NOT recyclable).



RECYCLING DO'S

Place any of the following into the BLUE BIN:

FOOD & BEVERAGE CONTAINERS

Milk, soda, water cooking oil and salad dressings

JARS & CANISTERS

Peanut butter jars, soap & mayonnaise jars, aspirin bottles and empty 35mm film canisters.

CLEANING PRODUCTS & DETERGENTS

Bleach, detergent, soap, shampoo, drain cleaners, etc.

RECYCLING DON'TS

Do NOT place any of the following in the blue bin:

Plastic bags
Newspaper delivery bags
Ceramics
Lightbulbs
Window glass and Mirrors
Wax paper
Food-soiled paper
Pizza savers (see image)



Recycling Refresher

PAINT

Place paint cans with dried up paint in the gray trash bin.

To recycle old paint cans with paint in them:

Dunn Edwards: (760) 741-3633

Frazer Paints: (760) 745-1234

Sherwin Williams: (760) 741-5850

Vista Paint: (760) 839-9420

LIGHTBULBS

To recycle LED light bulbs, drop them off at:

Lowe's: (760) 484-5113

Home Depot: (760) 233-1285

ELECTRONICS & APPLIANCES

EDCO Trash: (760) 744-2700

To recycle household batteries, drop them off at the mail center

NO car batteries or plastic bags. For additional information on recycling call: (877) 713-2784

CARTONS

Place empty food cartons in the blue recycling bin along with all paper, plastic, and glass recyclables. Food and beverage containers do not require rinsing as long as they are empty and free of food and liquids.

PLASTIC GROCERY BAGS

These can be returned to grocery stores for recycling or they can be reused.

BATTERIES

Batteries need to be disposed of properly and not placed in trash or recycling containers. Visit EDCO's website to learn more about proper disposal.

LARGER ITEMS

Items that are too large to place in blue recycling cart can be dropped off at no cost at any of our Buyback Centers.

PRESCRIPTIONS

Take them to CVS on 318 West El Norte: their take-back drop box is located next to the pharmacy, and they're open 24/7. (Cross off your name on the label to protect your privacy or remove it altogether.) Vitamins and over-the-counter medicines can be safely disposed in the trash. NEVER FLUSH PILLS DOWN THE TOILET.

DO NOT recycle any items that have been in contact with a COVID-19 positive or exposed person. Place these items in a bag, then into your GRAY trash bin.

New Program Helps Reach Residents in Distress

Michele Clock, San Diego County Risk Reduction Program Manager

Imagine you're having chest pains, or you've taken a serious fall inside your home. What if no one could get to the front door to let firefighters in? A new program is offering a backup plan, to ensure that your front door doesn't stand in the way of getting help.

San Diego County Fire's **Residential KnoxBox Program** is now providing free lock boxes that will hold a spare copy of your house key. County Fire will install the box just outside the front door for quick fire department access. The boxes can only be opened by local firefighters responding to life-threatening emergencies. This helps fire personnel reach residents more quickly when seconds count.

To qualify, residents must live in the Deer Springs Fire Protection District, be at least 62 years old, have a disability, or need assistance with one or more Major Life Activity.

To apply or for questions, contact San Diego County Fire at 858-974-5744 or FireCRR@sdcounty.ca.gov. Applications and more information available at sandiegocounty.gov/sdcfa.

Help when you **need** it most.



Don't let the front door stand between you and first responders in an emergency.

Get a lockbox at your home at **no cost** from San Diego County Fire.

The boxes will store your home key, allowing firefighters to reach you in an emergency.



Contact us today!

FireCRR@sdcounty.ca.gov
(858) 974-5744



YOUR CV MEN'S BREAKFAST TEAM

Tom Bossmeyer # 13

Our CV Community Men's Breakfast team would like to wish all our friends and neighbors a HAPPY HOLIDAY SEASON.

We really tried to serve you breakfast again this month, but the more we talked and talked we all felt that it might be better to just have a nap. We will see all of you at our monthly breakfast starting sometime again next year.



ANSWER: WHO'S WHO on page 14

Margaret (and Alex) Meadows (#160)

Soon after they came to the Village in 1983, Alex, a part-time minister while in England, started Vespers when he saw the number of people here who no longer drove and thus couldn't get to church.



Dog Behaviors and Their Meaning

Sharon Parker #298

Bad Breath

Dogs aren't known for having wonderfully minty breath, but if you notice a marked change, check with your vet. It may signal gastrointestinal, liver or kidney issues.

Biting

Puppies may nip, but dogs bite out of anxiety, fear or aggression. If you're having trouble teaching your dog not to bite, consider working with a professional trainer or, better yet, a pet behaviorist.

Circling

Dogs who can't stop walking in circles may have a health issue. Ear infections and a host of other problems and diseases may cause circling. Only your vet can determine the cause, so get him in for a checkup.

Digging Inside

Dogs dig in the ground for many reasons, but some dogs 'dig' inside as well. Scratching at blankets to find the perfect napping place is normal dog behavior – but if your dog's digging is incessant, consider working with a professional trainer to reduce this stubborn habit.

Panting

When your dog pants, he's probably warm and is regulating his body temperature. But panting could also mean pain. If your dog was injured or is panting for other reasons, get him to the vet immediately.

Yawning

A dog yawn doesn't usually mean he's tired: he could be showing a sign of fear or stress. If your dog appears to yawn at an increased rate around a new person, don't rush the introduction. He's either picking up uncomfortable vibes or is fearful for a less obvious reason. No matter the case, a forced introduction isn't a good idea.

Sitting on Your Feet or Between Your Legs

This is most often a sign of anxiety or nervousness. Your dog is probably trying to feel safer by staying close. Discuss this behavior with your vet.

Urinating

Trained and normally reliable dogs who suddenly begin urinating inside need your attention! If he relieves himself frequently – even if he is in the correct location – it could be a sign of a urinary tract, bladder, or kidney infection. In an older dog, it may be a sign of dementia. Call your vet right away.

CV Men's Golf

Pat LeRossignol #435

The Fountains Championship was completed on November 12th with Dennis Sosnowski coming out on top. He had three great rounds with the two lowest adding up to 107.

Second was Jim Stevens at 110. Third was Mike Wiemer at 111 and tied for fourth were Bim Baldado and Walt Van Dien at 112. Good job guys and congrats to Dennis. Walt Van Dien is still leading the Fountains Golfer of the Year standings by 13 points over John Votaw and Bob Bolt. Good luck to them over the next few weeks.

As of the second round the leaders are now Jim Fields (106), John Votaw (108) and John Grubb (111). More to follow.

In other news for 2021, the yearly fees for CVMGC are set at \$60 and are due and payable before the end of January. The sooner the better. As the year progresses, we may have to make adjustments. We had originally lowered the 2020 prize monies to \$25 but will now be paying \$50 each to the Oaks and Fountains Champions and Golfers of the year. Also as stated in a message from John Votaw, Mike Mann will be stepping down as President after seven years, though he will continue on as Treasurer. Thanks Mike - now who wants that head job? If you're interested in how the job works, contact Mike at (714) 323-8417 or email him at partsrep2000@yahoo.com.



Oak Ladies Golf

Betty Service #259

It is unfortunate after so many years to say this, but the Oaks Ladies has ceased to exist.

As much as a few of us have tried to hold on there just doesn't seem to be much interest in our golf group right now.

Sadly, this will be the last time you will see this article in our newsletter. So many good memories over the years of tournaments, invitationals with the men, luncheons, our famous jewelry sale and many more special times. Thanks to all you ladies who are reading this and remember those times. Thank you, Doris Wright, the oldest and longest standing member at 97. Doris played when Lawrence Welk was still around, with Jeanne Hunt and Joan Magnuson. Wow, so long ago... The highlight of my time with this club was my one and only hole in one in 2007. That same year Karen Smith got three within two months. Alas, neither of us has had one since!

It has been my pleasure to bring you news and information. Thanks for the memories.



SOLUTION to our Gingerbread Man Puzzle on page 23

Have Happy, Healthy HEART Holidays!

Etta McQueary #299

While we try to keep our minds positive during this crazy time, being alone this much takes its toll on us, especially in this holiday season. What else can we do to stay healthy, both physically and mentally? One way is to protect our heart.



Here are some interesting and fun heart facts:

- The average heart is the size of an adult fist, weighing one pound, but a man's usually weighs two ounces more.
- Your heart will beat about 115,000 times each day (2.5 billion times in your lifetime).
- The beating sound your heart makes is caused by the opening and closing of its valves.
- Each day, your heart pumps about 2,000 gallons of blood through your arteries.
- The heart will continue to beat outside the body as long as it gets oxygen, which is what makes it possible to get a heart transplant. (That is a fascinating process to witness!)
- A woman's heart beats slightly faster than a man's heart.

Other heart notes:

- Laughing reduces stress and gives a boost to your immune system. So go watch a funny movie!
- Deep or mindfulness breathing calms us and slows our heart rate. Search YouTube to learn more.
- Check out my article in last month's CV Times on eating healthy during the Holidays and eat your veggies!
- Helping and giving to others is good for our own hearts. Research shows that those who serve others live longer and healthier lives.
- STAY ACTIVE! We must keep the circulation moving in our arteries. Don't sit for long periods. Move at least 20 minutes per day. If you cannot walk, learn how to exercise in your chair.
- Last, but not least, keep your faith and prayers going each and every day for our world to be a safe and peaceful place to live.

While these facts and notes are meant to be light and fun, the most important thing to understand is how important it is to maintain proper heart health. By eating right, exercising, staying positive and remaining calm, you can be heart healthy.

Have a beautiful and peaceful Holiday Season!

Poetry Corner

Kristina McLaughlin #169

As the year comes to an end and winter winds are blowing, I searched for a beautiful winter poem but all I could find were snowy drifts and heavy boughs. That is not our reality here in Champagne Village (however, all the roofs are white as the temperature dips down into the forties). As a teacher of young children, I turned to one of my favorite poets that every child enjoys. Especially the Snowball! I hope you enjoy these lighthearted verses and perhaps you can share them with your families this winter season. Happy Holidays and Merry New Year!

Snowball

Shel Silverstein

I made myself a snowball
as perfect as can be.
I thought I'd keep it as a pet,
And let it sleep with me.
I made it some pajamas
And a pillow for its head.
Then last night it ran away,
But first - It wet the bed.



SOLUTION to our Santa Puzzle on page 23

Health Insurance News

Carla Grills #105

As I write this article, we are in the middle of the Annual Enrollment Period for Medicare plans. By the time you see it, there will only a few days left to make a change in your Medicare Advantage Plan or a stand-alone Drug Plan. The Deadline for is December 7th for 2021.

There is another enrollment period when you can disenroll from an Advantage plan and return to Original Medicare and enroll in a drug plan OR when you can switch from one MAPD plan to another. That is January 1 through March 31. Agents are not allowed to market plans during this time. If you decide you made a mistake or decide to change your Advantage plan, you need to call your agent. They can help you.

For those who have called about their Supplemental plans to Original Medicare, that change can be made for 60 days during and following your birthday month. Keep that in mind if you want to shop for a better premium or change companies for any reason with guaranteed issue. Supplemental plans can be added to Original Medicare anytime during the year, but you will have to answer underwriting questions. If you are in good health, it will not be a problem. If you have health issues you could be rated or denied. You always have guaranteed issue when you turn 65.

If you are under 65, Covered California and off the exchange plans are in open enrollment until January 31st. There have been exceptions and special enrollments if you lose your insurance due to COVID however, now is the time to renew or change your plan for 2021. Remember the mandate in California has been reinstated by the Governor so there is a penalty if you do not have Health Insurance.

There are special enrollment circumstances apart the current enrollment periods. If your plan is dropped, if you move out of your service area, if the premium increased beyond what you can afford, if you lose your employment coverage, or you develop a chronic health condition, you qualify for a Special Enrollment Period and you should call your agent for options. There is no need to be without coverage.

Important Things all Extension Filers should Remember

Ken Cozzens #421

The stimulus payment — or economic impact payment, as the IRS calls it — is technically a tax credit for 2020. But this isn't widely understood.

In the tax world, a tax deduction is a good thing. It reduces your income, which reduces the amount of tax you owe. If you had \$50,000 in income and had a \$5,000 tax deduction, your deduction would reduce your taxable income by \$5,000. A tax deduction is good, but a tax credit is very good. A tax credit reduces your tax bill dollar for dollar. If you owe \$1,500 in federal income taxes and you get a \$1,000 tax credit, your tax bill sinks to \$500.

A refundable tax credit is a thing of wonder. A garden-variety tax credit can reduce your tax bill to zero, but it can't turn a tax bill into a tax refund. Refundable tax credits can. For example, if you owed \$1,000 in taxes but had a refundable tax credit of \$1,200, you'd get a \$200 tax refund check from Uncle Sam.

Because you're getting what amounts to a refundable tax credit now in the form of a stimulus payment, rather than waiting to get the money from the credit in 2021 when you actually file your 2020 tax return, you're in effect getting an advanced refundable tax credit.

If, for some reason, you don't get any stimulus payment this year, but you're owed one, you can get it next year when you file your 2020 tax return. If you don't get the full amount that you were entitled to this year — say, if you weren't able to get the \$500 payment for an eligible child under 17 — you could also get that from your 2020 tax return when you file it in 2021.

What if it turns out that your stimulus payment was more than you were actually allowed? Any adjustments to a taxpayer's rebate on 2020 tax returns will be in the taxpayer's favor.

Unemployment compensation is taxable and must be reported. Taxable benefits include any of the special unemployment compensation authorized under the CARES Act.

TO EVERYONE, HAVE A VERY HAPPY
CHRISTMAS HANUKKAH KWANZAA FIESTA DE GUADALUPE

If we missed one, sorry. Happy That One too!

Village Halloween Parade

Beverly Davenport #136

We had a great turnout, 40 carts, for our Halloween Parade on Saturday, October 31st.

The judges decided to split the Grand Prize between five really well decorated golf carts.

The winners are:

James and Beverly Rosenquist #37
LJ Hacker and Elaine Stackhouse #48
Susan Katz #323
David and Arlene Belt #395
Victoria Moore #432

The last car in was a beautifully restored 1940 candy-apple red Hollywood Graham driven by Paul and Yvonne Scott (#428).

Thank you all for your participation, it was a fun event!

