WRITTEN AND EDITED BY AND FOR LEISURE VILLAGERS EXCLUSIVELY

Vol. 9 No. 1

Pleasant Valley, Camarillo, California

March 26, 1987

## Senior Concerns

By Joe Gaynes

On March 5 at 7:00 p.m., the Camarillo Health Care District sponsored a Seminar on Aging Parents. An outstanding Geriatric Specialist, Dr. Lanyard Dial, M.D. was the featured speaker. What made this evening special in Camarillo on a dark rainy night was the sell-out attendance of Camarillo families who wanted guidance to help their parents spend their last of senior years actively and comfortably.

It was apparent that there is need for greater awareness of community services and resources which provide respite, support and care oppotunities. With Dr. Dial's Geriatric Training Program for the Health Delivery and Social Welfare professionals, a comprehensive program is already beginning to function at the General Hospital in Ventura.

The greatest part of all this effort will be concentrating on educating all the personnel in understanding the stage of life called "aging".

Dr. Dial spoke on some critical areas of concern with meaningful detail and direction. How can you best assure financial security for your parents? How can you discourage Dad or Mom from driving without telling them that they are a menace on the streets? How can you decide whether Mom can really manage alone in the house now that Dad is

By Paul Kelwin

FLASH! Just learned the American Red Cross (ARC) will be able to give us 3 three-hour sessions. These will be on Tuesdays, April 7, 14 and 21, but, from 7:00 a.m. to 10:00 a.m. due to previous commitments, the ARC is firm on those hours. We're lucky to get them during "Earthquake Month". Just think! You'll have a real excuse to take an extra long afternoon nap...after the sessions.

April 7: Types of Disasters; April 14: Damage assessment and Control: and April 21: Shelter Management. Don't think: "I'm never going to be a shelter manager." To have this session, plus the others, will greatly enhance the ability of all of us to deal with....what-

These ARC sessions are basically for our Village coordinators and alternates. But, anyone interested in expanding or reviewing his knowledge of dealing with disaster, is welcome. We will be in the Assembly Room. No charge! Questions? Kelwin 987-1446 or Eymann 484-8422.



**Photo By Stabler** 

Esther English, Fashion Show Coordinator and Program Chairwoman with Gertie Dorward, Women's Club President.

## The Deductible Problem

By John Lauten

Soon the Village will be faced with another CC&R proposal relating to insurance. Thus far, the proponents of the new proposal, who led the op-Board, have refused to \$1,000 or even higher. discuss or explain their the Board in 1985 that ductible.. homeowners were required to pay the deductible on the Association fire etc insurance policy.

What is the deductible problem?

Section 3.4 of the Leisure Village CC&Rs requires the Association "to obtain and maintain in force"... "a policy or policies of fire and extended coverage for the full insurance replacement value of al the Dwelling Units.' The cost of the insurance is then included in the annual budget and is spread among homeowners in the same manner as other costs.

The CC&Rs do not refer to an insurance deductible. The Community Association Institute (CAI) Guide for Association Practitioners (GAP) on Community Association Insurance includes the following comments:

"Deductibles, All property insurance policies include a provision which

effectively eliminates property coverage until a loss exceeds a certain "deductible" amount. Only losses in excess of that amount are covered and then only to the exposition to the previous tent of that excess. The proposal of the Insurance amount of the deductible Committee which had may be set at \$100 or at been approved by the various increments to

"Some documents renew proposal with the In- quire the association to insurance Committee or sure for full replacement with the Board. At their in- value and contain a spesistence, their new pro- cific deductible allocation posal was submitted by provision. This is done to the Board to one of the avoid confusion in terms attorneys who advised of who will pay the de-

> "In the absence of such a provision two differing schools of thought and practice have developed.

1.the deductible is shared on the basis of who does loss occur to or originate from; for example, if damage occurs to a unit, then the unit owner should pay for the deductible since they are responsible to maintain their unit; if damage occurs to a por-

See PROBLEM ..... Pg.6

## BULLETIN

A Town Hall Meeting will be held early in April to discuss the CC&R amendments to reinstate payment of the fire insurance deductible.

You will be advised by letter and, at the same time, be sent a ballot, which should be returned as soon as possible thereafter.

Be sure to read "Back to the Future" page 2.

See CONCERN ... Pg. 25



## **Back To The Future**

By Harry Becker

At long last I am able to report a positive development with regard to the ongoing controversy centered on the Association Board's refusal to pay the fire insurance deductible.

You may recall that an ad hoc committee of concerned Villagers, including four former Association presidents, have submitted a ballot proposition to pay the deductible; this, following the defeat of the Board-sponsored CC&R amendments by the overwhelming vote of 1148 to 410. (Five ballots were ruled invalid.)

Their aim is to return Leisure Village to a practice that had been routine for 11 years, the payment to claimants of the insurance deductible. This procedure was secretly voided by the Board of Directors at the end of 1984.

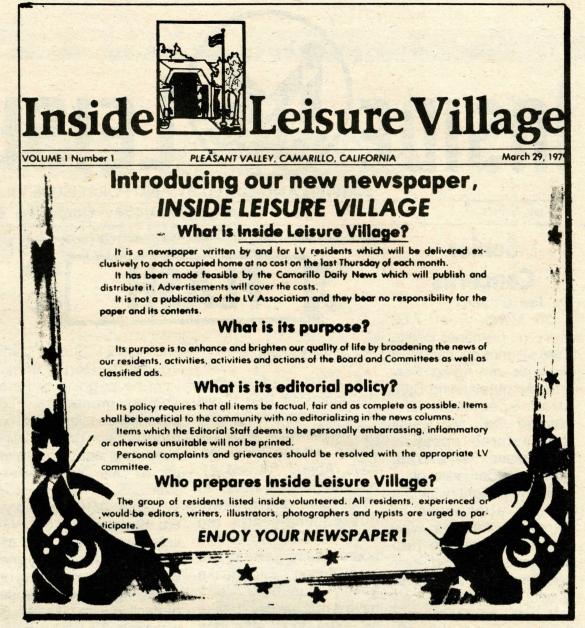
Last January the alternative proposal was submitted for study to an attorney other than the one that LVA has on a retainer. That evaluation has just been made.

After reading this attorney's opinion, the ad hoc committee re-phrased its proposal and submitted it to the Board, whose cooperation is being sought to place the matter on a referendum ballot as soon as possible. A brief summary of the provisions is in order:

- (1) The Owner's obligation to repair the dwelling interior 'shall not relieve the Association of its duty to insure the interior...and to use the proceeds of such insurance...to cover the cost of such repairs."
- (2) The Association is directed to procure a policy of fire, extended coverage and special form insurance, "upon such terms and in such amounts as is deemed prudent by the Board of Directors, for the full insurable replacement value of...all the Dwelling Units. Such policy or policies may be subject to a deductible." Further, "it shall be the responsibility of the Association to pay the deductible from an adequate reserve fund...replenished through the Annual Assessment."
- (3) Finally, "the Owner's obligation to repair the interior of his Dwelling Unit shall not relieve the Association of its duty to insure the interior...and to use the proceeds" of the insurance "to cover the cost of such repairs."

In accordance with the CC&Rs, it will be necessary to achieve a 75 percent favorable vote for approval. This means getting at least 1,602 votes FOR the amendments. A special effort will have to be made to accomplish this goal, since there are perhaps 200 absentee owners, whose resident-tenants are ineligible to vote. Nor must we forget that in the previous referendum 573 ballots were not cast.

Could the inattention given this important issue also be reflected in the low attendance at recent Board meetings? It is not enough to offer as an explanation the fact that television broadcast by Channel 12 is keeping residents away from the monthly Monday morning meetings. Personal attendance at open Board meetings and participation in



ILV is celebrating its ninth birthday. We invite our readers, especially new residents and those, who still confuse us with the official VOICE, to read page 1 of our first issue reproduced above. It sets forth our purpose and policy in establishing a volunteer paper - a policy which we feel we have adhered to all these years.

Our venture was made possible by the generous offer of the Camarillo Daily News to sell advertising, underwrite the technical aspects and give us 40% of the space, if we would provide material, edit, proof-read the galleys, do the make-up and approve the paste up. Further, The Daily News prints and delivers the paper to every home in the Village with its free Thursday issue.

What a deal! It's your paper and ours, and it costs the Village nothing.

#### INSIDE LEISURE VILLAGE

EDITORIAL STAFF

JEANNE CARLSON - FRANCES GOLD ROMAINE LAMBERT - BETTY MURRAY Coordinator for this issue: FRANCES GOLD

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Lois Atz - Jack Whalen

Typing: Lynn Fueg. Photography: Bill Stabler, David Miereanu

## **ABOUT NEXT MONTH**

Coordinator for next month will Lois Atz. PLEASE FOLLOW GUIDELINES AND BE AS BRIEF AS YOU CAN! Deadline for April 30 issue will be April 13, final deadline for LATE BREAKING NEWS ONLY will be noon April 20. To arrange for photographer call coordinator at least 3 days in advance.

Village elections and referendum balloting are a sine qua non of effective Village government.

#### CONGRATULATIONS

CHARLES AND CONTRACTOR OF THE PARTY OF THE P

At the Mar. 17 election for Senior Legislature from Ventura County all three incumbants won. They are Tony Lamb, LV's own Joe Gaynes and Lee Strohbehn.

Special congratulations to Joe.

#### THE REPORT OF THE PARTY OF THE

WILL BE DELIVERED ON THE FIFTH THURSDAY, APRIL 30

When you leave your house, buckle up and remind your passengers to do the same.

## Letters

FOR THE RECORD

By Karl M. Joehnck

Some statements that have been made relating to the insurance reserve account require correction or clarification. In writing this, it is my purpose to do

In the early years of the Village, Leisure Technology Corporation (LTC) subsidized the operation of the Association. However, in 1977, LTC notified the two elected (resident) Board members that after the close of fiscal year ending Mar 31, 1978, it would no longer privide a subsidy.

As that date approached, the resident board members intensified their negotiations with TLC, the objective of which was to obtain a financial settlement with LTC that would allow the Association to start off the following fiscal year in insurance. This account is a solvent condition. One credited with amounts re-

result of these negotia- ceived out of escrow clostions was that LTC agreed to credit the Association with \$16,441, representing amounts charged thru escrow proceedings, to buyers of dwelling units. (These amounts to that time had in effect been used to reduce LTC's actual subsidy.) The agreement also provided that subsequent insurance prorations be remitted to the Associa-

During the closing for the fiscal year ending Mar 31, 1978, a new account 449-Reserve for Self Insurance was established. to which the \$16,441 amount was credited. At the same time, verbal instructions regarding the use of this fund were furnished to the Association's administrator by the resident directors and later confirmed in writing with the following defini-

"449-Reserve for Self-

ings on new homes purchased from LTC, representing an apportionment of prepaid insurance premium charged the new owner. The account is charged with the deductible amount of losses incurred by homeowners, where all but the deductible amount is paid by the Association's insurnace carrier. The loss must be one that the carrier recognizes as an insured risk.'

The account definition was as explicit as it was so that Staff could rely on it to determine if a homeowner's claim for reimbursement should be honored. We were concerned that Association funds might be used too easily for the benefit of a few individuals, even though the maximum deductible at the time was \$100. The establishment of the account and the provisions for its use were considered to be administrative matters to be handled as the Board thought prudent.

riod of time, the writer participated in the preparation of a report of the Reserve Analysis Committee and the original issue of the statement regarding reserves that is forwarded annually to all homeowners. Both contained reference to the Association's fire insurance policy in the paragraph relating to account 449. The inclusion of the word fire in these statements, which I wrote, was an inadvertance. There was no intention on my part to modify the official definition of the account.

The foregoing is not intended to express my viewpoint on how deductible losses should be handled in the future. In my opinion, because of the controversy surrounding the issue, we need to settle it. I agree with those who advocate dealing with it as a separate and distinct subject, unrelated to other insurance prob-

lems, and hope that the Subsequent to that pe- present Board will provide an opportunity for us to do so.

Karl M. Joehnck V.13

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I had no intention of emulating the March Hare, but I am late. Words are inadequate to fully express my genuine feelings of gratitude. My sincere thanks and appreciation hereby are conveyed to all my caring friends and club members in Leisure Village for the numerous get-well cards, lovely plants, and goodies I received after my recent rush to the hospital again. Trudy Orsan V.16

How can I thank all of you wonderful caring people for your support during this very difficult time for me?

My carefully nurtured world suddenly fell apart and without all the love you felt for Frosty and

See LETTERS . . . . . . . . . Pg. 4



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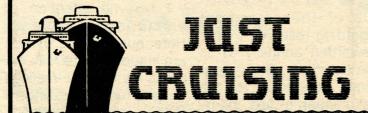
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LETTERS ..... From Pg. 3

me, it would be almost impossible to bear. Thank you for all you have done, want to do, and may be called on to do. Knowing that you are there is a great comfort.

Mary B. Hale, V17

We wish to thank Security for their help and our Leisure Village friends and neighbors for the many calls, cards and visits received at the time of John's death.

that Leisure Village has so neighbors in LV for the many people who care.

Many thanks to my dear, compassionate friends and neighbors for your prayers, visits, cards, and donations to worthy causes during my recent recovery from surgery.

You helped to pull me through, and I am deeply grateful.

Sylvia Williams, V. 29

Many thanks to my friends for their support and good wishes during my illness. I want you to know that you helped me through a difficult period. It felt good to know you were with me.

Ada Aratin V 26

Thanks to all of our It is comforting to know wonderful friends and lovely cards, calls and Lydia Loesch prayers for Jack while he Steven Loesch was in the hospital. He is Louise Loesch doing just great. You real-V 15 ly are the best. God Bless you all.

Mildred Tarry V 6

Memoriam

Harmony Zimmerman V 7

> Frosty Hale V 17

La Verne Sartori V 13

Charles Rothermel

Irving Malchicoff V 44

Eugene E. Hatfield V 29

> Helen Lustig V 1

Charles Cromwell Formerly of V 25 a we a we

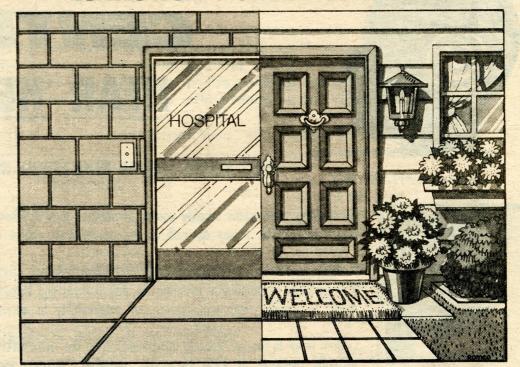
By George Goldfarb

The Tikvah Group will conduct Sabbath evening services, followed by an Oneg Shabbat, at 8:00 p.m. on Friday, April 10 in

the Community Room at Gibraltar Savings and Loan in Santa Rosa Plaza.

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### PROBLEM . . . . . From Pg. 1

tion of the structure other than a unit then the association is responsible to maintain the common elements; payment of the dedivided among the affected parties.

2.if the association is responsible to insure for full replacement value, then the association is responsible for the deductible which is part of that loss."

From the date of initial operation of Leisure Village until approximately January 1, 1985, the Village followed the second practice referred to above. There has been no indication that either attorney who considered the deductible problem for the Board or the judge who considered the small claims court appeal regarding the deductible considered the informaderlined sentence.

policy obtained for the Village by the developer contained a \$100 deductible. The developer paid deductibles from Association funds just as it paid insurance costs from such ductible may also be funds and such costs were spread among all homeowners as part of faced with a problem with the annual assessment. After a few years the Association concluded that increasing the deductible to \$1,000 would result in a 14% decrease in premium and that the savings would be greater than the increased cost of paying the higher deductible. The sessment.

When the homeowners took over management of the Association from Leisure Tech in 1978, Board members persuaded Leisure Tech to pass on to the Association certain prorations of the fire insurance premium on newtion contained in the un- ly sold units which were charged to the purchaser.

THE ESPLANADE, Oxnard

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clear, the Board placed these prorations in a reserve fund to pay the deductible amount in losses covered by the Association's fire insurance policy. Deductibles thereafter were paid from that fund.

In 1980, the Board was respect to the deductible in instances where the homeowner's negligence caused the loss. It didn't seem fair to the Board that everyone should bear the cost of a deductible resulting from such negligence so the Board adopted what is now Secnet effect was a small de- tion 19.19 of the Rules crease in the annual as- and Regulations making the negligent homeowner responsbible for the deductible. The proposed amendments to the CC&Rs now being considered would require the Association to pay all deductibles and would make invalid Section 19.19. If it is desired to continue Section 19.19 in effect, additional language is re-The initial fire insurance For reasons which are not quired in the amend-

ments.

How big is the deductible problem?

We don't have detailed records of the cost of the deductible prior to 1983. However, we have fairly accurate records of losses in 1983, 1984, 1985 and some records for 1986. In 1983, 1984, and 1985, claims for losses under the deductible of \$1,000, averaged approximately 1 per month, and the average amount paid was about \$350 per claim. When these numbers are translated for the individual homeowner, it means that each homeowner, based on 1983-85 experience will sustain an average loss of \$350 on an average of once in 178 years! (2136/12)

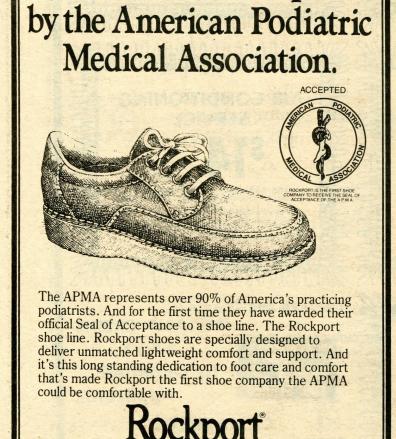
Commencing in 1985, based on advice from Counsel, the Board, without any discussion at public Board meetings and without any prior written notice to homeowners, instituted the practice of

making payment of deductibles due to interior losses the responsibility of the homeowners. (In the opinion of the writer, the two legal opinions and the court decision which are the basis for the change in practice were seriously flawed)

Insurance Committee members discovered that the change in practice was less significant than it appeared to be because the overwhelming majority of the homeowners had homeowner policies, and these policies would cover most losses under \$1,000. The Insurance Committee ascertained as a result of detailed examination of almost all policies, that if the CC&Rs required the homeowner to pay the deductible all policies would fully cover the Association deductible except for the smaller deductible in the homeowners' policy. It has been said that non-resident homeowners could not obtain such policies but that is not correct with respect to all companies. Regardless, when the small risk of loss is considered together with the fact that most homeowners are covered by policies, the deductible problem becomes quite

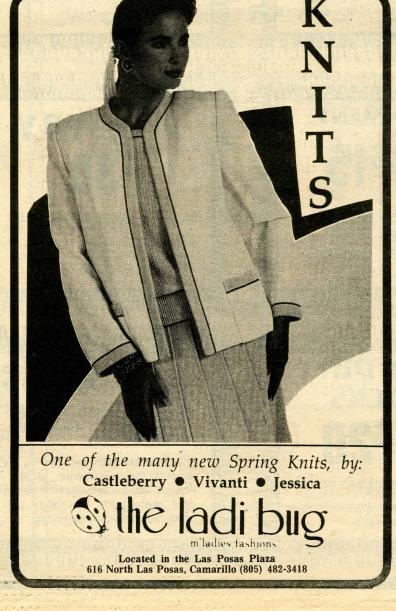
The importance of having some incentive to cause homeowners to take preventive measures such as turning off the water to the washer when not in use, periodic replacement of hoses to the washer, or turning off the water to the house when plans are for an absence of several days has been downplayed by some on the basis that homeowners are very conscientious about such things. The fact is that violation of just the three items above accounts for many of the most serious damage claims. The proposed amendment to the CC&Rs making the Association responsible for all

See PROBLEM......Pg. 7



DISCOVER

The first shoe accepted



#### FORUM CALENDAR

The next Current Issues Forum will be held on Friday, March 27, in the AR at 7:30 p.m. The topic will be Amnesty International - its purpose and goals in the battle to free prisoners of conscience in dictatorial countries throughout the world. Dick Bercin of Amnesty International will be the speaker.

## **CURRENT ISSUES FORUM**

By Lou Sirotnick

The Current Issues Forum that met on Feb. 27 proved to be one of the Forum's most exciting meetings, namely the debate between Rev. C. Hoops and Mr. Edward Tabash on the topic "Are Our Freedoms At Risk?"

The debate seemed to hinge almost immediately upon the separation of church and state.

The Reverend Hoops contends that morals, and by extension, good government, stems from religion.

Mr. Tabash, on the other hand, believes that the United States Constitution guarantees freedom from religion, not for it.

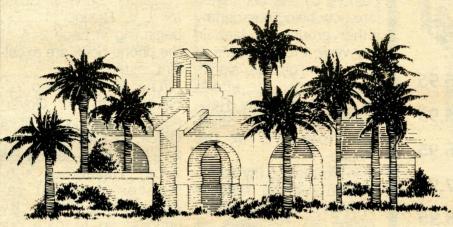
Questions and answers were discussed in a lively manner.

#### PROBLEMS . . . . . From Pg. 6

deductibles sends out the wrong message! It says that the Association will take of care of everything and that homeowners will have no responsibility for their carelessness. This point needs considerable discussion before being considered for adoption.

Future articles will discuss what are much more serious problems - involving disasters which we hope may never occur.

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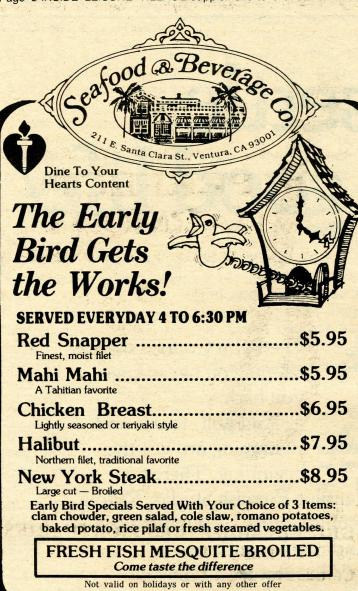
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643-3264

Y.N.C.G. APPROVED

#### **Community Relations Committee Disappears**

By Bob Atz

The Leisure Village By Paul Kelwin Board of Directors voted to dissove the Community Relations Committee at ness Month". So, watch its last meeting. This ac- your TV, newspapers and tion was taken at my rec- the display in our Atrium. ommendation as outgoing committee chairman since I noted that most of the activities normally performed by this committee are now being pursued by other groups. In fact, in my view, the programs of the other groups significantly eroded the efforts of the Community Relations Committee to devel-Village.

mittee meetings.

## LV Emergency Services

April is statewide "Earthquake Prepared-Earthquakes having happened in the past, will happen again. We recommend a monthly review of "Disaster Survival Guide for L.V. Residents". Or, beginning at page 24A of the phone book are excellent instructions.

The Village also received from the Governor's Emergency Services op programs for the Office, via City of Camarillo, a copy of Assembly Bill In expressing my appre- 2702 "Hazardous subciation for the support stances: incident reprovided by the Board sponse training". By during by 11/2 years as bringing up to date our committee chairman I roster of Village Coordinamust mention that fre- tors and Alternates, we quently Herb Marks, are well on the way to be-Board Liaison to the com- ing better prepared. On mittee, and I were the only March 4, a truck and its persons present at the trailer jackknifed near our regularly scheduled com- Main Gate and wrecked a section of our wall. What if that had been a toxic spill? What way was the wind drifting them? Would we have "had it"? Because accidents do happen, a little preparation can minimize damage to those of us who might be involved.

#### **Sewing Room Rules These Rules Apply** To The New **Home Machines**

- 1. A training session is required to use the New Home Machines.
- 2. Cards will be issued to those who attend a training session and learn to operate the new machines.
- 3. The card will entitle the person to a key.
- A deposit will be required to receive a key.

Keys are issued in the Recreation Office.

4. Keys will unlock the sewing equipment cupboard.

Keys are not transferrable.

#### Keys must not be loaned to others.

- 5. All equipment must be returned to the locked cupboard.
- 6. Leather, plastic, or vinyl material should not be sewn on these machines.
- 7. Each person should purchase her own bobbins and needles.

Only New Home bobbins can be used.

Schmetz needles are recommended.

Needles can be purchased at Barons in Camarillo.

8. The tension of the machines should not be changed.

9. If the buttonhole gauge is used, the width must be kept at #4 only.

10. When operating the machine always turn the wheel toward you.

11. Place your name on the sign-up sheet when you use the New Home Machines.

12. If the rules are not observed, disciplinary action could be taken.

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## **BLOOD PRESSURE CLINIC GUEST**

Participants in LV Blood Pressure Clinic were privileged recently to hear an update on the program when Mrs. Harlene L. Smith, Coordinator High sue, has now been Blood Pressure Program, Ventura, visited the group on invitation of Sandy Okum, Pres. YNCG.

Mrs. Smith is no stranger to the Village group since she helped initiate the program here over ten years ago.

At this time she reviewed procedures and techniques which are recommended by the agency and the American Heart thritis Foundation, in the Asso. (The concerned 'highs' are now consid-Pfister, 42007 V. 42 ered to be 140/90 in our age group). In addition was given here a few High Blood Pressure Control and Prevention, Ventura County Health Agency, various publica- check out this informations which should prove tive handouts and feel helpful to technicians and free to take whatever may participants alike.



Your Neigbors Care Group

By Eva Pfister

The Arthritis Self Help Course which was mentioned in last month's isscheduled as follows in the GR: Wed. April 22 from 10:00 to 12:00, April 29 from 10:00 to 12:00, May 6 from 10:30 to 12:30, May 13 from 10:00 to 12:00, May 20 from 10:00 to 12:00, May 27 from 10:00 to 12:00.

There are still a few openings. If you are interested, please send a check made out to the Ar-484-8612. This course she brought with her from years ago, and the particithe Resource Center for pants thought it very help-

> When you visit the clinic be helpful to you.

### YNCG Lecture: Earthquake **Preparedness Month**

SPEAKERS:

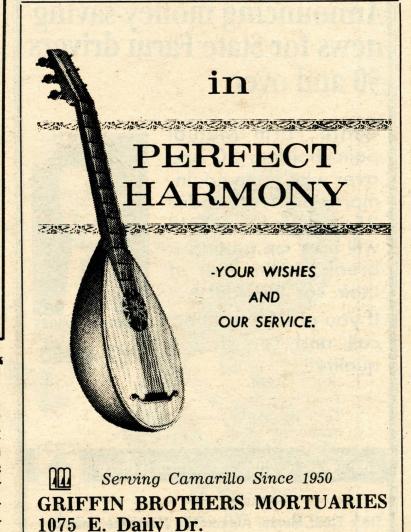
TOM LAWSON, retired Major General U.S. Army. Coordinator of Emergency Services of the City of Camarillo.

DR. ARIANS M.D., Chief of P.V. Hospital Emergency Room. First aid and what to do for earthquake inju-

Monday, April 6, 7:30 p.m. AR.

#### MANAGEMENT AND AND ASSESSED ASSESSED. TRADING POST

Women's Club will have its next Trading Post at the May meeting, but in the meantime, the Magic Ladies will be glad to hear from you about donations. Just call: Kay, 482-2455; Betty, 484-5606; or Helen, 987-1215 for collection. They long to hear from you.



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## Announcing money-saving news for State Farm drivers 50 and over.

State Farm Mutual policyholders 50 and over who have no unmarried drivers under 25 in their household will now be getting a break on the cost of their car insurance.



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Because we have had so many people ask questions who say they need to know how to go about and we receive three, getting the cable TV stations available to us, ILV has asked Ed Salzar to write this clarification. Thank you, Ed.

## **ILV Cable Television**

By Ed. R. Salzer

I hope the following will help to clear up some of the confusion about our T.V. reception. We have our own master antenna which receives VHF and UHF channels. We also have our own satellite dish which receives programs from satellites.

Channels 2 - 13 are VHF television stations and we receive the following channels: 2 - KCBS (CBS), 3 - KEYT (Santa Barbara), 4 - KNBC (NBC), 5 - KTLA (Ind.), 7 -KABC (ABC), 9 - KHJ (Ind.), 11 - KTTV (Ind.), and 13 - KCOP (Ind.).

Channels 6, 8, 10 and 12 C-SPAN, 21 - CNN News are discussed below.

Channels 14-83 are UHF television stations which are: 22 - KWHY daytime and 63 - KTIE Oxnard evening and weekends. These are received on Channel 10. 28 - KCET (PBS) is received on Channel 6. These UFH stations are converted to 10 and 6 by our own equipment. No additional have no need to use the UHF tuner on your set.

You should receive all of the above channels on any TV set plus our own Channel 12, plus Channel 8 - ESPN, a satellite cable channel which has again been converted by our own equipment so that it appears on Channel 8.

If you have a cableready TV, and most sets five years old or less are cable-ready, you should also be able to receive our satellite cable channels which are: 18 - TEMPO,

M/C

and 22 - WTBS Atlanta Super Station. In addition you could receive pay channels 16 - Select TV and 17 - HBO (contact Communication Services for these pay channels). Do not confuse any of the satellite cable TV numbers with any UHF stations or any other cable system.

At the time of this writ-UHF stations are re- ing, cable Channel 19 is ceived; therefore, you still scrambled. I hope by the time this appears in ILV that the contract problem has been re-

> If you have a cableready TV set it must be switched to cable (CATV). Look in your owner's manual that came with your set to find the location of the switch. With the switch set for cable (CATV) you will receive Channel 2 - 13 and all satellite channels that we are now transmitting.

If you have a set that is 19 - Headline News, 20 - not cable-ready, a converter box is required to receive satellite programs. The converter box may be obtained from Communication Services (Telephone 983-6246) or from Radio Shack or other electronic stores. The price will vary from approximately \$25.00 to \$45.00 depending on where you buy and if you have it installed.

> A problem does exist here that may prevent you from receiving all of the new satellite programs on a cable-ready set. When Western Cable cancelled, they failed to remove all traps they had installed in some homes. If you receive cable Channel 22 and cannot receive 18 -21, call the LVA Office and they will arrange to have someone remove the trap.

> Please observe margin rules and paragraph indentations (5 spaces) in typing your

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## Looking at Channel 12

By Jack Whalen

The first "Man On The Street" interview segment was shown recently and more are in the offering. Pepper Heimowitz, Pauline Hoffman and Ruth Wideman are the ladies deeply involved in this interview taping which will be taking place in the AR room. No specific dates and times are being announced, but if you happen to walk by during filming, you may well be asked to "face the camera."

Thanks to almost daily updates on the pages of Channel 12, residents are able to learn when termite inspection teams will be in their neighborhood. It really pays to spend ten minutes a day, night or day, around the clock, scanning the pages. Each is numbered and there are usually about 60 before they repeat.

April's Board of Directors Meeting will be carried live at 10:00 a.m. on April 6 and should you fail to view it, Saturday at 10:00 a.m. on April 10, there will be a rerun.

## SPIRITUAL GROWTH GROUP

By Nancy Whitaker

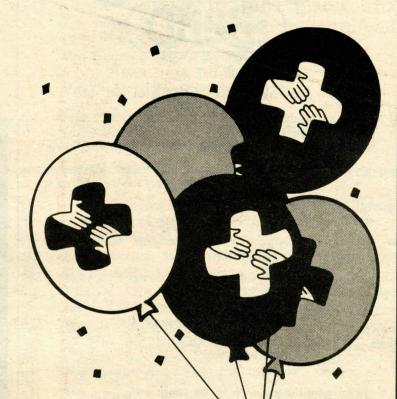
The Spiritual Growth Group is meeting at the home of Esther Miller, 22104 V 22 during March from 9:30 to 11:00 a.m. on Tuesdays where we will continue the study of Luke. In April we will meet at the home of Bess Carlisle, 1125 V 1.

Visitors are most welcome to this friendly and caring group. Bring your Bible and wear your name tag. If you need more information, please call Bernice Jenkins, Chm., 484-1106.

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- Podiatry Exams 🛧
- Maternity Display 🛧
- "Ask the Doctor" Booth 💠

Auxiliary/Lifeline 🛧

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Whatever your healthcare questions or concerns, bring them to Community Memorial Hospital's Annual Health Fair and let our doctors, nurses, healthcare professionals and volunteers answer them. It's a goldmine of help and information—and it's **free**.



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#### PATRON OF THE ACHS/RMHS **SPRING CONCERT**

The "Spring Concert" Program this year will feature a patron's page. It will recognize those individuals and businesses that have supported the concert with a check for \$10.00 or more.

The combined concert bands from both the Adolfo Camarillo High School and the Rio Mesa High School will be featured at this year's concert.

We all feel it will be an exciting evening for everyone!

Complimentary tickets to the concert will be available to patrons and their family at the "Will-Call" desk on that evening.

Mail your check (payable to "ACHS") by April 15, 1987.

Diane C. Lieberson, President ACHS Band/Auxiliary Boosters 5221 Fernridge Court Camarillo, CA 93010

Our check is enclosed (min. \$10.00, payable to "ACHS").

Please print the following on the Patron's Page:

Name of Business (if desired)

## The Hair Master's-Beauty Salon

Start Spring off with a new style designed especially for YOU by our MASTER STYLISTS

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Fashion Models, Women's Club Fashion Show: Top: Alma Duncan, Mildred Oberg, 2nd row: Gladys Eriksen, Joan Woodenschek



The March meeting of Women's Club was the traditional Spring Fashion Show.

Before the program, President Gertie Dorward presided over a short business meeting. A report from Membership Chairwoman Betty Walker revealed present membership at 396. Anyone who joins before March 31 will be listed in the 1987 roaster. See Betty - she wants more members any amount!

Gertie also announced that the club has donated \$50.00 to Camarillo High School Band to defray expenses for a joint concert with Rio Mesa High. The

See FASHON......Pg. 13

see l'ashicks .....



#### FASHIONS .... From Pg. 12

club is also buying a new flag for the LV Rec. Center.

The fashion show was a complete success beautiful and so smooth. Clothing shown was from Carlota's Chic 'n Casual on Santa Rosa Road. Esther English, Program Chairwoman, was the coordinator which is a big big job. Bernice Knebel was the clever commentator and kept the show zipping along. Models were: Kay Avery, Valerie Barbeau, Marie Bremberg, Bernie Brock, Alma Duncan, Gladys Eriksen, Anne Garber, Helen Nash, Mildred Oberg, Marge Rice, and Joan Woodenschek. They did every garment proud and showed a wide variety of classic spring fashions suitable for any life style.

Joan Woodenschek also sang, beautifully as always. Harold Wickham furnished walking-music for the models. Millie Worth, assisted by Gladys Gray, Kay Collier, Louise Young, and Betty Russell, decorated the charming set (a flowered arch plus other flowers everywhere). John Zoller provided his expertise in direction, Irv Weiss and Al Pachter helped in staging, Channel 12 made a tape for later viewing, and Esther's son-in-law made the programs. Women's Club thanks everyone, especially Carlota!

The April meeting, as planned by Esther, will be the Spring Salad Potluck. Anyone who attends should bring a salad to serve 6, a serving utensil, and her own plate and silver. The Club will furnish rolls, tea, and coffee. Lunch will be at 12 noon. Entertainment will be music by Helen Cramer and Beth Kent of Ojai.

The collection of designer clothing which was to be on sale before the luncheon will be postponed until the May Trad-

**PASSOVER** By Lillian Wallace

We were a nomadic people, Shepherds, moving on-Waiting for deliverance, Our shackles to be gone.

GOD in HIS mercy listened To our every sigh and prayer-For in the heart of every Jew, Hope mingled with despair.

And so it came to pass, Our Liberation proved to be-The uplifting words that we repeat, From the Haggadah's history.

Thus we observe the ritual Of charosets on the table-Salted water, hard cooked egg. Matzoh (to steal if we are able).

Of course the wine, a glass that waits For Elijah to come and get-But, though we leave the door ajar, We haven't seen him yet.

Yes, this is a happy holiday, For Jews walk tall and free-With thanks to GOD, for all HE's done Through our adversity.

HAPPY EASTER

By Lillian Wallace

A time to reflect On the true joy of living-The hope for tomorrow, The meaning of giving.

A time to extend Your hand to another-Be it stranger, or friend, Sister or brother.

A time when life's thought on this Easter day-Is PEACE for all mankind, The hope it will stay.

72 Senior PGA Golfers To Play Wood Ranch

By Jack Whalen

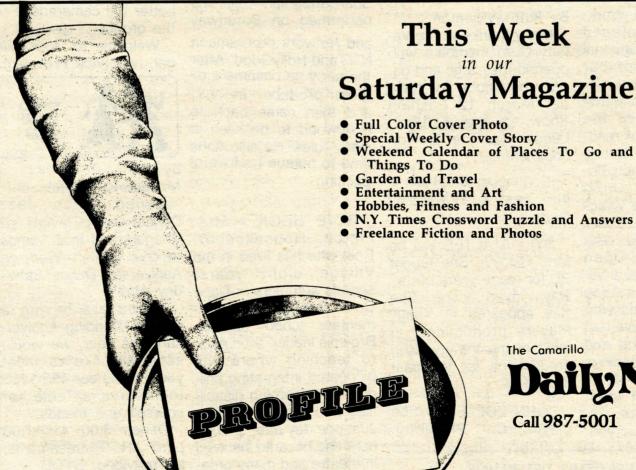
Top senior golfing greats will be in action at nearby Wood Ranch in Simi Valley the week of March 23-29 to compete in the \$275,000 GTE will feature the final 48 in Classic, the first ever offia single tee start at 9:00 cial PGA Tournament in a.m. Ventura County.

Here's an excellent opportunity for LV residents to watch legendary greats of the golfing world.

feature the final PRO AM checks made out to Camround. Friday, Saturday arillo Hospice, are tax deand Sunday will find the ductable.

pros competing for the \$41,250 first prize. There will be double tee starts on Friday and Saturday. starting at 9:00 a.m. while Sunday, the final round,

Tickets may be purchased from Del Lamphere at 484-9305, Village 29. The \$6 daily ticket represents a 1/3 senior Today, Thursday, will citizen discount and



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Hobbies, Fitness and Fashion

N.Y. Times Crossword Puzzle and Answers

Daily News

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Ventura County's Only Local Morning Newspaper Published 7 Days A Week

See FASHIONS ..... Pg. 25

## **VISION LIMITED**

By Florence Block

Linda Keeney, partially sighted herself, teacher counselor of Rehab Agency of Ventura county was guest speaker at the March 2 meeting of Vision Limited. She primarily does vocational counseling. She was delightful, informative and full of ideas for partially sighted people. She brought many aids to help for independent living, especially for the kitchen. The services of the Rehab Dept. are available to all persons who become a client. Contact Linda Keeney, Department of Rehab, 2500-1 Financial Sq. Suite 3, Oxnard, CA 93030. Telephone (805) 983-6838.

'Look Beyond Disability To Ability'

Next meeting will be April 6, Mon. at 1:00 p.m. in the Lanai Room. Guest speaker will be Michael W. Marion, Audiologist. He will speak on hearing deficiencies. Everyone is welcome.

#### DRAMA WORKSHOP

By Lillian Goldman

Regular monthly club meeting of Drama Workshop was displaced March 5 because Channel 12 taped three of our plays. So election of officers will be held on March 12. Rehearsals of the plays scheduled for reading in our Open House Program continue on Friday, April 3 at 7:00 p.m. in the AR. All Leisure Villagers are welcome. There will be no charge. The purpose of the Open House is to acquaint Villagers with the training available to persons who love theatre but have had no training in acting and speaking skills. Readings will be presented from four plays, three of which contain much humor. Re-



Photo by Stabler

New Solo Club officers are left to right: Eleanor Evans, Pres; Jeanne Raner V.P.; Mary Kay Francy, Treas; Beth Barker, Secy; and Julia Johnson, 2nd V.P.



SOLO CLUB

By Vivian Collester

The Solo Club held a luncheon at the Peking Inn on Mar. 19. It was well attended and enjoyable.

Our March business and brown bag luncheon meeting was held on Mar. 20 with Pres. Eleanor Evans presiding.



By Ruth Wideman

Many thanks to the Variety Guild members who opened their attic and garage boutiques to make our March 12 Fashion Show so special. Lillian Leeds was the fashion commentator.

Continuing the bios of the cast of "My Fair Lady";

SYLVIA ALTES will be Mrs. Higgins. She taught PE for many years but always loved acting. She has appeared in Village Players productions, in most of the Variety Guild productions for the past five years.

JOHN ZOLLER will be freshments will be served. playing Col. Pickering.

A \$50.00 contribution has been given to Ch 12 and \$100.00 to The Hospice at Pleasant Valley Hospital.

The April potluck dinner will be held in the AR at 6:00 p.m. on April 10. A through F please bring meat: G through M, salad and N through Z, dessert. Don't forget your place setting and 25¢. LV Orchestra, conducted by Don Holmes will entertain.

The acting profession gained an actor when he gave up the idea of being a doctor. Trained in Shakespearean roles he performed on Broadway and Network programs in N.Y. and Hollywood. After the army he bacame a director-producer in N.Y. and then came back to Hollywood to be seen in many roles. He also finds time to pursue his love of painting.

Pierce, Housekeeper. Village eight years, spends summers in Cape day April 4. Cod. Background: Eleities into regular classes. yourself and friends. Just one day after arriving here she became involved in theatre and many organizations doing and learning things she never did Dora Polley will Emcee before.

#### SINGLES SQUARE **DANCE GROUP**

By Della Buzin

If you would like to square dance but were held back because you had no partner, a Singles Dance Group is being formed in the Village.

We are meeting every Mon. night in the MPR at 7:00 p.m. Join us, have fun, and learn to square dance. Dress is casual.



By Rawza Kramer

'Come now, all you Happy Hoofers, are your lines straight? Move forward together, now front line break away to the rear again. Now work to the front, then second line break away to the rear. Keep in time to the music. Up, up on your toes, let's hear those taps."

Those are some of the remarks Hoofers hear during practice.

The Hoofers have decided to have luncheons at some restaurant each month to honor the birthdays of the month and better the camaraderie of the group.

Welcome to Doris Siegel, new Vice President.

SWING

DISCO

JAZZ



By

Marguerite Abdelnour

Swing Disco Jazz ROIE BECK - Mrs. Dance Group invites all Villagers and their friends Roie who has lived in the to the Golden Wedding Anniversary Dance, Satur-

If you are having a mentary school teacher, Golden Wedding Anniver-Brownie leader, then back sary this year, we would to teaching where she especially like to meet pioneered integrating chil- you. Please call 482-1183 dren with learning disabil- to reserve a table for

Dance 8:00 to 11:00 p.m. AR. Refreshments, ice provided, BYOB

Adm. 50¢. Max and this special dance.



SATURDAY NIGHT DANCE

By Anne Janoff

March winds may blow, but those in the know, will be found at the Saturday Night Ballroom Dance on March 28, where 'Western' attire may be donned, (or casual if preferred,) for a fun evening of good dance music and enjoyable sociability. Al and Vera Koblin and Dave and Ruby Teasdale will be our hosts. Just fifty-cents admission, 8:00 to 11:00 p.m. in the AR, and the usual refreshments, will be available. BYOB.

Our March 14 dance was hosted by Max and Lil Swartz and Sid and Bea Weltman. Looking ahead, on April 11, Jack and Mary Whalen and Cy and LaRue Boynton will host, and at our 'April Showers' dance on April 25, Art and Dorothy Skuro and Joe and Jane Selber will be hosting. We welcome new villagers, and invite you all to get into the habit of joining us at our Saturday Night Ballroom Dances.

#### DANCE WORKSHOP

By Velma Cade

The Dance Workshop members would like to express their appreciation to the dance clubs of the Village, who participated in the Dance Jubilee on Sat. March 21. It was a great evening for those who attended.

We are now working on a special event, scheduled for Sunday May 24 in the MPR from 1:00 p.m. to 3:00 p.m. More details coming later, so watch Channel 12, or next month's ILV for further information.

For those that enjoy dancing, or would like to learn, come join us every Tuesday at 3:00 p.m. in the MPR, and dance for joy and good health.

**OUR ADVERTISERS DETERMINE** THE NUMBER OF OUR PAGES. PATRONIZE THEM, THANK THEM.



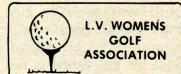
By Cy Maller

The "wacky" shuffleboard tournament was a huge success. Pres. Gil Chuck acting as tournament director came up with some novel ideas. The first game featured "no kitchen" (minus 10) any disc landing or being hit into "the kitchen" counted as 25 points! This immediately put a crimp in the play of Tony Mayer and Izzy Struhl who strive to put opponents discs in "the kitchen". The second game was played opposite handed with same "kitchen" rule. Shiphrah Maller discovered that she was better left handed than in her normal right handed play. The third game comprised all of the above plus a score of 10 points if the shuffler didn't score any points while putting all discs in play. The final outcome Will saw Schreiber amass a total of 279 points to take first place, Shiphrah Maller placed second with 257 points and Connie Mayer third with 255 points.

Such a great time was By George Nolte had by the record number of contestants, that they have requested another "wacky" tournament. This will be held on Sat. 3/28 at 1:30 p.m. Bea and Will Schreiber will be the the tournament directors; they promise to come up with even "wackier" ideas.

On Thurs. 4/23, a brunch will be held at Bob's at 10:00 a.m. followed by return to the Village for organized play.

The LV Shuffleboard Club is looking into the possibilty of hosting the 1987 Ventura County Senior Olympic Shuffleboard Championships which will be held in September. A lot of work remains to be done before this can be a reality. Lee Bloom is the latest to join our ever increasing membership.



By Dorothy Skuro

The LV Women's Golf Assoc. will hold their Club championship tournament Apr. 29 and May 6. Please note these dates as they differ from those in the handbook. This is a 36 hole tournament, played in flights. The entry fee is \$2 and you must sign up and pay in advance. Trophies will be presented at our installation luncheon, June 11, at the Saticov Country Club.

General meeting on Apr. 8 will be especially important because the nominating committee will present the slate of officers for the coming year. Dues for 1987-88 are still \$6, and are payable at this meeting.

Men's Golf Assoc. will host the mixed couples golf and picnic Apr. 17 and 8. Watch for the signup sheet and be sure to

put your name on it...this is golf at its relaxed best.

Simi Golf Course is where we will play regulation golf on April 23, at 9:00 a.m. The fee is \$10 including prize money and carts will be \$14.

The Sunday women-/men tournament will be Apr. 26. The men will host the tournament and the 19th hole party at 4:00 p.m. You are welcome at the 19th hole party even if you don't play golf that day. See you there!

on Apr. 14 because the

Scotch Twosome Tourna-

ment and picnic will be on

Apr. 7 and 8. The Seniors

Tournament will be played

with 2 divisions: men aged

70 through 74 in division 1



By Mary Lee

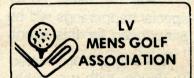
Many thanks to Eleanor Quartuccio and her accompanist, Freda Drezner, for the beautiful medley of songs at Bocce Club's February meeting.

Our General Meeting will be Mar. 26 at 7:30 p.m. Ben Smithkin will show slides of Russia in the GR. Then wine and cheese will be served in the AR.

The 1987 dues of \$3.50 are due. All paid up members will be entitled to participate in a drawing for 5 lottery tickets. So -- past members and members to be -- hurry and get your dues paid. This will entitle you to a chance on a lottery ticket that may win.

Board meeting will be Apr. 14 at 7:30 p.m. in the LR.

Henry Carfagna gives **Bocce Lessons Tuesdays** from 2:30 p.m.



By Charles Kent

The LV Men's Golf As-Lanai Room until renovation work is completed on the MPR. Meeting time has been changed to 2:00 p.m. At each general meeting through the balance of this fiscal year

L.V.

RACQUET

CLUB

drawings will be held for 15 lottery tickets and two 87-88 yearly dues.

The winners of the President's Cup Tournament are as follows: Flight A - 1st Ed Weber, 156: sociation will meet in the 2nd George Shimada. 159: Flight B - 1st George Fritz, 160: 2nd A Adams, 165: Flight C - 1st John Rawlings, 158: 2nd Mlke Mullery, 163.

The Super Seniors Tournament will be played and men 75 and over in division 2. Thanks to Bob and Elaine Vanderhaven for showing their wonderful film "John Muir's Yosemite" at the Feb. 19th Hole

party.

BILLIARD CLUB

The Racquet Club met Wed., Feb. 11, with Pres. Roy Lester presiding. Refreshments were served by Pauline Koenig, Ruth Komors, Joan Rines and Refreshment Comm. Chair., Anne Wolfson.

Thanks go to George Thomas, Dir. of the Ed and Rec Dept for improvements in the Paddle and Tennis Court areas. The latest improvement is the clothes racks. Thanks, George, they are super.

After years of devoted service, Rosalie Miller has been relieved as Historian by Joe Morrison. The Historian is also the official club photographer who covers special events, including the monthly padtennis and dle tournaments. Thanks, Rosalie, for a job well done. Congratulations, Joe, now you are in the "click".

Players are sharpening their skills preparing for the upcoming annual paddle and tennis tournaments with Mission Viejo. A perpetual trophy, won by Mission Viejo last year, is on the line. Members may obtain tickets for the dinner dance that follows the tournament, from Shirley Fox.

Jerry Banchik announced that the paddletennis tournament with Ocean Hills is scheduled for May 30.

Tournament winners for Feb. are:

Paddle - Max Farber, Leonard Friedman, Will Janoff, Al Law, Sy Levine, Yvonne Morgan, Woolf Phillips, Roy Poders and **Budd Samuels.** 

Tennis - Louis DeTullio, Len Koenig, Irene Marstella, Bill Morgan, Mickey Newman, John Russo and Les Soloman.

By Morley Goldberg

As of Mar. 5, Billiards Tournament leaders in Singles were Gus Ferrara and Reggie Topping; leader in Doubles was the team of Ron Neiss and Tony Mayer. It is hoped that final winners of the different events can be announced at the April meeting. Remember April 15 is the deadline for conclusion of the Tournament. If you have not completed play, you will forfeit unless special exemption is given by the Tournament Committee.

Winners of the lottery tickets at last meeting were Dan Bernard, Reggie Topping, Vega Crowl, Larry Trindl, Mike Fellman and Carol Fellman. Winners of the special door prizes of \$10 gift certificates were Jack Bagelman and Leonte Read. The winner of 2 dinners at a fine local restaurant was Sally Brod. Remember, you cannot win if you're not paid-up and present at the meeting.

Final approval, or rejection, of our requested new seating will not be known until after the LV April Board of Directors meet-

ing. We now have over 100 paid-up members out of 124. If you have not paid your 1987 dues of only \$3, please do it now. Just drop it into the box under the bulletin board. Envelopes are provided. Continuation of our lottery ticket awards and free wine and food socials after meetings depends on a paid-up membership.

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VILLAGE **SWINGERS** SQUARE DANCE CLUB

By Henny Sills

Village Swingers (11 Squares) gave a hearty welcome to our new reqular caller Bill Kramer! Dancers enjoyed Bill's voice and great diction which makes dancing fun.

The happy winners of the "Jackpot Dance" were The Roberts (cash) and The Fullers (champagne).

Round dance couples have been out on the dance floor "en masse" dancing to the tapes which Al Siegel directs. Round dancers were treated to the cueing of Bill Bourrier and what a treat it was. We're looking forward to more of the same.

Welcome to our new club members Helen and John Quackenbush.

Members in good standing will eat heartily at the April 7 dance. The

Club will provide hot dogs, baked potato (with trimmings) and salad. Cost for the dance is not included.

Arthur and Mae Gregerson and Fran Gunningham have volunteered to serve as the Decorating Chairmen for the club. They will make the perfect team with their imagination and talents for the

Sunday afternoon, May 17: The Anniversary Dance with caller Gary Dane and cue-er Bill Bourrier will be held. Other announced for this event.

Plus dancers are invited to dance with us every Tuesday at 7:30 p.m. in the AR.

**Our Advertisers Determine The Number** Of Our Pages. Please Patronize Them. Thank Them.



#### By Florence Friedman

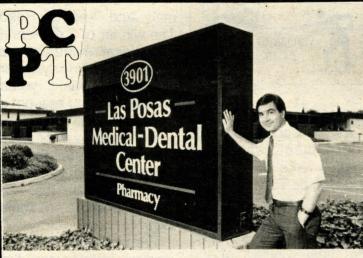
Judging for the large attendance Monday afternoons at International Folk Dance Club, many of our fellow villagers are learning to dance and making new friends.

Monday's instructor is May Sheff, who over the years of Folk Dancing and teaching, brings you her experience.

Wednesdays and Frispecial happenings will be days we have morning classes. Our instructors are Virginia Calihan and Marian Natter. They are super and always helpful.

Dance times are: Monday 1:00 to 3:00 p.m., teaching and dancing; Wednesday 9:00 to 10:30 a.m., review and new dances; Friday 9:00 to 10:30 a.m., continuous dancing.

Membership meeting is the first Monday of the month at 2:00 p.m. in the



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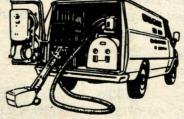
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By Bill Johnson

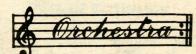
At the February meeting R.V. Club was shown a tape by Arnold Palmer about New Zealand which was interesting and informative. Presiding over the VCR was Art Kaufman.

Chuck Polen, Safety Director covering California and Nevada for Pro-Flame Gas Co., spoke at the March 17th meeting on safety and proper handling of propane gas.

The April 21 meeting will be high-lighted by a talk on highway etiquette and safety by Jim Utter, Public Affairs officer of the Highway Patrol.

All members and interested residents are urged to attend meetings.

PLEASE! Tell our advertisers that you saw their ad in I.L.V.



By Don Holmes

The Leisure Village Orchestra is rehearsing for an April "Mini-concert" and issues a last call for musicians who would want to play in it. The "regulars" have been working hard, and out of fairness to them, newcomers must have attended rehearsals in order to play in the concert.

The group rehearses every Thursday evening from 7:00 to 9:00 p.m. is the MPR, but during the remodeling we have been out well, owing largely to the cooperation of the LV we are happy to get back "home" in the MPR, and no doubt the billiard and pool players next door are happy to have us go, also.

new player, or one returns who has been gone for awhile, so we are slowly



By Bill Roffman

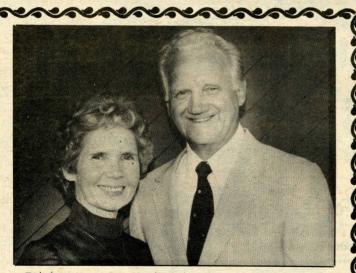
Gary Dane Squares' regular caller) is leaving us. Best wishes to him in his future endeavors. As replacement, we have secured the services of Erv Parrish.

All square dancers are invited to enjoy his unique style of calling.

We had a nice turnout of club members for the benefit dance Sunday, Our regular rehearsal hall March 1, at the Camarillo Community Center. It was a treat dancing to the calls in the CR. It has worked of the many callers participating.

A reminder, we dance staff and set-up crew, but every Sunday. See CH-12 and village bulletin board in recreation center for time and place.

Each week we get a growing and look forward to having you play with us, or we play for you, whichever works out.



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7



OUTDOOR GARDEN CLUB

INDOOR

By Dora Cronyn

The Garden Club will have its next meeting April 9 in the MPR at 9:30. Dorothy Washburn will be coming from the San Fernando Valley to share her expertise in the growing of orchids. She will make an orchid arrangement for auction, so bring your purse.

We hope you enjoyed the trip to Stewarts Orchid Gardens in San Marino and The Flower Arrangers Guild Show which was March 26. The next trip will be to Ojai on May 6. It will include a visit to the Oak Creek Ranch Winery, lunch at Casa de Luna and a chance to brouse in their garden. From there we will tour the Biblical Gardens. You won't want to miss this

Anticipating the Floral Arts Show May 21, there 484-0324.

will be a flower arranging class in the MPR beginning April 13. The cost is \$25 for six lessons. The teacher will be Larry Stallings from Ventura College and those who heard him talk at the January meeting will want to learn more. Mr. Stallings is also one of the horticulturists on Ventura radio station KVEN 1450 every Satruday from 9:00 - 10:00 a.m.. For your gardening problems call the station 1-656-1480.

GARDENING TIP FOR APRIL - Hoe, pull or spray weeds before they can flower and set seed. After weeding, mulch with an organic topping (i.e. Gromulch, Nitrohumus) to discourage weeds and conserve soil moisture.

## **Help Available**

If you need help from Y.N.C.G., telephone one of our "call girls".

Estelle Corwin, 484-9532; Virdie Nelson, 987-5201; Dorothy Skuro,

## **VOLUNTEER SINGERS**

By Jeanne Carlson

Kay Avery and Bob Barrus have formed a team to sing at various affairs throughout Ventura County where senior citizens are involved.

Recently they performed at the birthday party of the Ventura County A.A.R.P. which was held at Santa Paula. The county Retired Teachers Association also attended to hear the Senior Assembly Candidates (one of which is our own Joe Gaynes).

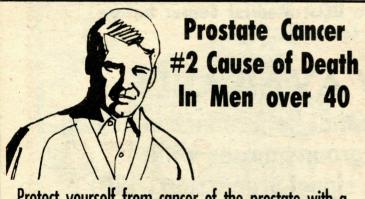
Bob and Kay will be happy to sing at any such affairs as it is their way of showing that retirement doesn't stop anything!



By Dorothy Levy

Camera Club's first meeting this month was on March 4 when some 40 slides were submitted by club members for viewing. Jim Englund of Oxnard College was our competent judge. He offered helpful criticism of our work as well as enthusiastic praise. First place winner was Rankin McIntyre with a picture taken near Santa Paula of a gorgeous field of flowers. Second place went to Sam Katz for a beautiful lake at Killarney, Ireland, and third to Don Moore for a stunning waterfall and a rocky gorge in Yellowstone Park.

For the next two Wednesday evenings the Photography Class met for instructions from Joe Berke, who was ready with a wealth of material for us. He discussed 'depth of field": how to achieve it and how to use it to advantage. Also he displayed various lenses that can add to picture taking versatility. The last class will be on April 8. After that we shall all be challenged to show what we have been learning!



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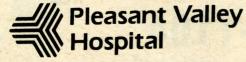
Saturday, April 4

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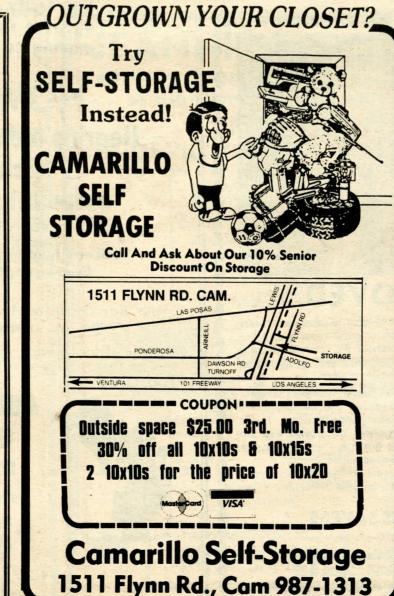
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By Bill Marvel

Installation of officers of the Organ Club for the coming year will be held at a gala pot-luck luncheon, Fri., Mar. 27, at 12:30 p.m. in the AR. Members are asked to bring their own set-up and a salad, main dish or dessert for SIX.

New officers to be installed are: Milton Tobias. Pres., Lois Atz, V.P.; Betty Sullivan, Trea.; and Eva Sugg, Secy. Outgoing officers for this most memorable year are Piff DeSimone, Pres.; Jules Nayfack and Bill Marvel, V.P.'s; Edna Hoffman, Trea.; and Roie Beck, Secy.

Special entertainment has been arranged by Carol Fellman, vocalist, Bill Marvel, organist and Lary Killeen, guitarist.

In last month's ILV article, two of the performers AR.



GEM AND MINERAL CLUB

#### By Don Holmes

Last night the Gem and Mineral Club listened to Frank Perry of Fullerton, a professional lecturer on gems and minerals. He came to us through the California Federation of Minerological Societies, and is a smooth, interesting talker, interspersing his factual discourse on gems and minerals with

at the Organ Club "Cabaret" were not mentioned. Mime Dorthy Karlin and singer Ruth Hart are both well known performers in LV and were received enthusiastically. We are sorthat a proper acknowledgement of their performance is so late.

Organ workshops will be held on Mar. 9 and 23, Apr. 13 and 27 from 8:00 a.m. to 11:00 a.m. in the

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bits of humor and anecdotes.

We are back in the newly remodeled MPR. and a big improvement it is. The projection screen, which the Club donated. is mounted in the ceiling so it is out of sight and stays clean. The new acoustic tile ceiling and the wall treatment make it easier to talk and to be heard, and the new tile floor looks as if goes on for miles.

The next meeting will be Wednesday, April 22, at 7:30 in the MPR. Dr. Rudy Edmund, Professor of Geology and a former Leisure Village resident. will talk on "The Geology of the Oxnard Plain". If you knew the Edmunds while they lived here, or if you want to know more about this spot of land we are living on, you are welcome to come to the meeting.

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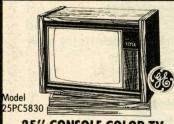
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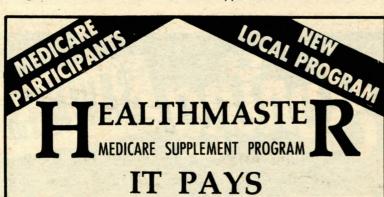
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## **PROFILE: Rolland & Valerie Barbeau Food Share Volunteers**

By Jack Whalen

F.O.O.D. SHARE (Food On Our Doorsteps) is a humanitarian volunteer effort by some 550 Ventura County residents, including about 70 individuals from Leisure Village.

Deeply involved in this positive alternative to food waste are Rolland and Valerie Barbeau, a V.44 couple who moved here three years ago.

Rolland was born in Edmonton, Alberta, Canada and received his formal education at Edmonton Jesuit College.

Valerie, born in Hungary, moved to Canada at an early age and graduated from McTavish Busi-College in Edmonton. It was in Edmonton where they met and married.

they moved to Lorain, Ohio and lived there from

Lorain Journal and as district circulation manager he maintained close contacts with community activities.

It was there he first became involved with food bank volunteer work. For seven years he devoted time and effort helping the needy through the St. Vincent dePaul Society.

After a number of years of retirement in Lorain, while visiting relatives in the San Fernando Valley, their attention was drawn to Leisure Village. They decided this location would be just fine - and the L.V. unit, which operit has been.

Both plunged into Village activities. Valerie, considered by many to be time, using knowledge an African Violet specialist, is very active in the Soon after marriage Garden Club. She's an avid gardner, as evidenced by their attractive 1952 until 1983. Rolland's patio and planting areas.

employment was with the She also enjoys canning, bridge, reading and is deeply involved in the Food Share program.

"Soon after we arrived here," says Rolland, "I realized that with some 85,000 people in Ventura County in need of food, there was a lot of work to be done supporting the Food Bank for the County of Ventura.

Due to a series of unfortunate circumstances. two of the distributing agencies in Camarillo, serving many families, ceased to function, leaving only a small agency, ates under Your Neighbor Care Group."

Within a short period of and skills learned in Lorain, Rolland gained support of St. Mary Magdalen Catholic Church and St. Columbia Episcopal Church. Distribution points were set up at both places.

Broken down into the simplest of terms, volunteers are formed into teams who work at picking surplus crops. (gleaning), warehousing and distributing the food to the needy. Also distributed by Food Share are U.S.D.A. surplus commodities and Second Harvest, food given by manufacturers to food banks throughout the U.S.

Who are the needy? They might be the homeless; some of the elderly; alcohol and drug recovery programs; women's shelters; emergency food pantries; disabled people and often families with limited income.

"In addition to the surplus food we glean from vegetables and fruit fields," Rolland states, "we collect food from stores, bakeries, plants and food processors. Here in L.V. we have

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Rolland & Valerie Barbeau

groups of about 10 with ents of our aid." one individual named cappeople work about two volunteers.'

Rolland, of late, has been forced to slow down his physical activities and his love of golf since heart problems of many years have finally caught up with him.

"Thus," he says, "I continue to devote a good amount of time to Food Share. We distributed six million pounds of food in 1986. About 160 different

some 70 volunteers in organizations were recipi-

"Ours is an interesting tain of that group. These story," he continues. "The United Way and prihours weekly. We have a vate donations help our continuing need for more cause. L.V. residents have been very generous. Food and money are given to us regularly. Particular mention should be contributed. made of the large donations contributed by the Women's Club of L.V."

tion or group be interested in hearing more about the program," he concludes, "I'd welcome the opportunity to speak before them.

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The need is great and it is much appreciated. Our grateful thanks to all those who have already

Valerie Barbeau, V.44 Agent for Food Share, 482-6114

"Should any organiza- Editor's note: Villagers have been so responsive since the above letter appeared in our October issue, the writer and ILV feel that it is worth repeat-

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Photo by The Camarillo Daily News

Charles Lick left and Bill Muldoon center, members of the Senior Guest Speakers Committee at Leisure Village are shown judging projects at a recent Science Fair at Dos Caminos, K-6 school in Camarillo. Bill Huffman and Rube Davis were also judges.

The Guest Speaker Committee also (25 Villagers strong) acted as judges in a 13 school speech competition at the Los Altos Intermediate School on March 7.

## ARE YOU REMEMBERING?

Are you remembering to fasten your seat belt each time you drive? Get into the habit in the Village so you won't forget outside the Village. You, the driver, are also responsible for your passengers' compliance.

# Thoughts From The Buildings And Ground Committee

By Margrate Gowder

Residents of L.V. should pick up from the Rec center or the LVA office a copy of "Landscape Maintenance Information" which the Landscape Com. put together. This is not new information but valuable for all to reread.

Why not go into the Spring season with the attitude that we shall all follow the rules of the village? Don't you get tired of that childish attitude that "everyone else is doing it. Why not !?" Because others try to get away with something doesn't make it right. Follow the rules!

If you want a garden this summer, check in the Rec center, there may be available plots.

Pruning lemon trees and other tall plants within the fenced or red-staked areas is the homeowner's responsibility. All branches must be kept from touching the roof. The landscape/maintenance dept. will do the pruning for a fee.

If for some reason, one of your trees or shrubs is missed during the regular pruning by the workmen, or a place is not weeded. report it IMMEDIATELY on a green sheet or a call to the landscape office. Don't wait weeks before you report it and the area has grown back. Pruning and weeding is done on a schedule and it is not fair for some residents to ask for extra services. There are possible misses, but report them immediately.

Villagers are warned not to try to make friends with the wild animals by leaving food for them or trying to pet them. These animals are not used to humans, and, also, they carry many diseases. If you find a dead animal in the village, call and one of the workmen will remove it

See GARDEN ..... Pg. 24

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## MPR

By Lois Atz

Refurbishing of the MPR is complete and Village groups are once again using it. The meeting room now accommodates large groups of 50-90, and no longer divides in half.

The month-long project included installation of new acoustical material on the ceiling and walls, and new vinyl floor tiles. The existing drapes were cleaned and rehung.

A new partition screens off the small kitchen area and provides convenient storage space for chairs and folding tables.

Credit for planning and supervising the redecoration goes to residents Abe Milman and Art Wilson. The pair also supervised the redecoration of the Library and the Lanai room.

The new east entrance to the Rec. Center should be completed by the end of March, weather permitting. A color coat of plaster is the final step, according to George Thomas, Recreational Facilities Manager.

New double doors open out to a spacious covered entry area with a skylight and night lighting. The east entrance was open for use whenever possible during the six-week period of construction by De-Moors, which included cement work, welding of overhead beams, plastering and painting.

The LV Board has postponed work on the lanai area north of the pool in favor of work on the south area, construction also by DeMoors.

Repair of termite damage to support posts was done first, then the new fiberglass roofing goes up. Exercise classes and ping pong players will use this south area. Conversion of the lanai area north of the pool into two new, enclosed meeting rooms will be done later.



## MONEY MATTERS

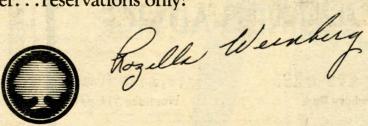
By Rozella Weinberg Community Relations Officer

In today's confusing times, what subject is more confusing than that of finances? I should know; I work for County Savings Bank and I get asked a lot of questions about what's going on in the world of finance. Being a resident of Leisure Village, I know a great many people. And it never fails; I go to a B'nai B'rith meeting or a Golf Association gathering and people inevitably ask me what the best investment is, or who has the highest C.D. rates, or is an annuity a good idea, or should I put my money in stocks, bonds or mutual funds now that C.D. rates are down. It seems that people here in the Village just want to know all they can about all kinds of investments.

So, in response to your questions, we at County Savings Bank decided the time was right to host a seminar to help you decide which investment is best suited to your needs. We're naming this seminar "Making Choices." Jim Miller is going to tell you about annuities, single premium whole life insurance and mutual funds. Jim will not only define these products for you, he will also tell you how you can purchase them at discounted prices from County Savings Bank. And our Personal Banking Officer, Phil Waggoner, will spend some time talking about the more traditional Certificates of Deposit and how they stack up against other investments. And last, but certainly not least, Dee Harper, Loan Officer for County Savings will discuss the various loan programs available today.

A great deal of thought has gone into preparing this seminar just for the residents of Leisure Village. And quite a few of you have already called and made your reservations with me. Those who haven't called me, don't delay too much longer because we have a limited seating capacity. Complimentary hot coffee and a continental breakfast will be available.

Make your reservations for our "Making Choices" seminar to be held on Friday, March 27th, at 10:00am at County Savings Bank by calling me at 987-8777 or 987-1200. Remember. . . reservations only!



## COUNTY SAVINGS BANK

Camarillo • 300 Arneill Rd. • 987-8777

## **Senior Explosion Rapidly Expanding**

By Sol Robin

We residents of Leisure Village are rapidly becoming famous whether we realize it or not. We are part of a group that is aging faster than ever before in history. More of us live longer and lead more productive lives than did those in previous generations

Did you know that over 65,000 of us are over age 100? In the last 20 years, the 65-plus population grew twice as fast as the rest of our fellow Americans. In the year 2010, just 25 years away, one of every seven Americans is expected to be 65 or over. And by 2050, one out of four will be 65 or

The older population itself is aging. The 75-plus old folks are the fastest growing group in the nation. About half of all the people 65 and older have great-grandchildren.

The U.S. Senate Special Committee on Aging has recently released these interesting figures and projections. The number of 85-plus oldsters in 1900 was 123,000; 2.2 million in 1980 and approximately 16 million in the year 2050 will be 85 plus.

Our country will have to face up to a senior explosion shortly after the year 2001 - only 15 years away. The oldsters above 75 will be one out of every 8 Americans by the middle of the next century.

As a result, that group will bring on serious problems. They are the one who need such attention as nursing homes, housing and health facilities, not to mention the everlengthening shadow over Social Security and Medicare and the gloomy predictions of their inevitable fate.

Social Security in 1940 paid out \$35 million in benefits to 254,984 people. In 1985 it paid out over \$176 billion to over ing of medical education 37 million beneficiaries. One out of every seven Americans now gets a Social Security check.

Social Security benefits are the single largest source of money income for the elderly; they reach 91.2% of the elderly. More than half of that group depend on Social half of their income; a fifth get 90% of their income from it.

This inexorable creep of the aged has been called the major event of the 20th century.

The nursing home industry is rapidly moving to become involved in home care, and is also showing increased interest in addressing senile dementia which affects about 20% of people.

That is one new trend in the care of the aged. Another is taking into account the social aspects of aging, not just the medical one.

A third trend is the alter-

to pay more attention to geriatrics. One of the ways to improve effective diagnosis and to shorten hospital stays is to better educate doctors.

There are 127 medical schools in the country and about 8 of them have departments in geriatrics.

Elderly Americans are a Security for more than lot spunkier than the media make them out to be. They want to be as independent as possible, live in their communities and stay our of institutions. Health care professionals are slowly recognizing this

> To many seniors old age is often a time of loneliness, of many anxieties, of a decrease in walking ability, sometimes of senility, often of paranoia because of increasing deafness and often a sense of segregation and wondering how much longer there is to go.

> There is a great deal of emphasis being placed on Wellness programs to

educate seniors in cultivating lifestyles that will help them avoid catastrophic illness.

One expert on aging has concluded "that most older people do not want to be pitied, tucked away or put on a shelf. They want to remain part of society and its processes. They share the universal desire to be independent members of the human

#### GARDEN . . . . . From Pg. 22

Plants are beginning to grow. Residents should clear their red-staked areas and prune the plants. Anything planted outside the fences is in the green belt. You are not allowed to plant "willy-nilly". Consider the rights of others when outside the fences, planter boxes, and plant containers are unattractive.

Too many unattractive pots and planter boxes are being reported. The workmen have requested that you do not set containers where they may get in the way of the workmen or the equipment. The biggest complaint I hear is concerning the motley of ugly pots and containers sitting on the fences. Why not purchase some new pots this Spring? Do you really need all those potted plants around your unit? Residents should keep in mind that many instances of dry rot have been found in the fences, particularly the tops where the water has been put on them while watering plants.

Residents who have indoor/outdoor carpeting which might become entangled in the edger or mower are requested to trim their carpeting or remove it.

Have you checked your fire alarm lately? It can go off on its own and should this happen when you are away on a weekend or extended vaction, the battery would run down and the fire alarm would not work when it is needed.



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#### **BINGO GAMES**

By Cy Maller

You are urged to support your Leisure Village bingo games! The committee works so hard to bring you these entertaining games which are funfilled. The "buy in" to play is very nominal and mainly it is an evening to socialize with your friends. The only reward the committee can derive from their hard work is in your atten-Remember, dance. Wednesday evening at 7:00 p.m. in the AR.

Coffee is served at the 8:00 p.m. intermission and the games are over at 9-ish. There are smoking and non-smoking sections for your enjoyment. Cash prizes are awarded. Come on out and call "BINGO!"

We wish to offer our apology to Rebah De Ryk for neglecting to mention her as a member of the bingo committee. Rebah was been a dedicated worker at our bingo games for many years.



The Ceramic Plus Club cancelled its April meeting in order that the members could take the Travel Committee's tour to the MOCA, the new Museum of Centemporary Art at Bunker Hill.

We also went to the Temporary Contemporary, which is in another building and is now permanent. It was more interwas more relaxed; and it didn't seem to take itself so seriously.

The Plus part of the Club, enameling on metal, will have a display in the Atrium during April. Look at it, then join the group on Friday, 10:00 to noon in the Ceramic Room.

The next club meeting will be Thursday, April 23 at 10:30 a.m. in the CR. The workshops continue every Thursday morning, nine to noon, in the Ceramic Room.



By Ruth Zupa

Let Village Players entertain you, or better yet, come and take an interest and a part in one of our short plays. A fine example was our delightful play Double Exposure at our meeting on Mar. 19. It is gratifying and really fun to get involved.

At our meeting on April future Shakespeare productions. Village Players will commemorate Shakespeare's birthday with a Shakespeare Festival. Some of the characters are - Shylock and Portia from the Merchant of Venice, Marc Antony from Antony and Cleopatra, and more characters from "As You Like It", Hamlet, Lady MacBeth. All will enjoy reading the famous familiar parts.

All members of Village Players are invited to

please continue to submit names of plays to be considered for the annual fall production. The Play Reading Committee will review all plays submitted. Your favorite may be the one chosen. See you on April 16 - Shakespeare's Birthday.

#### FASHIONS .... From Pg. 13

ing Post. This is to give those hard-working ladies the fun of sharing the lunch and program.

esting; the atmosphere 16, witness auditions for attend, President Gertie dues, no membership, no will be asking members to bring cookies for the annual Easter treat for children at Camarillo State Tuesday, April 14, early, to pack baskets for delivery the following day. Watch Ch 12 for further details.

> L.V. MEDICAL **EMERGENCIES** 388-3636



BOOK REVIEW GROUP

Next Book Review will be Mon. April 13, at 10:00 a.m. in the GR.

To be reviewed is Betty Ford's new book, "A Glad Awakening", both inspirational and interesting. In addition, there will be a second book on the program -- to be announced.

Everyone is always wel-For those who cannot come at Book Review - no nothin'.

#### CONCERN..... From Pg. 1

Hospital. The cookies will gone? How can you allow be needed in the MPR on for maximum independence and yet feel comfortable about their safety?

> There is great need for many more programs of this informational and educational nature. Call Chris Rogers of the Camarillo Health Care District at 388-1952.



222 Enterprise St. (5th & Meta) OXNARD 486-3551-647-0877





## I nearly said "No."

When my daughter called, all excited, to say she'd found the perfect place for me to live . . . I didn't even want to talk about it.

"I have my own place, thank you," I said.
"I'm not ready for a retirement home yet."

But Sarah just laughed. "Of course you're not," she said. "That's why Hillcrest Inn is so perfect for you."

"Nothing's perfect," I said, still annoyed.

"Well, Hillcrest Inn comes pretty close," Sarah said. Then she started telling me about their apartments. So complete, she said, a bedroom, kitchenette and a sitting room, and plenty of space for my rosewood table and Grandma's rocker. "You can be as private there as you are now," Sarah said, "but if you want someone to share a game of cards, a talk or a show you'll have friends all around."

I didn't say anything so then she said, "And how about cooking? You're not so fond of that anymore are you? Hillcrest Inn serves three delicious meals a day and you can have guests whenever you want. Linen and housekeeping services are included in your monthly fee, too, and there is chauffeured transportation to take you wherever you want to go."

"I could never afford it," I said.

"Yes, you could," said Sarah.
"Add up what all that is costing you now. And the location is so convenient you'd be able to see your granddaughter twice as often as you do now."

That got me to visit Hillcrest Inn, of course, as she knew it would. And once I'd seen the model apartment and talked with the staff, she knew exactly what I'd want to do next. I've made my reservations and will be moving in sometime next summer.

I haven't told Sarah how excited I am, though . . . she doesn't need to know everything. But it scares me to think that I nearly said "no."

For information or a personal appointment, call (805) 373-0606. Model open.

Now accepting reservations.



Full Service Apartments for Senior Living 405 Hodencamp Rd.

Please indicate which Inn(s) interest you. We'll gladly send you information:

- □ Prell Gardens/Van Nuys
   □ Ocean House/Santa Monica
   □ Nohl Ranch Inn/Anaheim Hills
   □ Pacific Inn/Torrance
- ☐ Hillcrest Inn/Thousand Oaks Opening Summer 1987
- ☐ Inn at the Park/Irvine Opening Winter 1988

City	State	Zip
Address		
Name (please print)		

Inquiry is for: [ ] self [ ] friend [ ] relative

Send request form to: Hillcrest Inn 405 Hodencamp Road Thousand Oaks, CA 91360 (805) 373-0606

ASI American Senior Inns

## CLASSIFIED

The editors of ILV are holding several classified ads which we have not been able to print because full names and/or addresses were not included. If you are one of these, please call one of the editors so you may pick up your money.

Our regulations permit us to accept classified ads only from L.V. residents for properties which they own personally or ads which offer jobs or services to Villagers exclusively. Please deposit your ad on a full sized sheet of paper, along with one dollar, in the ILV box which is next to the Sewing Room Door. No checks, please. Name and address of person submitting ad must appear on submission but will not appear in publication. ILV reserves the right to refuse ads if these guidelines are not followed.

PRIVATE PARTY wants to buy a La Jolla model, from owner. Phone 987-1919.

WANTED: Babysitter to come to my home in Santa Rosa Valley. From 6:00 a.m. to 4:00 p.m. Approx. 2-3 weekdays/month - depending on my work schedule and your availability. Ages 1½ and 3½ years. Call Debbie 987-9006.

CARE NEEDED for my newborn (2/17) in my Santa Rosa home. Part time, 9:00 a.m. to 2:00 p.m. Three flexible days a week. 388-8883.

FOR SALE: T 125/70D 14 Bridgestone temporary tire and wheel. Five hole mounting. Never used. \$35. Call 484-3943.

FOR SALE: 1981 Mazda 626 4 door sedan. Clean - excellent condition. Auto trans., air cond, AM/FM radio, new tires, new brakes, new battery. Two spare tires. Runs and handles like a jewel. Call 484-5691.

NEED A HANDYMAN? Faucet leaks? Florescents need changing? Heat or Air need service? Closets need rearranging? Garage need shelf, or whatever? Call Lou. 484-3511.

For safe driving, put a third rear brake light in your car. Expertly installed. Quality lamp. Complete, only \$23.50. 987-6241.

FOR SALE: 72 Skylark - runs well. Full power, tilt wheel, radio, air cond. \$500 firm. Call 987-1200.

DOUBLE THE LIGHTING in your bathrooms, Install an additional 2-tube fixture. One bath, \$27.50. Both baths, \$50. All profits to charity. 987-6251.

DO YOU NEED closet space in your garage, or convert your closets to double-hung rods? For carpantry and odd jobs, call 987-2586.

FIBERGLASS PATIO COVER DIRTY? We clean the top, underneath and gutters with soap and water. For free estimate, call 987-2586.

I AM LOOKING for someone to share a house with. I am 60 years old, female, congenial, European background. No religious preferrence. Male or female. Ask for Tova or leave message. 987-3187 or 805-997-1543.

SUMMER RENTAL WANTED. Highest references. CAll 987-1919 or 987-5229.

FOR RENT: Furnished two - plus - two Newport near Rec. Center. Available April 1. Sorry, no smoking or pets. Call 482-3547.

whatever? Call Lou, 484-3511. FOR RENT FURNISHED: Coronado, available June, July, Aug. and Sept. Call 987-2966.

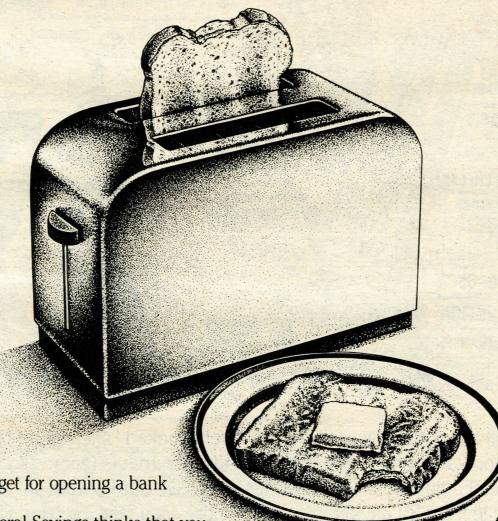
FOR RENT: Brentwood. Immaculate, two-plus-two. Available May 1. One year lease, plus optional extension. \$800/mo. Call 484-4134, 10:00 a.m. through 10:00 p.m.

## PLEASE READ AND FOLLOW THE INSTRUCTIONS ABOVE WHEN PLACING AN AD

#### NOTICE!

A copy of Inside Leisure Village goes to every home in the Village on the day of issue. If you miss yours please do not call The Camarillo Daily News; call the coordinator for that issue who has the extra copies if any are available.

# TURNING 60 SHOULD BE WORTH MORE THAN A FREE TOASTER.



The gimmicks you get for opening a bank account are nifty.

But Valley Federal Savings thinks that you deserve a whole lot more.

So if you're 60 or older, we're offering a premium you'll really warm up to:

More money.

It's yours with our PrimePlus CD, because the Valley Federal PrimePlus CD pays you an extra 0.5% interest bonus, over and above a normal 90-day rate.

And if you're 60 or older, all you have to do for your 0.5% bonus is open a PrimePlus CD with a minimum

deposit of \$5,000, then let it grow

for 90 days.

If you prefer, we'll even provide you with our Save-By-Mail kit, so you can open your PrimePlus CD with a check or can safely transfer the money from where you're banking now.

Call 1-800-231-3244 ext. 3782 for your Valley Federal Savings Save-By-Mail kit today. We don't have

free toasters, but we really know which side your bread is buttered on.



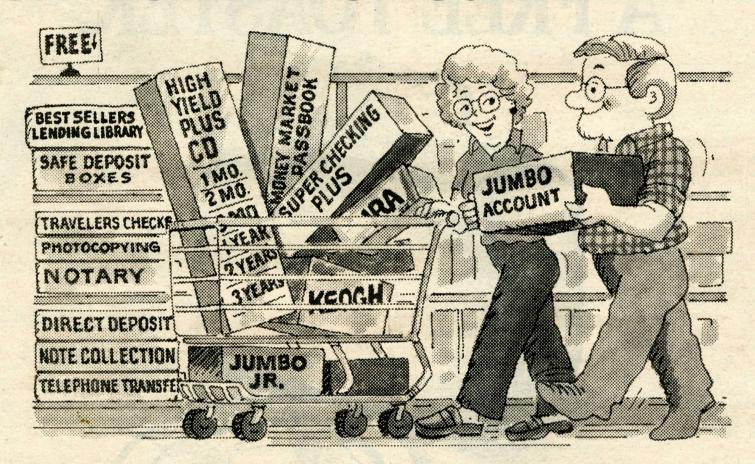
Upscale interest tiering does not apply to PrimePlus CDs. Maximum \$100,000 per household. Penalty for early withdrawal.

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