

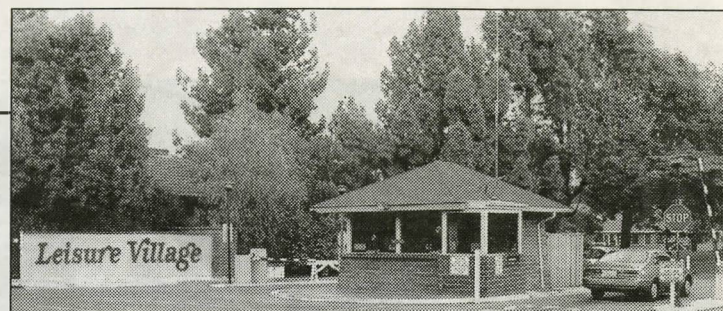
# INSIDE LEISURE VILLAGE

Vol. 26 No. 4

An Active Senior Community

Pleasant Valley, Camarillo, California

April 1, 2005



## How con artists can use expired credit cards

**By Bob Koster**

Scene 1:

Friend goes to the local gym and places his belongings in the locker. After the workout and a shower, comes out, sees the locker open and thinks to himself, "Funny, I thought I locked the locker ... hmmm." He

dresses and just flips the wallet to make sure all is in order. Everything looks OK, all cards in place.

A few weeks later, his credit card bill comes. A whopping bill of \$14,000! Calls up the credit card company and starts yelling at them, saying he did not make the transactions.

Customer care personnel verified that there was no mistake in the system and asks if his card had been stolen.

"No," he says, taking out the wallet and pulling the card and — yup, you guessed it — a switch had been made. Another similar type of credit card from the

same bank, but this one expired, was placed in the wallet. The thief broke into his locker at the gym and switched cards.

Verdict? Credit card issuer says since he did not report the card missing earlier, he would have to still

Please see **CREDIT** on 17

## What you need to know about reverse mortgages

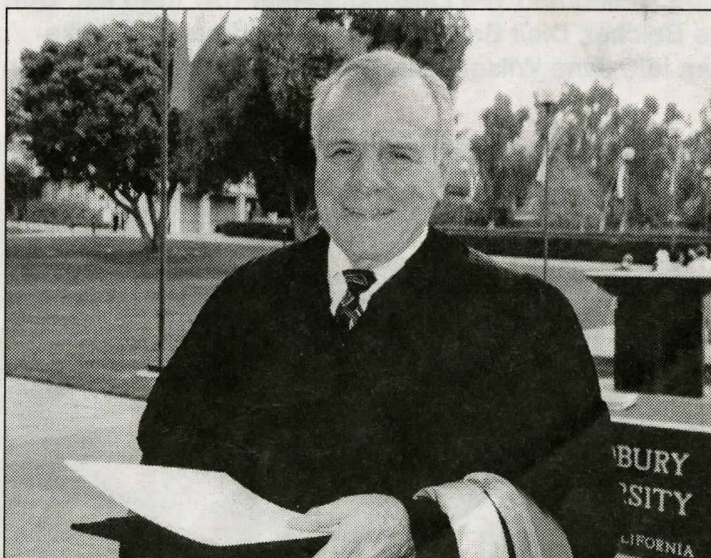
**By Gerald L. Schulman**

The purpose of this article is to set forth the salient facts regarding a reverse mortgage.

In addition, I wish to correct a serious misstatement made by Ken Curry at the

last Open Board Meeting. He stated that in certain cases, the homeowner would lose part of his equity. This is incorrect and scared a number of people. It was wrong.

Please see **REVERSE** on 16



Professor Bill Himstreet, shown as he presided over graduation ceremonies at Woodbury University, where he was a trustee from 1979 to 1995 and elected Emeritus Trustee in 1996.

## Himstreet home again after lengthy stay in local hospital

**By Jack Whalen**

Popular Bill Himstreet is back in his Village 31 home following several months in the hospital after amputation of his right leg above the knee. A sudden blood clot forced doctors to perform the surgery within minutes after Bill's arrival at the hospital in January.

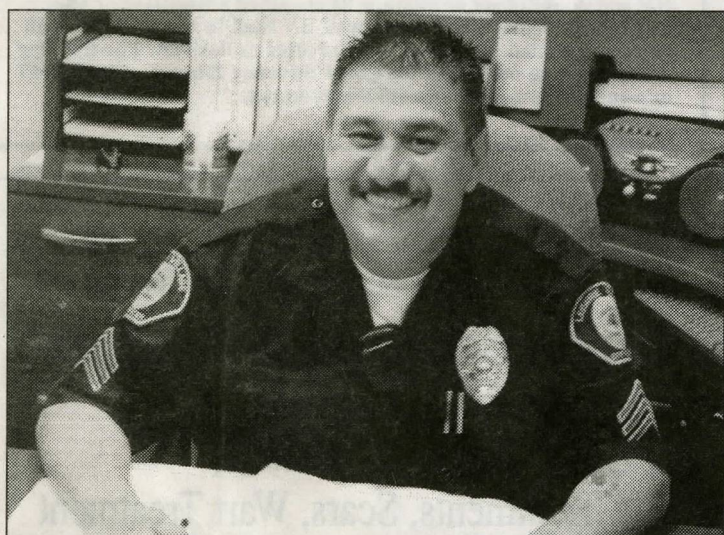
During his hospital stay, doctors performed surgery five times, but hopes are high that he will be ready for the fitting of a prosthesis

in the near future.

Your reporter visited Bill the day after his return home and what a surprise to find a vibrant Bill scooting around his home in a wheelchair! Having visited Bill at Pleasant Valley Hospital several times, along with neighbor Bob Gross, we well recalled how Bill, under heavy sedation, looked pale and weak.

Just being home for 24 hours was the tonic he

Please see **HIMSTREET** on 13



Sgt. Danny Camacho has 19 years of security stories.

## Who's minding the gates?

**By Joseph Benti**

If Sgt. Danny Camacho had not come along with a friend who was looking for a job with Village Security, he might never have come to work here. That was exactly

19 years ago. And instead of the friend, it was Danny who was asked to come to work with security.

The 41-year-old Oxnard native recalls that in those

Please see **CAMACHO** on 12

## LV NOTES

### ILV thanks Al Fox, Fox Real Estate

Inside Leisure Village happily joins in thanking Al Fox and his Fox Real Estate Team for the thoughtful and generous gift of \$2,000 to repair the roof and finally get rid of that ugly blue tarp on the Main Gate building. The roof had been damaged and was leaking during recent storms.

### Players Guild performs 'Hello, Dolly!'

The Players Guild will present five performances of "Hello, Dolly!" in late April and on May 1. For more information, see Page 2.

### Lifeline presentation on April 27

The benefits of the Lifeline program, a 24-hour service designed to help people in life-threatening situations, will be discussed on April 27. For more information, see Page 5.

### 'Jack Benny' comes to LV on April 3

Showtime brings actor and comedian Eddie Carroll to Leisure Village on April 3 to perform "Jack Benny: Laughter in Bloom." For more information, see Page 7.





The cast of "Hello, Dolly!" includes, top row from left, Jerry Stone, Norman Scalin, Max Heller, Marilyn Foraker, Ira Hirsch and Ted Lansing; center row from left, Don Seidler, Miriam Hasen, Joyce Belcher, Dick Berman, Cathy Friedman and Mike Shapiro, and bottom row from left, Jane Wilson, Clarice Shapiro, Ida Zeller, Helen Hartman and Jackie Solway.

## Players Guild will perform 'Hello, Dolly!' in April, May

By Leonard Eskovitz

Players Guild is proud to announce that our production of "Hello, Dolly!" will be presented for five performances. There will be four evening shows and one matinee.

The evenings at 7:30 p.m. will be on Wednesday, April 27; Thursday, April 28; Friday, April 29; and Saturday, April 30, and the matinee will be on Sunday, May 1, at 2 p.m.

Reserved seat tickets are \$7 and can be exchanged up to 24 hours before the show date.

Ticket sales will be in the lobby on Mondays and Fridays from 9 to 11 a.m. and Wednesdays from 1 to 3 p.m. Additional information on ticket sales can be had from Barbara Stone at 388-8867.

We hope to see all of you at the show.



From left, Marilyn Foraker, Don Seidler and Ira Hirsch rehearse a scene.

## Letters

ILV has obligated itself to publish letters that are not profane, inflammatory, or libelous. Views or statements expressed are the beliefs of the writer and are not necessarily supported by the staff of ILV. Letters must include signature, address and telephone number. Please limit letters to 150 words. We reserve the right to edit and/or condense. Place in ILV box. Space permitting, whatever was not printed in this issue due to space limitations will be considered for the next issue.

**D**rastic budget cuts are occurring statewide with the elimination of college classes, layoff of teachers, reduced health insurance benefits and cutting programs for the needy. Is it any wonder Leisure Village Homeowners question their 17.4 percent budget increase?

At the March Open Board Meeting, Homeowners never got answers to their ques-

tions. Since almost all questions concerned the increased assessment, why would the Board need the questions in advance? I'm sure Homeowners can wait until the April Open Board Meeting for answers. But they do expect answers.

This Board's accountability and credibility are on the line since receiving a no-confidence vote from the

Please see **LETTERS** on 4

## Deadlines for next month

The Display Advertising deadline for the May 2005 issue will be Monday, April 11, at 5 p.m. Deadline for letters, club news, stories, photos and classified ads is Wednesday, April 13, at 5 p.m. Publication is scheduled for May 6. Typed copy, double-spaced, should be deposited in the ILV box in the Recreation Center hallway. Handwritten material should be submitted early to allow for typing.

## About Inside Leisure Village

Editor: Gerry Levenfeld

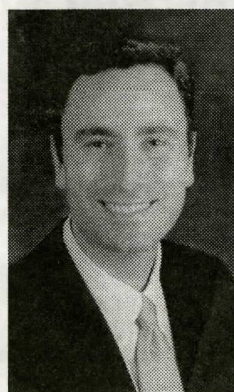
Contributing Editor: Joseph Benti

Photos and cover photo illustration: Vic Fledge  
Staff: Jack Whalen, Bill Himstreet, Helene Halem, Betty Levenfeld, R. Carol Sweeney Zimmet, Flo Doctrow

**Classified Ads:** Doris Hoffman, Mary Barkemeyer  
Inside Leisure Village is written and edited by and for Leisure Village residents exclusively. It is independent of the L.V. Association and its Board of Directors. ILV's content is also independent of the Ventura County Star, Scripps Howard and The E.W. Scripps Company. The Ventura County Star is not responsible for the content of ILV and does not set or monitor its classified advertising or editorial policies. In addition, the policy of ILV shall be to report and publicize sanctioned LV events and activities exclusively. For the May edition, acting editor will be Carol Sweeney Zimmet at 987-7047 or e-mail at sweeney.zimmet5@verizon.net.

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# Point: Let's find the smoking gun

By Ted Lansing

Mrs. Zimmet's article last month has provided us with the smoking gun in the 17.404 percent uproar. Well, not exactly. Actually, what Mrs. Zimmet presented to us in her article concerning the budget increase was evidence of such a gun. The evidence she put before us might be likened to the bullet hole and the smoke. So, there must be a gun.

The bullet hole is the hole in our funds, requiring a 17.404 percent increase in assessments — the bandage. The smoke is the trail of actions, or inactions, by previous boards of directors that brought us to this point. However, what of the

gun?

The gun is buried somewhere in the answers to several questions. First, were there ever funds in our possession that would have paid for the alleged deferred maintenance for which the bill has now come due? Were reserve funds ever in place that, through proper fiscal management, would have made the current situation unnecessary? Were there overt acts of diversion of funds from established reserves to other uses? Were all requirements of the Davis-Stirling Act met all along the way?

Mrs. Zimmet refers to the necessity now, that the Board of Directors meet its "fiduciary responsibilities."

When did these responsibilities become relevant? Certainly not just after the board elections last year. Fiduciary responsibilities are not the core of the issue. The Davis-Stirling Act makes specific requirements for the management of reserves (please refer to my article on reserves in the August 2004 issue, and the one on budgets in September).

Mrs. Zimmet's article invokes Davis-Stirling with regard to the board's responsibility to the "value and integrity" of the Village. The section of the law that pertains specifically to the management of reserves is

Please see **POINT** on 4

# Counterpoint: What bullet is there to bite?

By Carol Sweeney Zimmet

I have read Mr. Ted Lansing's letter several times to try to understand what it was I wrote in my article last month that upset him so much. He seems to be revving himself up to the point that he suggests a "witch hunt."

Perhaps I was a little cavalier using the term "bite the bullet." The only thing that comes to mind is that he is mixing apples and oranges. The connection between what I wrote last month and his letter eludes me. However, I will try to respond to what I believe are Mr. Lansing's concerns.

When I referenced that I felt that the 17.4 percent increase was needed and it was time to "bite the bullet," I was not suggesting that there was any smoking gun. I believe that prior Boards (and I am part of that group) did not increase the assessments as much as they should.

My use of the term "fiduciary responsibility" was not focused on the use of the Reserves (I will come to that later). The responsibility of every Board is to recognize and respond to the needs of the Village. If Boards took into consideration the financial abilities of

homeowners and their ability to pay, they would not be responding to the Davis-Stirling Act that requires that Boards respond to the needs of Village properties, not the needs of the homeowners' finances. That's why I referenced the use of Reverse Mortgages. An article on Page 1 of this issue of Inside Leisure Village describes Reverse Mortgages and the pros and cons of using that process if needed.

I am perplexed by Mr.

Lansing's bringing in the issue of Reserves because that was not mentioned in my article. But since he did, let me take the opportunity to distinguish between the money needed for day-to-day running expenses of the Association and the Reserve.

The day-to-day money includes salaries, workers comp insurance, the insurance master policy, and

Please see **COUNTER** on 9

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# In memoriam

Harry Kaplan, formerly V. 18  
Irv Dubin, V. 9  
Betty L. French, V. 6  
Patricia Stanfield, V. 3  
Eddie Saefa, V. 18  
Bill Keeler, V. 16

For memoriams, call Flo Doctrow, 389-8964.

## LETTERS

Continued from 2

majority of Homeowners entitled to vote.

While it's not my intention to disparage Director Harold Goldwasser's prepared statement, some of his remarks need to be clarified. LV employees don't receive Social Security checks because they still work. They also don't experience high medical bills like seniors. In addition to employee salaries, health insurance is paid to the tune of \$700 a month per employee, plus a 401(k) plan to which Homeowners contribute. If LV is such an undesirable place to work, why are employees receiving pins for working here 25 years, 20 years, 15 years, 10 years, five years, etc.?

In response to a statement by President Bob Ellis in the March Village Voice, this Board did not begin the reclaimed water project. That project had been started seven-plus years ago by Boards who followed a timeline set by Camrosa Water District. The project may be completed during this Board's term, however.

— Ethel Ann Pemberton, V. 37

At the last Finance Committee meeting, in which all of our Board members sat in

as guests, as an alternative to this current 17.4 percent assessment increase, in order to catch up on our much-needed maintenance, I presented a proposal to use a six-year, fixed interest rate, \$6.5 million bank loan which would provide sufficient funds to catch up on all our maintenance needs.

Within a two-year period, this loan would enable the Village to catch up on 85 percent of our needed maintenance for our streets; enable us to remove 400 dead trees and start on a professional tree trimming program; provide sufficient

funds to completely rejuvenate our common area lawns as well as our golf course, and, in addition, provide sufficient funds to enable us to hook up recycled water to use on our common area lawns as well as our golf course should Camrosa be able to implement the installation within this two-year time period.

Board President Bob Ellis stated that he thought, once the recycled water is completely installed, it could generate saving of between \$200,000 and \$250,000 per

Please see **LETTERS** on 6

## POINT

Continued from 3

not mentioned, so it will be included here. If a reserve is established, the funds may not be used for any purpose other than that for which the fund is established. If dire need arises for the association to "borrow" these funds, they must be replaced. They cannot, legally, be diverted to another use and forgotten. Furthermore, the act of the board that borrows the funds must establish the replacement plan for those funds at the time they are borrowed. Where were these requirements met? The answers to some or all of these questions may provide "the gun."

As the article proposes, "If you will take time to analyze the budget ..." Right! To those of us who are not CPAs or professional bookkeepers, I say, "Go ahead, try it." There is insufficient information to do any such thing. Where are the details from the Reserve Study that support the need for funds at this time? If the study, required by law, is not being used for financial planning, what is? What supports the need for so much money all at once?

Another situation described in the article is that of our turnover in personnel. Though only the landscapers were mentioned, the same applies to the Security staff.

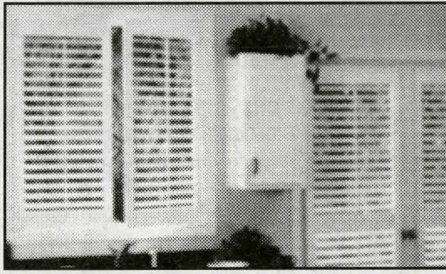
When one then adds the immense investment in capital assets, machinery and

equipment that these two activities alone require, the argument for outside contracting of these services is made and remade. The fact that, in the past, a study was made of the possibility of contracting out our landscaping services, which indicated that vast savings could be realized, has been mentioned in our open board meetings by Director Shapiro to no apparent avail. When the union contract comes up for negotiation, this should be given serious thought. The necessary facts should already be available to the board for making that decision.

If this seems to be a witch hunt, so be it. There appears to be a pattern of mismanagement of resources here in Leisure Village, and if it does exist, it must be eliminated!

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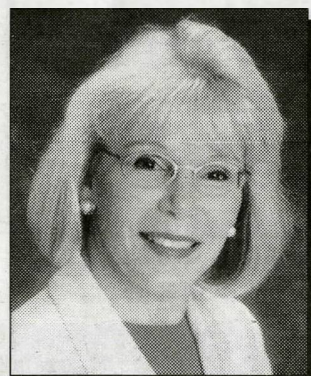
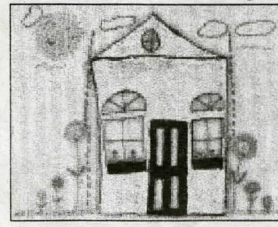
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| <b>6213 Village 6</b>   | <b>Monterey</b> | <b>\$334,900</b> | <b>IN ESCROW</b> |
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| <b>41062 Village 41</b> | <b>Holmby</b>   | <b>\$400,000</b> | <b>SOLD</b>      |
| <b>42036 Village 42</b> | <b>Valencia</b> | <b>\$510,000</b> | <b>SOLD</b>      |

*Thank you, Leisure Village*



# Lifeline presentation April 27

By R. Carol Sweeney Zimmet and Caroline Pratt

In this Village, falling and not being able to get up is a frequent and dangerous occurrence.

In recent weeks, we have heard of people who have fallen and been on the floor for hours before someone missed them and either entered their home or called Security.

There is an alternative to being in such a difficult and life-threatening dilemma, and the name is Camarillo Health Care District Lifeline Program. One of the co-authors of this article had her life saved by the process, and we'd like to share the circumstances.

Caroline had fallen and knew she was badly injured. She was wearing her Lifeline Medallion and pressed it. Lifeline immediately called her, but her voice was too weak to be heard. Because they could not hear her, they called our Village Security, who entered her home, saw she needed medical help and called the paramedics and an ambulance.

There are several factors that are important to you, the reader. First of all, the Lifeline is a 24-hour service, and the professional who answered the phone had full access to Caroline's basic medical information. The Lifeline Monitor then contacts our security, 911, or

anyone of your choice, up to three contacts. Caroline found it best to have our Security as her first choice because they are always there to respond and can make contact with others for her.

In addition, Caroline's home had been keyed to the master key of the Village and Security Personnel were able to enter her home. Many people who purchase homes in the Village change their locks, and that change prevents Security from getting in their home in emergencies unless the owners have the locksmith rekey it to the master. In that case, Security can enter the home.

Additionally, the screen door was not locked. If Caroline's screen door had been locked, our Security would have had to waste precious minutes breaking down the screen door. And the minutes were precious. Caroline's doctor told her that the nature of her break was such that it was bleeding internally. A lengthy delay could have caused her to bleed to death.

Finally, the Lifeline Monitor stays on the line until help has arrived and information that is needed

is given.

So you can see that without Lifeline, without her home keyed to the Village master, and with her screen door locked, valuable minutes or hours would have been lost, possibly leading to her death.

That's why Your Neighbors Care Group has invited staff from the Camarillo Health Care Lifeline Program to make a presentation on the services they provide on April 27, 10 to 11:30 a.m. in the Multi-Purpose Room. In addition, they will provide transportation to the Recreation Center for those who need it. Please call Mary Jane Porter at 484-1962 by April 25 so that arrangements can be made.

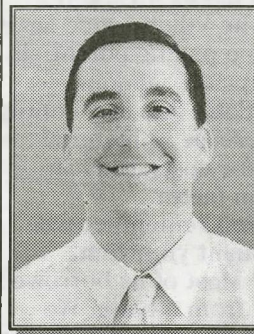
If you live alone, face a major illness, or if you or your spouse need special care, Lifeline can indeed be a lifesaver.

For those who can't afford Lifeline, there are reduced costs for those who qualify. Also, members who bring in new members receive a bonus.

You have nothing to lose by marking your calendar to be at the Multi-Purpose Room on Wednesday, April 27, at 10 a.m. Your life may be at stake.

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## Learning to breathe better

By Lorraine Comer

Spring is here, and we all face different breathing problems. During our monthly session in April, we will be discussing troubles with allergies and other related breathing problems and solutions.

Again, just a reminder that we meet the second Wednesday of the month in the Garden Room at 10 a.m. Hope to see you there.

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# LETTERS

Continued from 4

year. In addition, if 85 percent of all the needed maintenance is completed within a two- year period, it would produce savings from a reduction in costs for all continued needed maintenance, and all of these savings could be used to pay off the loan faster, use for future budget needs, or, depending on our Board of Directors, used to reduce future assessments.

After discussing the loan, the Finance Committee voted that the Village should not borrow the needed monies for maintenance catchup — rather stage the catchup maintenance over a longer time period. Unfortunately, this is what got us into trouble in the first place. Instead of paying

today's prices for today's work, the Village once again would be paying potentially higher prices, at some future date, due to a continued increase in material and labor costs, plus an inflation factor.

Do you remember when you bought your first home? Most of us borrowed money from a bank. We weren't concerned with any interest; we were concerned with owning our own home. Thus, "the end result is what's most important!" This is particularly true when a bank loan could reduce your current 17.4 percent monthly homeowner's assessment increase to an average monthly assessment of only \$36 per month, and, in addition, completely catch up on all our maintenance needs.

— Jack D. Prosen, V. 41

In 1996-97, some Board members were convinced that Primo, a chemical spray, would save Leisure Village on labor and green waste disposal. After budgeting some \$93,000 for 1996 and \$100,000 for 1997, the Board started the Primo program. What the company failed to tell us was that Primo was only good for certain grasses. When our lawns turned brown and residents complained, the Board voted to discontinue the Primo.

In 2003, another board restarted the Primo program and again our lawns turned brown. So, after spending some \$200,000 again on this Primo project, the Board again canceled it.

Now this Board has signed another contract with this same company for \$488,000 a year for three

years for a different type of chemical spray. What guarantee do we have that this company will get the job done this time? Is there a clause in our contract stating we will be getting a rebate of money if the spray doesn't work? If not, why aren't we using sample Villages for this experimental spray? Then we'd know whether the spray works, and in the meantime, we'd save the homeowners a great deal of money.

It isn't sound business sense to hire the same company that failed to perform on three previous occasions. It's time we instituted an open bidding process and hired a reputable company with credibility behind it to improve our lawns. That's one specific way to cut back on the 17.4 percent assessment increase.

— Donna M. Duke, V. 7

Thank you, thank you, thank you for all the many wonderful "get well" cards and phone calls during our illness. Your concern and well wishes were so much appreciated.

We are both on the road to recovery, and hopefully we will be seeing you all soon!

— Gus & Ginny Naspo, V. 8

To those who saw the Players Guild show on February 17, I do hope you enjoyed the players' efforts.

When Ginny Naspo, the director, came down with the flu, Miriam Hasen was asked to take over. She put in many long hours and did a great job. The performers gave their all. Hats off to Miriam Hasen!

— Irene Olson, V. 41

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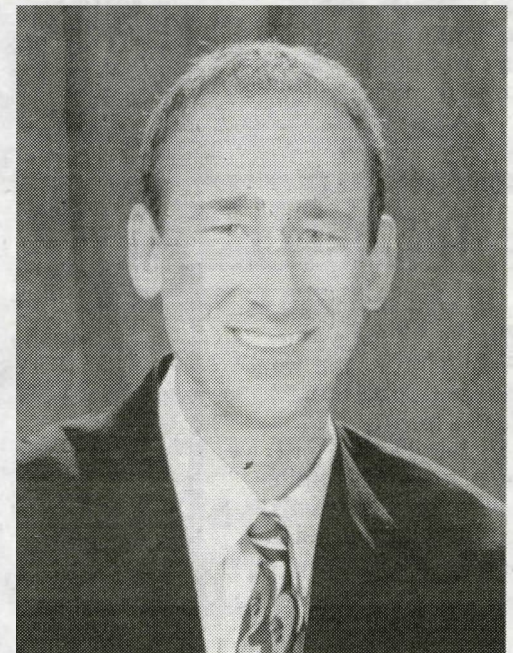
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Paul J. Dougherty, M.D.



# Showtyme presents 'Jack Benny'

By Jim H. Brown

For the past three years, the Showtyme Club in Leisure Village has produced some great entertainment.

Once again, we have a blockbuster afternoon of fine theater to present for your enjoyment. "Jack Benny: Laughter in Bloom," performed by veteran actor and comedian Eddie Carroll. The program will be Sunday, April 3, at 2 p.m. in the AR.

It promises to be a captivating performance that has Jack Benny himself leading us on a fascinating tour of his rich and colorful life and illustrious career that spanned six decades — from vaudeville to films, from Broadway to radio and television, concerts, and personal appearances.

Carroll, who researched and penned the show himself, spent months preparing for the role and perfecting every facet and nuance of Benny's persona — from his walk, body language and gestures to his voice, timing and delivery.

"I didn't want to just imitate Benny or do an impres-



Eddie Carroll as Jack Benny.

sion," says Carroll. "My goal as an actor was to re-create Benny's honest reality and true humanity."

As a result, Carroll's performance is no stand-up comedy act or routine, but an award-winning, Broadway quality theatrical presentation that is in the same class as Hal Holbrook's "Mark Twain," James Whitmore's "Will Rogers," Robert Morse's "Truman Capote," and Frank

Gorshin's current production of "Say Goodnight, Gracie."

Among his many show business credits spanning radio, television, movies, and personal appearances is Carroll's recurring animated voice of the famous Disney character "Jiminy Crickett," which he created in 1973 and continues to perform today.

On stage, he has played leading roles in musicals, drama, and comedy in more than two dozen theater productions from Los Angeles to New York.

A native of Edmonton, Alberta, Canada, Eddie got his start in Canadian theater and working as a writer in radio and television.

Tickets for this fine Showtyme production remain the same, at \$15 for members and \$18 for non-members. Please contact Roz Feldman at her home after 9 a.m., 383-6566, for tickets.

See you April 3 in the AR!

## 55 Alive classes scheduled

By Naomi Balfour

The next 55 Alive Safe Driving Class will be held on April 21 and 22 from 1 to 5 p.m. in the Multi-Purpose Room.

This class is brought to the Village by the Education and Recreation Committee for the benefit of licensed drivers who want to continue safe driving.

All participants receive a discount on automobile insurance for three years. Check with your insurance company for the exact amount; it does vary.

If you are 70 or older and need to renew your drivers license soon, the course will refresh your memory to pass the written test the DMV requires.

The cost is \$10 per person. You must be pre-registered and pre-paid by check. To get more information or to register and pay, call Naomi Balfour at 987-9851 or Ruth Miller at 987-8162.

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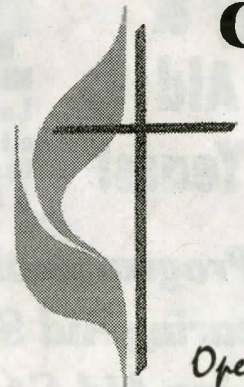
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# Now's the best time to express your creativity

By Ruth W. Miller, M.A.

Most of us grew up with the idea that "you can't teach an old dog new tricks." But I still have the chutzpah to suggest that we can all do ourselves a favor learning "new" tricks that are available to us through our natural, creative potential.

Surprisingly, many of us already use creative expression in some way without realizing it. Perhaps we find a soothing release by doodling as we speak on the phone, or we keep a personal journal, finding as we write that our feelings and ideas change. Perhaps we look for patterns and symbols in mundane things. Many have some hobby that takes us away from everyday problems. Others sing

while we walk or drive, or even while cooking, arranging furniture or planning activities.

Such creative self-expressions actually alter our state of being, release our feelings, clear our minds, raise our spirits, bring ourselves into higher states of consciousness. The process is therapeutic, and our creative expression, no matter how it is expressed, is the way we achieve it.

When using the arts for self-healing or therapy, don't be concerned about the beauty of the visual art, the grammar, the writing style, or the harmonic flow of the song. Let loose your creative expression to free yourself of the old and attempt to reach a new level or sphere of consciousness.

It's what psychologists call "reframing."

For example, drawing is therapeutic. We see that in the way we make use of lines, colors and images. We express feelings and emotions more constructively than when we demonstrate them by words and actions.

Anger can be expressed by slashes of red or black or the drawing of a vicious animal or a devil's face, or it can be expressed by kicking and screaming, hitting out, being rude or cursing. All are ways to vent our anger.

Using art to express anger does more — it increases our awareness of the feeling, giving us something concrete to look at, to read, to study. Moreover, it is more socially acceptable, thereby contributing to a feeling of

well-being.

Awareness and examination of one's feelings are therapeutic, contributing to our acceptance and trust of ourselves and to our growth. So-called "creative expression" inevitably contributes to our social, intellectual and emotional growth.

For years, philosophers and psychologists have wrestled with the question, "What is creativity?" What propels one individual toward the adventures of creating while others are comfortable in conformity? What are the societal conditions that promote and provoke originality?

In 1961, psychologist Carl Rogers stated, "The creative process is the emergence in action of a novel relational product

growing out of the individual on the one hand and the materials, events, people or circumstances of his life on the other."

Most adults spend their lives unaware of their creative potentialities. Instead, they imitate their teachers or the society around them, or try to replicate nature, and in the process, strangle their creative potentials and deny the joyous, supreme experience that comes from discovery, from the "Eureka!" moment or the "Aha!" experience.

We are all capable of being creative. My friend Natalie Rogers, founder of the Person Centered Expressive Therapy Institute, (and daughter of Carl Rogers), speaks of the

Please see **CREATIVITY** on 12

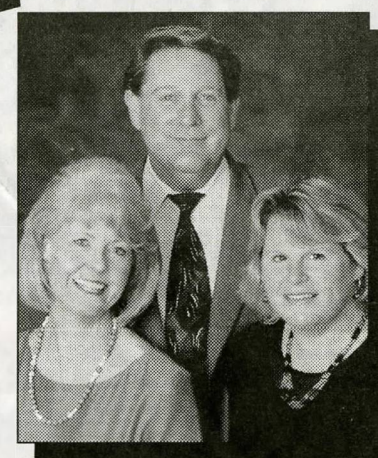


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# COUNTER

Continued from 3

maintenance of equipment, landscaping supplies, and other expenses that are delineated in the budget.

Reserve money includes many categories, but there exists only one Reserve Fund. The money is spent on roofs, streets, the swimming pool, capital replacement (assets that are worn out) and other categories. This money is kept in sort of a "lock box" that keeps the money separate from the rest of the funds that are needed for running the Village.

Mr. Lansing is suggesting that the Board borrowed money inappropriately from the Reserve. On what does he base the allegation? There has never been a problem with the Reserve Fund. If the Board did use Reserve money for operating expenses they would have to pay it back. But that has never happened.

Since Mr. Lansing questions the use of Reserve Funds, I need to point out that the Village has had six unqualified audits in a row, and the Finance Committee has had nothing to say about any unqualified expenses.

Mr. Lansing then makes the quantum leap to outside management and suggests that the investment in "capital assets, machinery and equipment" makes the argument for outside management. How? If he analyzed the concept of outside management, he would realize that it is just another layer of cost that would be added to the expenses of the Village. Not only that, but homeowners lose the ability to interact directly with the staff.

One of the reasons we feel secure in living in the Village is because we can look out the window and see faces that we recognize. People brought in by outside management can change from week to week. That is not to suggest that they are dishonest, but, frankly, because of the design of the homes in the Village, I'd rather see a face that I recognize and not one

that changes weekly.

Each year money is allocated to meet the major expenses of the Village, such as those delineated above. Deferred maintenance, because of its nature, increases the cost until it is corrected. Because of inflation, more money is needed yearly to bring up the amount needed. When we put off major repairs, such as extending the street contract from five to 20 years and then back to five years, we have to make up the money to meet the cost. As we all know, the costs of everything — bread, clothing, roofs, streets — keeps going up.

So, Mr. Lansing, perhaps that is the smoking gun: inflation!

Mr. Lansing also raises the issue of how difficult it is to analyze the budget. I suggest that he call President Bob Ellis, Treasurer Dick Griswold or members of the Finance Committee. I am sure any one of them would be happy to help him understand how and where the money is going to be used.

All of this information that I am writing comes directly from the published records of the Association and is available to homeowners. Since, as of this writing, I was told Mr. Lansing is not a homeowner, he does not have access to the information made

available to homeowners.

This raises the question: "What data is he referencing when he makes all these allegations?"

Mr. Lansing's letter suggests a "witch hunt" because of a "pattern of mismanagement." What is he basing that on? My recollection of the history of "witch hunts" is that they occurred based on the fear-mongering of ignorant people. It is a pity that Mr. Lansing is so distressed and fearful that a witch hunt seems to be his answer.

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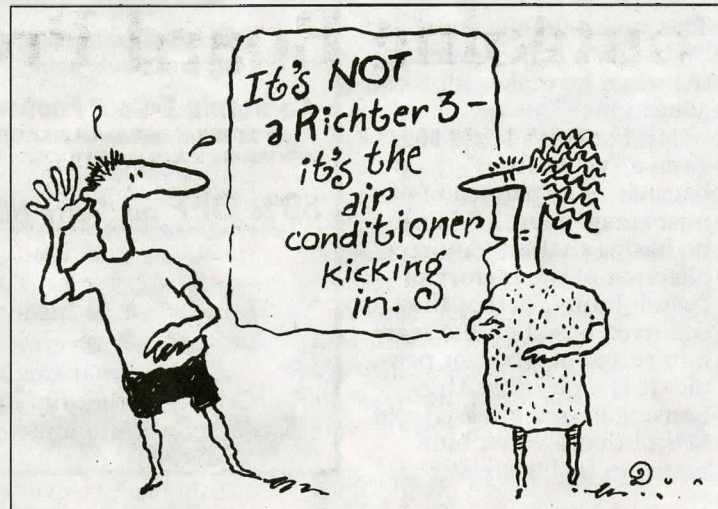
## What causes the earth to have quakes?

By Joe Foraker, V. 30

Seismologists generally agree that all earthquakes are caused by the same phenomenon: the slippage of masses of rock along earth fractures called faults. This cause covers the entire spectrum of earthquakes, from the insignificant tremor to the most resounding blockbuster.

The vast majority of earthquakes occur along well-defined belts that encircle the earth. These belts are the edges of tectonic plates that make up the Earth's rigid outer layer. Seven major plates carry the continents and ocean basins. The plates "float" on the Earth's molten interior and are powered by forces within the Earth.

The giant plates are constantly moving at speeds



ranging from a fraction of an inch to more than four inches a year. Sudden releases of two fused tectonic plates may spawn awesome, deforming quakes that alter thousands of square miles in a few rolling seconds.

Seismologists are united in the belief that the origin of earthquakes is tectonic. There is also a strong consensus that external factors, such as changes in the weather, do not cause earth-

quakes.

History reveals that catastrophic earthquakes have occurred during all seasons, during widely varied weather conditions, and at all times of the day and night.

Significant earthquake anniversary: October 1, 1987: The Los Angeles metropolitan area was surprised by a moderate earthquake that originated in the Whittier area. Three deaths and more than \$250 million in damages resulted.

## Ombudsman Panel asks: What happened to courtesy?

By Joseph Benti

At the last meeting of the Ombudsman Panel, Chair Alan Rosin and members discussed an apparent persistent problem involving Association Staff and Residents.

Members Barbara Swartz, Ernest Houghton, Duane Waln and Joseph Benti each offered anecdotal instances of personal and/or reported times when common courtesy not only might have de-fused a problem between neighbors, it might also have created a more enjoyable and rewarding atmosphere for daily life.

The idea of common courtesy has come to sometimes seem uncommon in the Village. Several incidents occur, apparently, when residents interact with staff, especially at the Rec Center and the Administration Building. It

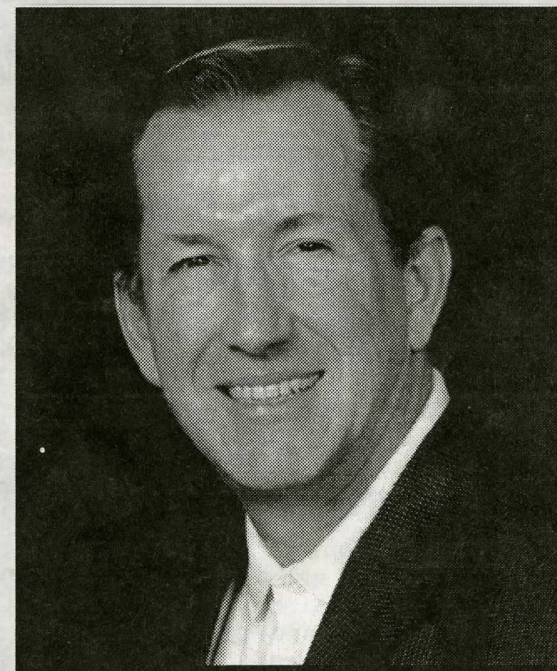
was noted that some residents feel unwelcome in the Administration Building, as though they are intruding in a private business rather than in their own facility, one that exists primarily to serve them and to enhance their lives and the community.

Panelists agreed to pursue the matter with the hope of finding ways to educate both residents and staff to the idea that "The Golden Rule" offers an ideal solution to most of the problems the panel has to consider.

The Ombudsman Panel receives written and signed complaints, in sealed envelopes, delivered to its box in the Recreation Center or dropped off at the Administration Building. All issues, including the outcome, are dealt with in a strictly confidential manner.

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# An interview with outgoing Board President Ellis

By R. Carol Sweeney Zimmet

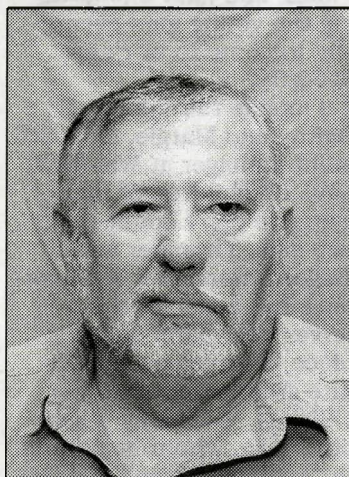
I had the opportunity to meet with outgoing Board President Bob Ellis. He focused on what he would have liked to achieve as he faces the last few months of being on the Board.

We discussed long-term contracts, the removal of privacy fences between properties, the lack of bids received by the Village, and the inflexibility that the Board faces because costs over \$3,000 must go to the Purchase Research Committee.

He gave some examples, and it is no wonder that Board members get frustrated. (I speak from experience, as I served on the Board two years, the last year as president.)

Thirteen years ago, the Board had the opportunity to contract with Camrosa to construct lines into the Village. If we had at that time, we would have spent \$900,000. However, at that time, the Board didn't want to invest the money because they felt that it would be too long before they had a return on the investment. Now it has cost more than \$2 million in extra costs to now do what we should have done 13 years ago.

Commenting on the requirement that any costs over \$3,000 be referred to the Purchase Research Committee, Ellis noted that this committee came to be in earlier years because of a fear of dishonesty within the staff. That fear was never proven, but we continue with the Purchase Research Committee being suspicious of staff actions. Yet the staff is professional and has the time to focus on bids while the committee sometimes finds that they cannot meet deadlines because they have personal commitments. Ellis noted he was not being critical, that this is not meant as a



**Bob Ellis discusses issues facing the Leisure Village Board of Directors.**

criticism.

"All committee members are volunteers and have their own lives," he said.

Yet, he believes the need for equipment should supersede the necessity of going to the Purchase Research Committee. As an example, currently we have been waiting for backflow devices for over four and a half months because committee members haven't had time to complete their review. It is clear that going to the committee often slows down the process of keeping the Village in good repair — and

does not get improved results.

Another example he cited was that the Village could negotiate a better street contract if the contractor could work longer hours each day and on weekends. However, homeowners resist contractors working earlier than 8 a.m. and later than 5 p.m. and weekends. This inflexibility adds to Village costs.

So, despite the fact that there are ways to save money, and considering that we are facing a 17.4 percent increase, resistance on several levels keeps us paying more for products than we should, not being able to take advantage of better contracts with more flexibility for the contractor, and the problem of not entering into long-term contracts.

It is easy to blame the current board for the problems, but it is clear that there are several barriers to our saving money.

Don't insist that contracts go to the Purchase Research Committee when staff could negotiate contracts that save us money and give us the product sooner.

Don't be rigid on the

times that contractors can work in the Village. Insisting they keep to 8 a.m. to 5 p.m. and not work weekends puts limitations on the contractor. That translates into higher costs for their services.

Explore changing the CC&Rs so that the Board can enter into multi-year contracts.

Still, as he leaves office, Bob Ellis is optimistic and

hopes we can change our perceptions and behavior to make managing the Village better and cheaper. Bob recommends that you review the recommended changes to the CC&Rs that will be presented by the Board to help facilitate saving money.

(Editor's note: A Town Hall meeting was held on March 24 at 7 p.m. to discuss the recommended changes.)



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## CAMACHO

Continued from 1

days, he and Margie, his wife-to-be, were working to save as much money as they could to pay for their own wedding.

Danny was hired on as a gate officer and then moved up to Senior Officer, a job created for him because of his experience as a housing security guard and as a graduate of the Oxnard Police Explorers and the City's Police Reserve Academy.

Unlike many who have worked in Village Security, Danny soon forgot about moving on, choosing instead to make his career in a place he says, for the most part, he really enjoys. And despite the almost constant pressure, he especially likes working the main gate.

"I love multi-tasking," he

said, noting, "Before we computerized much of the information-handling, the pressure at the gate was really something, since all the information had to be entered into paper records."

In addition to being responsible for managing the dispatch center, overseeing scanners and being on top of codes and other daily rituals of the job, Sgt. Camacho supervises 20 regular personnel, mostly on the three Village gates. He estimates that over the years he has helped to train at least 400 security employees, many of whom have gone on to careers in law enforcement.

That leads to the biggest problem facing him in his work: the heavy turnover, caused both by choices for career advancement and higher pay, and the relatively low to moderate pay provided to the rank-and-file personnel.

Surprisingly, the word Danny uses most in describing the Village and its residents is "love."

"I love working for Leisure Village, especially when I can interact constantly at the gate as friendly faces come and go."

By the same token, his most trying moments with Villagers and visitors have occurred at the main gate, often when he has had to enforce regulations governing entry.

"I've had people, residents and workers, actually threaten me because they disagreed with something or other that I had to enforce."

Fortunately, nothing terribly bad has actually happened, beyond some glowering looks, occasionally angry words and forgotten threats.

"Mostly, I have a lot of friends here, people I enjoy seeing and talking with."

He recalls meeting the

young son of one of the women who worked in the Village and later encouraging the young man eventually to come to work on Security.

Outside the Village, Danny and Margie, a department manager at Wal-Mart, have no children of their own (we don't count the two cats, Thumper and Tigger, whom they spoil rotten), but consider themselves near-parents to his niece Veronica and, "definite grandparents" to her children, especially 4-year-old Delila, whom he admits to "spoiling rotten" and loving every minute of it.

If Sgt. Camacho has a single passion, it is that he loves to cook. He prepares nearly all the dinners at

home but with one weakness: He cooks enough for six, always. That means over the years, there have been a lot of lucky security workers who get to share the tasty leftovers. His specialties de la Casa Camacho: enchiladas, carne asada and Japanese-style chili.

Despite his passion, however, the Danny Camacho you see these days has learned the lesson shared by millions of newly converted food-lovers: For his health, and to make sure he's around long after Delila finishes college, he has lost some 45 pounds. Saying that he doesn't miss an ounce of it, he also has some before and after pictures to prove it.

## CREATIVITY

Continued from 8

creative process as a dynamically flowing river whose course we can choose.

"Creativity," she says, "is our vital life-force energy," whose seeds come from the unconscious, from our feelings and intuition. The unconscious is a deep well over which many of us have put a lid for various reasons. For us to heal and flourish, let's pry off that lid and discover the joys of creating! It is our choice.

It is never too late to rediscover the creativity we possessed naturally in childhood, to hone our creative skills, practice creative impulses and discover our creative passions. Out of that we will find ourselves becoming more efficient in our ability to cope with life's problems as we reach these "golden years." We will become more proficient as problem solvers and more adept at making things work for us. We will be better

"lemonade" makers as life hands us its inevitable "lemons." We might even concoct a more delicious recipe for lemon-meringue pie.

Because we seniors have the time to attend to those neglected areas of our humanity, we should take the courage to "learn new tricks," to find an intense satisfaction and the growth of self-esteem which is readily available for the taking in the classes, clubs and groups offered in the Village.

Each of us has the opportunity to resolve that familiar lament, "I always wanted to try such and such, but I never had the time."

Forget your aches and

pains. Now you do! (Editor's note: Ruth W. Miller conducts the Art Workshop.)

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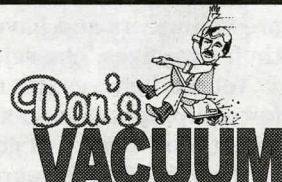
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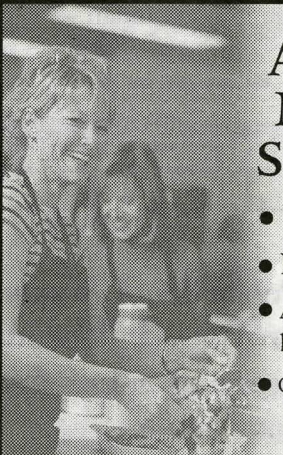
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## CONTINUATIONS

### HIMSTREET

Continued from 1

needed. Maxine was quick to say that she and Bill wish to thank the dozen upon dozen of Villagers who sent cards, messages, phone calls and visits.

"We are so grateful for the love and support from so many Villagers," said Maxine. "Your prayers have hastened Bill's recovery, and we have great hopes for the future."

During World War II, Bill was captain of a U.S. Navy dirigible that covered California's coastline, since, on at least one occasion, a Japanese submarine shelled an area near Santa Barbara.

One dark night, while flying at low altitude, a crew member shouted, "Captain, we must be over Africa! There are wild animals below!"

Bill cut his engines to a minimum low and heard a voice say, "You are flying over the Hearst Castle grounds. If you don't get away real fast, I'll riddle that airship with shotgun pellets."

He added power to the engines and departed, muttering to himself, "Fellow, if you had hit my airship, I'd have riddled you with 50-caliber machine gun fire."

Following graduation at the University of Southern California, Bill was retained as a professor and spent the next 30-odd years there. He was always closely associated with the mighty Trojan football team and often traveled with them, especially when they played Notre Dame at South Bend.

"One great occasion, while guest of the legendary Moose Krause," he recalled, "I met three of the Four Horsemen of Notre Dame: Jim Crowley, Don Miller and Elmer Layden. I could not meet the great Harry Stuhldreher, since he was deceased."

Over the years, starting in the '50s, Bill has authored and co-authored over a dozen books, usually relating to communications. His favorite, "Business Communication," was published in 1961, is now in its 12th edition, with a title change, "Himstreet and Baty's Business Communications" and will soon be a 13th edition. It will be called the "anniversary edition" because the text is in its 40th year.

Interesting also is the fact that Bill, as a public speaker, has, in his lifetime, spoken at more than 600 professional society, industry and company meetings on subjects such as business, education and communication.

One ring Bill cherishes is that of the President of the Pacific 8 Athletic Conference. It is now, as we know, the Pac 10, but he moved through stages to become head of that prestigious organization.

Upon his retirement, Bill was honored when his alumni paid for a classroom in Popovich Hall to be named after him.

Here in Leisure Village, he has led a varied and active career. He is a founding director of the Ventura County World Affairs Council and the Camarillo Academic Olympics and is a member of the Ventura

County Schools speakers program.

He has served on the Leisure Village Board of Directors and is currently chairman of the Historical Committee.

All of us here are wishing Bill a full and speedy recovery.

### LISTINGS SOLD

17121 Village 17

### CURRENT LISTINGS

Mobile Home in Casa Del Norte  
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## ON THE LIGHTER SIDE

My mother taught me about time travel: "If you don't straighten up, I'm going to knock you into the middle of next week."

My mother taught me logic: "If you fall out of that swing and break your neck, you're not going to the store with me."

My mother taught me about irony: "Keep crying and I'll give you something to cry about."



# Leisure

 Congratulations to  
Susan Burke - Village 20  
Winner of a Lighted House Number Sign

## Drawing For A Leisure Village Association Approved Lighted House Number Sign.\*

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone # \_\_\_\_\_

Email Address \_\_\_\_\_

\*drawing includes sign and full installation. If you have a lighted sign already, fill out the form for a friend that lives in Leisure Village.

## Things To Do

Plant seeds for spring flowers

Register for lighted sign drawing

Gather all income tax papers

Call the Fox Team for Home Value

Call the Fox Team for schedule of  
free AARP/IRS tax return  
assistance program - 987-4369

For ways to assist you in making a difference that gets your home sold, call The Fox Team of Al, Cindy & Nancy and their Team Mates - Peggy, Paul, Edith, Todd and Kathy. Our administrative staff, Leeta, Robert, Krista & Jennifer are also available.

## PHONE LIST!

|                 |              |
|-----------------|--------------|
| AL FOX's OFFICE | 987-4369     |
| CINDY           | EXTENSION 31 |
| NANCY           | EXTENSION 33 |
| LEETA           | EXTENSION 21 |
| PEGGY           | EXTENSION 26 |
| PAUL            | EXTENSION 26 |
| EDITH           | EXTENSION 27 |
| TODD            | EXTENSION 28 |
| KATHY           | EXTENSION 29 |
| ROBERT          | EXTENSION 25 |

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Realty Executives Super  
E-Mail: home



# e Village Bulletin



## MEMO

**TO: Our Friends and Neighbors**

**FROM: Al Fox, The Fox Real Estate Team**

We would like you to join us congratulating our daughter, Nancy Stepp and her husband Jimmy, on expanding their alpaca business to Nebraska. They have purchased land in Nebraska and will be moving their alpaca ranch next year. Cindy & I will miss her greatly, but she will be commuting back and forth a couple times a month to work on real estate business. Of course, Cindy & I will be around for a long time to come to take care of your real estate needs.

Our team of knowledgeable agents are also here to assist you. All of our agents are proficient, dependable and competent when it comes to dealing with all aspects of Leisure Village. We not only work closely with the Sellers & Buyers, we also work with knowledgeable home inspection companies, termite companies, Title & Escrow companies and Leisure Village Association employees and volunteers.

Our company also provides a free Deluxe Home Warranty with each sale. We feel that, for the Seller, a home warranty could be an incentive for a faster home sale and also saves the Seller money. For the Buyer, it takes the worry out of unexpected repairs, for covered items for the first year. This deluxe warranty not only covers certain plumbing, heating, electrical & built-in appliance repairs, it also covers the air conditioning system, washer, dryer & refrigerator. Please call our office, or drop by, to receive a copy of the actual policy and what it covers.

We now also have a notary in our office. For your future notary needs please call the office for an appointment. Our notary agent provides this service at very competitive rates.



# Board

## The Fox Team Presents

### FOR SALE

|           |            |           |
|-----------|------------|-----------|
| AMALFI    | 20195 V-20 | \$485,000 |
| BEL AIR   | 30018 V-30 | \$375,000 |
| BRENTWOOD | 30021 V-30 | \$360,000 |
| EL DORADO | 25204 V-25 | \$499,900 |
| VALENCIA  | 33115 V-33 | \$515,000 |

### OFFICE EXCLUSIVE

|          |          |           |
|----------|----------|-----------|
| CORONADO | 5106 V-5 | \$359,000 |
|----------|----------|-----------|

### IN ESCROW

|           |            |           |
|-----------|------------|-----------|
| AMALFI    | 24136 V-24 | \$525,000 |
| CAPRI     | 17112 V-7  | \$385,000 |
| EL DORADO | 7403 V-7   | \$435,000 |

### RECENT SOLD

|          |            |           |
|----------|------------|-----------|
| AMALFI   | 17121 V-17 | \$410,000 |
| AMALFI   | 38106 V-38 | \$395,000 |
| BEL AIR  | 33228 V-33 | \$355,000 |
| CORONADO | 11107 V-11 | \$305,000 |
| CORONADO | 6203 V-6   | \$325,000 |
| MONTEREY | 25115 V-25 | \$335,000 |

Call Cindy Fox for more information, ext 31

## Shopping List



### Get ingredients for Fresh Apple Cake

1 & 1/2 cups Bisquick baking mix

1/4 cup granulated sugar

1/4 cup butter or margarine, melted

1/2 cup nonfat dry milk

1/2 cup water

1 & 1/2 teaspoon vanilla

1 teaspoon cinnamon

1/4 teaspoon nutmeg

2 medium apples, pared, cored & sliced thin

Brown sugar

Pre-heat oven to 350 degrees

Blend all ingredients except apples and brown sugar in large mixing bowl on low speed 1/2 minute, scraping bowl frequently. Beat 4 minutes on medium speed, scraping bowl occasionally. Fold in apples. Spread batter in greased and floured square pan, 9x9x2 inches. Sprinkle with brown sugar. Bake 45 to 50 minutes or until done.

## Homes For Rent

No current rentals available! If you have a home you would like us to rent out for you, please call our office at 987-4369. We have a list of potential renters just waiting for the model they prefer to come available.

Call Leeta ext 21, for more info

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# REVERSE

Continued from 1

A reverse mortgage is not for everyone. It is for those residents on fixed incomes having trouble meeting the everyday cost of living. If they have accumulated large equity in their home, using a small amount of equity over a period of time will allow them to afford a decent and fulfilling life.

A good way to describe the reverse mortgage is through questions and answers.

**Q: Who is eligible?**

**A:** Those at least 62 years of age.

**Q: Can we be co-owners and not spouses?**

**A:** Yes, as long as the co-owners are both 62 and if their names appear on the

title.

**Q: What income do I need to qualify?**

**A:** No income, employment or credit requirements are required.

**Q: Will this affect my Social Security or Medicare benefits?**

**A:** The loan does not affect Social Security or Medicare.

**Q: Is the money from a reverse mortgage taxable?**

**A:** No, it is tax free. It's your money, not additional income.

**Q: How much money can I get?**

**A:** That depends upon your age, value of your home, the built-up equity and the prevailing interest rate at the time of the loan. The older you are, the more

cash you can receive.

**Q: What are my payment options?**

**A:** An upfront lump sum payment; a line of credit that permits you to draw money as you need it; fixed monthly payments; or a combination of monthly income and line of credit.

**Q: Are there any limits on how I can use the money?**

**A:** None, only the limits of your imagination.

**Q: What are the costs?**

**A:** Closing costs, which can be financed into the loan. Out-of-pocket costs are about \$300.

**Q: What if I have a current mortgage?**

**A:** The current mortgage will be paid off. This will permit you to have extra cash as you will no longer

have to make the mortgage payments.

**Q: Does the bank have ownership in my home?**

**A:** You own your home and retain title throughout the life of the reverse mortgage.

**Q: Do I have to make any payments during the term of the reverse mortgage?**

**A:** No. However, you are responsible for the property taxes, homeowners insurance and the upkeep of your home.

**Q: How is the reverse mortgage repaid?**

**A:** The loan must be repaid when you permanently move out of your home. You or your heirs may either sell the home and use the proceeds to pay off the loan, or the home may be refinanced and the loan paid off. The reverse

mortgage is no different than any other loan. When it becomes due, it must be paid off.

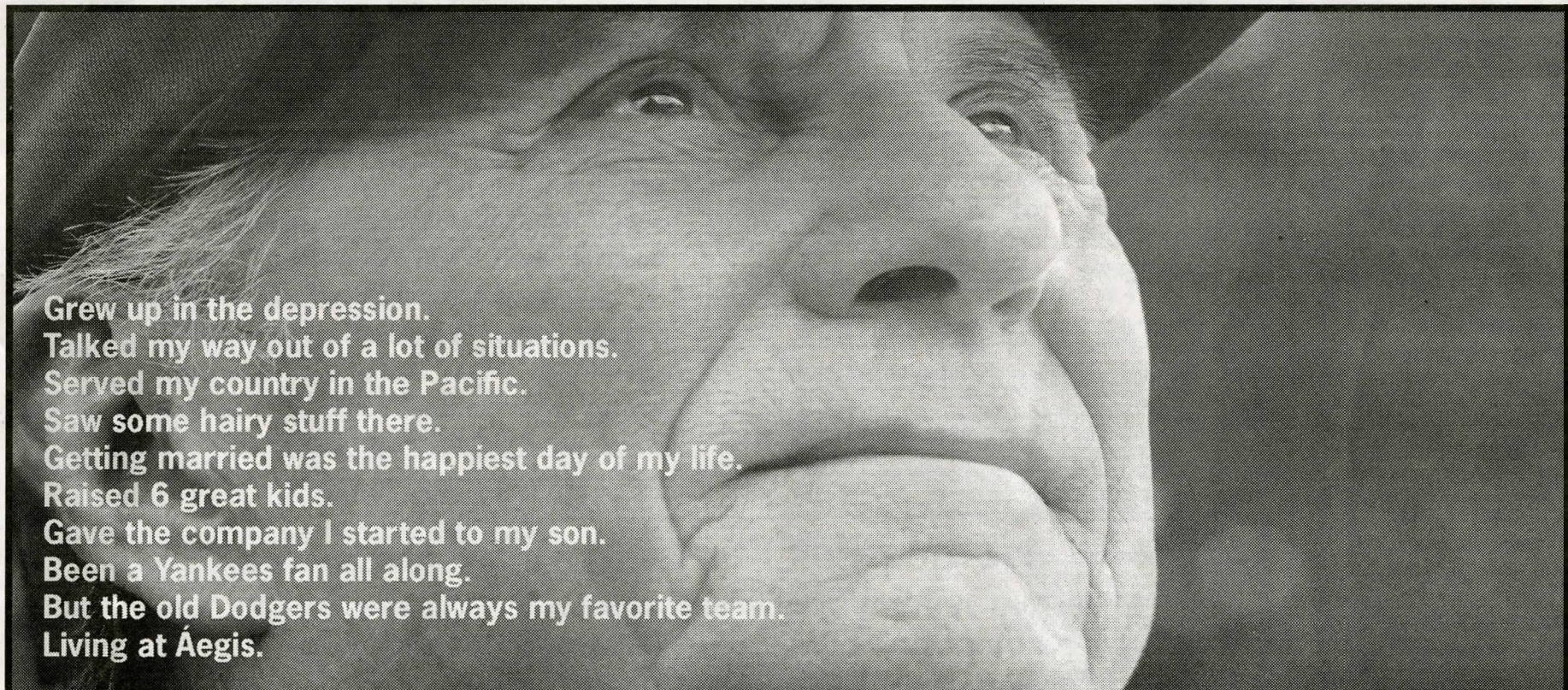
**Q: How much money will be due when the reverse mortgage becomes due?**

**A:** The amount borrowed plus any costs that were financed as part of the loan and accrued mortgage interest. The repayment amount can never exceed the value of the home. If the value of the home increases, you or your estate is entitled to all of the excess. The bank receives only the amount they are due on the loan.

**Q: Where can I get a reverse mortgage?**

**A:** Check with a local reputable bank. Many have reverse mortgage programs.

(Editor's note: Gerald L. Schulman is a Village resident and a retired financial adviser.)



Grew up in the depression.  
Talked my way out of a lot of situations.  
Served my country in the Pacific.  
Saw some hairy stuff there.  
Getting married was the happiest day of my life.  
Raised 6 great kids.  
Gave the company I started to my son.  
Been a Yankees fan all along.  
But the old Dodgers were always my favorite team.  
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# Take a look at LV's Web page

By Bill Robinson

What is the Leisure Village Web page?

It's a place where Internet surfers can get up-to-date information about all of Leisure Village's clubs and organizations. This includes such things as the Approved Plants list, schedule and brief description of Bob Koster's Classic Movies, slide shows of the LV Camera Club's monthly competition photos (since February 2004), pictures of the Jazzercise class and Happy Hoofers in action, pictures of many of the LV club members doing their thing, and pictures of the Leisure Village facilities.

Also included are links to interesting sites such as Google Maps, where you

<http://leisurevillage.us>

enter an address and it draws a map and, if you want, gives directions to or from any two places together with distances and driving times.

You will find convenient links to the LV Emergency Services Web site, the California Earthquake Map (you'd be surprised at how many quakes hit our state every day), and the Computer Club's Web site, with class schedules, other activities and who to contact if you need computer help.

There are also links to the Amateur Radio Club's Web site and more.

All in all, more than 80 clubs, organizations and links are included in one large table. Another table gives all meeting schedules, including activity, location, time, days and contact telephone number.

Where it can be found:

The Leisure Village Web Page can be reached at <http://leisurevillage.us>. This address replaces <http://leisurevillage.org> which has been hard or impossible to access at times.

Who to contact:

If you have a picture of your club or organization members, have a suggestion for improvement or have a complaint, contact Ron Peterson or Bill Robinson.

## CREDIT

Continued from 1

pay the amount owed to them. How much does he have to pay for items he did not buy? \$9,000!

Why were there no calls to verify the amount swiped? Small amounts rarely trigger a "warning bell" in some credit card companies. It just so happens that the small amounts amounted to big ones!

Scene 2:

A dad at a local restaurant paid for his meal with his credit card. The bill came, he signed it and the waitress folds the receipt and passes the credit card along.

Usually, he would just take it and place it in his wallet or pocket. Funny though, he actually took a look at the card and, lo and behold, it was the expired card of another person. He called the waitress and she looked perplexed. She took it back, apologized and hurried back to the counter under the watchful eye of the dad.

All the waitress did while walking to the counter was

wave the wrong expired card to the counter cashier and the counter cashier immediately looked down and took out the real card. No exchange of words — nothing — she took it and came back to the dad with apologies.

Verdict: Make sure the credit cards in your wallet are yours! Check the name on the card every time you

sign for something and the card is taken away for even a short period of time.

Many people just take back their credit card without even looking at it, thinking that it has to be theirs.

For your own sake, develop the habit of checking your credit card each time it is returned to you after a transaction.

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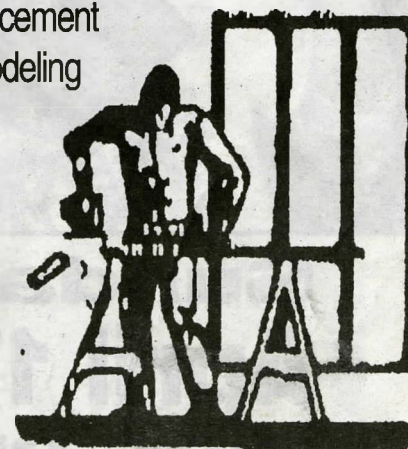
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## CLUB NEWS

### L.V. Exercise Group

By Shiphrah Maller

Things are really looking up. Our wonderful members showed up every day during the rainstorms. We all realize the importance of exercising every day in our unique way. We are also in the midst of our coming election in May, our paid-up membership breakfast (dues are \$3 per year), and our great annual gala picnic in June.

Join us Monday through Friday, from 8:30 to 9 a.m., at the Pavilion next to the pool and find out why the exercises feel so good.

### Billiard Club

By Sam Kay Jr.

Our annual Spring 8-Ball Tournament will begin on Monday, April 4, and run for two weeks. The dates are

April 4,5,7,8 and April 11,12,13 and 14 as required.

We will have A, B and C Groups in the tournament. This will be the first time for the C Group, which will include ladies and men first-timers in tournament play. Our rating committee will have final say on player group rankings. The C Group was created to encourage more players to sign up for the tournaments and to gain experience playing against various players.

We are making good progress in replacing the old billiard table with a new pool table. If everything goes as planned, by the time you read this article, the new table may be on order. Please check the bulletin board in the Billiard Room for updates.

The new 2005 handbook was distributed at the March meeting and is a real eye-grabber. It was designed by Barbara Ohmstedt and printed courtesy of Fox Realty. Many thanks to Al,

Cindy and Nancy.

See you at our monthly meeting. It's every fourth Tuesday in the MPR, with socializing in the Garden Room afterward.

### Farmers Club

By Marjorie Deniston

A special guided tour for our club to the well-known Gardens of the World has been set up for April 5 in Thousand Oaks. Contact Kenney Nelson at 384-9255 or e-mail Kenney.nelson2@verizon.net if you have not already signed up for this special event. There will be a car pool leaving the parking lot by the garden area at 9 a.m.

Another interesting trip will be The Farm Fest at Faulkner Farms, which will be held April 20. This is an "on your own" trip.

The "Patch Patrol" was introduced at our March 4 general meeting. In case

you need assistance while on vacation or sick, the Patch Patrol stands ready to assist you. They are: Hawk Clare, Patches 1 through 15; Joe Foraker, 16-30; Jeffrey Cohen, 31-45; Al Zellman, 46 -60; Joe Dishlip, 61-75; Jim Cooke, 76-89 and Serge Prokopenko, 90-103. For phone numbers, check your Village phone book.

The special speaker at our meeting, Angel Lindenlaub, from the University of California, gave many interesting garden hints. She recommended several books such as: Sunset Problem Solver and

California Master Gardener.

The next general meeting will be held in the Multipurpose Room on June 3 at 2 p.m.

This busy club would welcome you to join us for many happy hours in the garden.

### Jazzercise

By Cathy Friedman

Jazzercise combines the art of jazz dance with the best of today's hottest music

Please see **CLUB NEWS** on 19



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7:30 p.m. Shabbat services every Friday night.

All are invited to participate in the many programs we offer such as Sisterhood, Adult Education (including classes in the Village), Adult Bar/Bat Mitzvah and more. The Temple is a place to worship and commemorate all Life-Cycle events.

For additional information, please contact the Temple Office

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**April 17**  
**6:00 PM**

**Westlake High School Gymnasium**  
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## CLUB NEWS

Continued from 18

to make Jazzercise fun.

Each class is approximately 60 minutes and incorporates these components: a warm-up segment comprising gentle rhythmic movements and jazz isolations for individual muscle groups; an aerobic segment to increase cardiovascular fitness and burn calories; an aerobic cool-down segment to reduce heart rate; a muscle-toning segment with weights to strengthen the hips, thighs, derriere, abdomen, upper torso and arms; and a final cool-down segment to return the heart rate to normal.

This is a great way to have fun, meet people and get in shape. We have a wonderful instructor and a great group of people in the class.

We meet every Wednesday in the AR from 9 to 10 a.m. Everyone is welcome, so why not give the class a try? Hope to see you there.

## RV Club

**By Bill Gardner**

Our February meeting with President Jim Cooke presiding had a great attendance and an enjoyable program.

After the business meeting, Syl Horwald told us of his adventures in RV camping and how to host a camp-out.

Zack Taylor related one of his experiences while living on his boat full-time for many years. This all happened in the South Pacific islands and was a very interesting talk.

We are planning a camp-out to Vandenberg Air Force Base in the next few months.

The RV Club annual breakfast will be held in the AR on June 11. Tickets will be available soon. Be sure to attend for good food, and bring your neighbor and have a good time.

Membership is available to anyone in LV. You do not have to have an RV. Dues are \$5 per person per year.

## Weight Control

**By Connie Santangelo**

Do you want to lose some weight? Our Weight Control Club is here to help you reach your goal. We have many awards and incentives. You supply the motivation.

We meet every Tuesday morning in the Garden Room. We weigh in from 8 to 8:30 a.m., and then we start our meeting. Our admission fee is \$3, and our dues are \$1 per month. See you Tuesday morning!

For more information, call Connie Santangelo at 484-7463.

## Writers Club

**By Jack Burger**

We welcome new members, and I hope to see bulging walls since our group is growing. There's always room for learning, laughing and sharing. If you have never written and wish to join us, or just listen to the fascinating and enter-

taining tales of others, we meet in the Village Room of the Annex Thursdays at 1 p.m.

## Computer Club

**By Ron Petersen**

At the Computer Club's April meeting, set for Friday, April 22, at 10 a.m. in the AR, the Corel Corporation will present and discuss two of its most popular software packages, WordPerfect and Paint Shop Pro.

WordPerfect, once the most popular word processing tool, has been somewhat overshadowed recently by Microsoft Word, but Corel is not giving up. In competition with Microsoft, Corel has recently won some important contracts from the federal government for the use of WordPerfect, and Corel will be telling us why we should take another look at WordPerfect too.

Paint Shop Pro is an excellent device for enhancing and refurbishing our

Please see **CLUB NEWS** on 20

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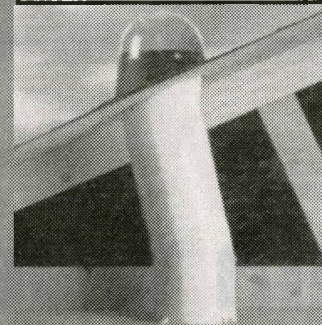
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Continued from 19

photographs, whether they were shot in inadequate lighting, or are grainy, old or faded, or maybe you simply want to beautify your photos.

The Computer Club is dedicated to helping us make better use of our computers, and this presentation is an important one of the many we'll be offering this year that does just that.

## Shakespeare Club

**By Sheldon Ziff**

The meeting in March was canceled due to illness. The next meeting will be on Friday, April 8, at 1:30 p.m. in the Sun Room. We will continue "The Comedy of Errors," from Act 4. For information, call Sheldon Ziff at 388-6453 or Ann Shane at 484-3977. It's free. There are no dues, and all are welcome.

## Single Active Seniors

**By Zelda Greentree**

Everyone who was present at our March 8 meeting agreed it was extremely interesting, and we are indebted to Robert Nathan and Sgt. Harold Hanley for the informative presentation about the Camarillo Police Citizens Patrol and the Citizens Academy. If anyone is interested in becoming a volunteer, you may call the Camarillo Police Department for information.

April 5 is our monthly News & Views. Please come to the MPR for a discussion about any and all subjects. Diverse opinions are welcome!

On April 12, we are having a Pizza Party for all of our paid-up members. Cost is \$3 and, of course, the \$5 membership fee. Please call Sharon at 389-6834 for reservations, which are a

must! It promises to be a fun evening, starting at 6 p.m. in the MPR.

Our next movie on April 19 in the Annex will be the original Japanese version of "Shall We Dance?" This is really an excellent movie.

The last Tuesday of April is Game & Card Night in the Annex.

Watch Channel 25 and look for our posters for all of our activities. For more information, call Zelda at 389-9694.

## Sing-a-long Group

**By Jules Nayfack**

Hey! Want to have some fun? Come to the sing-a-long!

Our attendance is growing, and we are very happy to see new people coming in to our sing sessions. We have three different books of songs, so we are not always singing the same songs.

If you like to sing, great. If you don't want to sing but just want to have fun, this is the place. Whether you are a new move-in or longtime resident, you are all welcome. So are your friends, family and neighbors. Our next two meetings are Mondays, April 11 and April 25. Socializing and music start at 7 p.m. Singing and fun starts at 7:30 p.m. in the A.R.

## L.V. Womens Golf Association

**By Roberta Dearmore**

First, a friendly reminder that dues of \$8 are due to Eleanor Wilson. Don't get left out of the directory!

The Mixed Tournament and Picnic, slated for March 23, was canceled, and there was no 19th Hole Party on March 27, Easter.

Weekly tournaments continue on April 6, 13 and 20, and the general meeting will also be on April 13.

The Tee Timers Golf and

Luncheon (men hosting) will be on April 19 at 12:30 p.m. in the A.R.

Regulation golf will be at Elkins Ranch on April 21. Start time is 9:30 a.m. Cost is \$35.

There will be no 19th Hole Party on April 24. The Club Championship Tournament will be April 27 and May 4.

## Saturday Night Dance

**By Milan Weiss**

The attendance in the AR at the Leisure Village Saturday Night Dance Party has increased, and there are new people dancing, meeting friends and enjoying the live band dance music. It's really a joy to see this activity.

The April schedule of dances are: April 2, Music by Choice, Ken & Ginny Baker, \$4; April 9, Moore Music, Danny and Delores

Please see **CLUB NEWS** on 21

# Leg pain when walking?

This can be one symptom of Peripheral Arterial Disease (PAD). Peripheral Arterial Disease is very common and affects 12 to 20 percent of Americans 65 and older. P.A.D. develops most commonly as a result of atherosclerosis or "hardening of the arteries" which occurs as a result of plaque buildup inside the arteries. The clogged arteries cause decreased blood flow to the legs which can result in pain or cramping when walking. At times this can result in more serious conditions when left untreated.

The risk factors affecting PAD are similar to the risk factors for heart disease, they include diabetes, smoking, high cholesterol, high blood pressure, lack of exercise or physical activity or being overweight. A simple painless screening test called an ankle brachial index (ABI) compares the blood pressure in the legs to the blood pressure in the arms to determine how well blood is flowing and if further tests are needed. We can evaluate this for you. Call to schedule your evaluation. Why wait? Today is a great day to start working on a solution.

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## CLUB NEWS

Continued from 20

Moore, \$4; April 16, Jerry Dokken Trio, \$5; April 23, Tunes R Us, \$4. There will not be a dance on April 30 as another Leisure Village club has the AR for that evening. All prices are per person, all dates are Saturday nights, and the dances start at 7:30 p.m.

Don't forget: If you want to celebrate a birthday or an anniversary, you are welcome to celebrate it with the dance group. You can even bring your relatives and friends. You'll have music and fun the entire evening. Some past celebrants have brought sheet cakes and shared with everyone at break time. But this is not a requirement! Just be there and enjoy your occasion.

Support your Saturday Night Dance Party by just being there. It's a wonderful way to spend an evening.

Smithkin at 484-8132.

Why couldn't the butterfly go to the dance? Because it was a Moth Ball.

### Beginning Bridge

By Raye Gabriel

Beginning bridge classes are Fridays from 1:30 to 3:30 p.m. in the GR.

We are learning how to open with 19-plus points and the responsibility of partner to seek the possibility of slam options with Gerber or Blackwood. Join us to review.

It is a game we play at any age. It has also proven to keep players thinking and has a direct correlation to staying young.

Call Raye Gabriel for more information at 383-0130.

### International Folk Dancing

By Raye Gabriel

Classes are Mondays from 1 to 2:30 p.m. in the AR. Val Daley delights us in teaching new dances and reviews the ones we have learned.

Join us for the joyful satisfaction in dancing to ethnic music and have pleasures in the company of the other dancers. Dancing is a pure physical stimulation.

Call 482-5621 for information.

### Square Dance

By Raye Gabriel

We square dance Tuesdays from 7 to 9 p.m. in the AR. Our caller, Bill Kramer, is known up and down the coast for his singing and easy attitude.

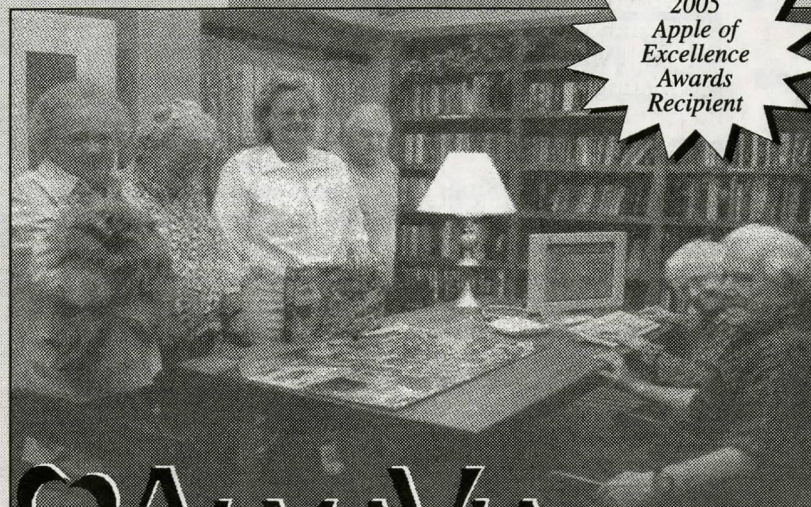
As a square dancer, you can share a special kindred feeling with people who enjoy the same activity you do, just about anywhere you travel around the world.

Call 987-2865 or 484-9928 for any information.

Please see **CLUB NEWS** on 22

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### Country Line Dance

By Ida Kubica

Country Line Dance Workshop meets on Tuesdays from 3 to 4:30 p.m. in the AR. Betty Dean is there at 2:45 to help all newcomers and anyone needing dance step review.

A lot of new dancers are showing up, and we hope they return regularly. The first several classes may be intimidating to a few, but remember, we've all "been there and done that." The brave dancers know that it takes time to implement the dance steps in the brain.

We are a "workshop," not a performance class. Twice during the year we are asked to perform routine dances for different occasions. It is strictly voluntary, and the dancers who got involved ended up thoroughly enjoying the performance.

We dance to different styles of music, such as rumba, country, fox trot, waltz and polka. The dues are \$2 a year that we use for our entertainment pleasure.

Questions? Call Rhoda

## Specials, all mid-day long...

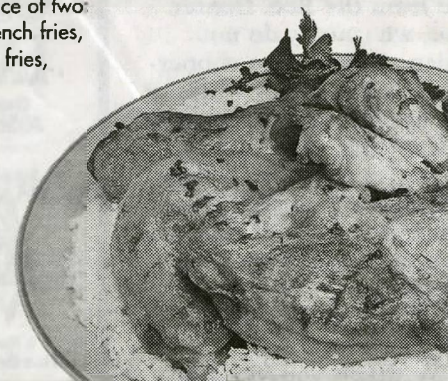
### Ric's Mid-Day Specials

|                         |      |
|-------------------------|------|
| Fish & Chips            | \$11 |
| Grilled Salmon          | \$12 |
| Lasagne w/ Tomato Sauce | \$12 |
| Fish Fry                | \$13 |
| Linguini with Clams     | \$12 |
| Coconut Chicken         | \$11 |
| Blackened Shrimp        | \$11 |
| Prime Rib               | \$16 |
| Chicken Sorrento        | \$12 |
| Chicken Piccata         | \$12 |

### Sandwiches

|                         |      |
|-------------------------|------|
| Prime Rib French Dip    | \$12 |
| California Turkey Wrap  | \$9  |
| Crispy Cajun Chicken    | \$10 |
| Tuscan Chicken          | \$10 |
| Vegetable Stir Fry Wrap | \$9  |
| Double Cheese Burger    | \$9  |

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Continued from 21

## Bocce Ball

By Fran Cohen

The work on putting up a new shade roof structure has been completed, so our Bocce courts are now open and ready for you to join us in playing Bocce Ball on Mondays and Thursdays at 10 a.m.

On Thursday, March 31, Bocce Club members got together to enjoy their annual Ice Cream Social. And coming up in May will be our Spring Pot Luck Dinner.

New members are always welcome. Come and have some fun.

## Leisure Village Travel

By Eugene Foxman

Our current trips include Las Vegas Stardust, San Diego overnight, the Glendale Theatre, Buffalo Bill's in Primm, Laughlin Golden Nugget, the San Diego Wild Animal Park and the King Tut exhibit.

Seats can be purchased for all these trips at the Travel Office. We will keep you posted on the exciting trips coming this summer.

Some reminders, especially for residents who are new: Our buses load at the Recreation Center. The trip escort is there to ensure your safety and comfort. Please don't ask our escorts to arrange transportation to and from the Rec. Center. Also, we usually do not assign seats. Please cooperate with the escort while you are on the bus. Remain in your seat when the bus is moving and return to your seat after reboarding the bus. If, for some reason, you wish to change your seat, ask the escort for help before taking another passenger's seat.

We thank you for your patronage and hope you will travel with us again and again.

For more details, watch Channel 25 or visit the

Travel Office, which is open Tuesday, Wednesday and Thursday from 9 to 11:45 a.m. The phone number is 482-8062.

## L.V. New York Club

By Gerald Schulman

At our next meeting, April 7, the New York Club will proudly present Sharyn Scott, singer extraordinaire. Ms. Scott has appeared on the stage and in a number of movies. She has appeared at the Shubert in "Evita" and at the Mark Taper in "Wire."

On Sunday, June 26, the Big Band Dinner Dance will take place. Tickets will be sold at the April 7 meeting. They are \$19 for members and \$21 for non-members. Set your own tables. Call Eileen at 388-0618 or Florence at 482-5001.

If you have not paid your membership dues, please do. The dues permit the club to give you top entertainment and hold many special events.

We look forward to many outstanding events over the coming year under the dual leadership of Ida Roberts and Lou Schwab.

We are the club leader in Leisure Village. Let's keep it that way. See you at our next meeting.

## Racquet Club

By Anne Wolfson

The Racquet Club meets the second Wednesday in the Multi-Purpose Room at 7:30 p.m. We welcome all tennis, paddle tennis and table tennis players. For those who want to learn how to play paddle tennis, there will be lessons given on a Friday, between 11 a.m. and noon. Check the tennis board for dates.

There will be a Pizza Party on August 11 after the paddle tennis tournament, so start practicing! Our group is a fun group, so come join in the fun.

Our new officers for this year are Ed Pollaine, President; Macon Epps, Vice President; Betty Stallman, Secretary; Fran Greenwald Frank, Treasurer; Reva Shpiner, Communications; and Dorothy McNulty, Mary Kovack and Louise Hauser, Refreshments.

Our guest speaker was Daniel Guiteras, a physical therapist, who spoke on how to prevent falls. This was very interesting, as it is

very easy to fall playing sports if you're not careful, especially those of us who are over 70. He also told us not to let vanity get in the way. If you have a fall and have to use a walker, it's much safer.

Our best wishes for a speedy recovery for Henrietta Timothy.

## Solo Club

By Cleo Cooney

The Solo Club April Pot Luck Dinner will be held in the AR at 6 p.m. April 8. If your last name begins with the letters A-D, bring dessert; E-Q, bring salad; and R-Z, bring a main dish.

The business meeting and brown bag lunch will be in the Sun Room on April 15. Lunch is at 12:30 p.m. and the meeting is at 1 p.m.

Dues for 2005 are \$5 and are now due. Send a check to Marion Jayne at 13218 Village 13 or bring it to the pot luck dinner or business meeting.

Visitors are welcome. Call 484-5112 or 482-8395 for information.

## Keyboard Club

By Bill Marvel

April's Keyboard meeting will be in the AR on Friday, April 22. This is the fourth

Please see **CLUB NEWS** on 23



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## CLUB NEWS

Continued from 22

Friday of the month and all regular meetings of the club in 2005 will take place on the fourth Friday of each month.

Many Villagers are so pleased when they have such warm and wonderful feelings when their favorite musical requests are played for them by keyboard instruments or other instruments are sung with accompaniment.

The Keyboard members have such extensive backgrounds and experience that their response to requests is so great and rewarding. Villagers who are not members are always welcome, and some of them become regular members and enjoy the expanding musical groups and new sounds.

## Woodshop

By Martin Alfred

The Woodshop Committee members have now invited LV residents to bring in their wooden items for repair on Tuesday and Wednesday mornings.

Need help with a wood project? Our experts are ready and willing to help you. Like a TV commercial says, "Come in sad, go home happy!" Any questions, call Sid at 482-5341.

## Veterans Club

By Martin Alfred

Our next Veterans Club meeting will be Thursday, April 28, in the MPR at 7:30 p.m. Our guest speaker will be Dr. Albert Sattin, a psychiatrist at the Van Nuys Veterans Hospital. He is a nephew of Sol Rubenstein, one of our members. It promises to be a very interesting session.

In March, Bud Miller, a former Marine who was a lucky survivor of the battle for Iwo Jima, spoke about how he recorded some of his difficult experiences in a short book and suggests we

veterans try to do the same.

All are invited to our meetings, where refreshments are served. For more information, call Marty at 389-1610.

## Women's Club

By Eldora Barton

The Women's Club celebrated St. Patrick's Day early in March with the Ventura County Museum of History & Art players. They presented an eventful afternoon of fun and laughter with their program, "A Wake for Uncle Shamus." True incidents from early Irish pioneers of Ventura County were woven into a clever story of a 1933 wake, with toasts aplenty.

General meetings are informative as well as social mixers. Join us April 7 at 1:30 p.m. in the AR for a short business meeting and then entertainment. This will be a swinging local dance band: Emily Danimen and the Seniors of Note. Bring your dancing shoes and toe-tap the rhythm.

The Tuesday morning workshop women are busy preparing new handcrafted articles, including all holiday items, infant clothes and blankets, scarves and many more. They have lots of ideas. Join them any Tuesday in the MPR from 9 to 11 a.m. Sales take place at this time also.

The Trading Post this month will be Thursday, April 14, from 10 a.m. to 1 p.m. in the AR. It's always good.

## L.V. Chorale

By Elise Perlmutter

The Leisure Village Chorale is rehearsing for our Spring Concert, which will be given on Sunday, April 17, at 2 p.m. in the AR. The theme of this concert is "Americana," and it features the songs of various American composers.

Following the concert, a raffle will be held that will include a variety of items.

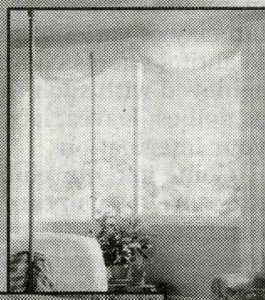
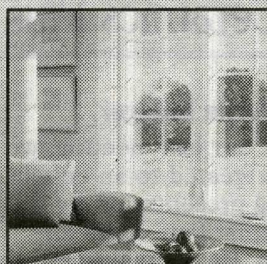
The grand prize will be a beautiful framed and matted 22-by-26-inch scenic photograph.

Tickets for the concert and raffle will be sold starting on March 8 and thereafter every Monday from 9 to 11 a.m., every Wednesday from 1 to 3 p.m. and every Friday from 9 to

Please see **CLUB NEWS** on 24



- Harold Brodsky



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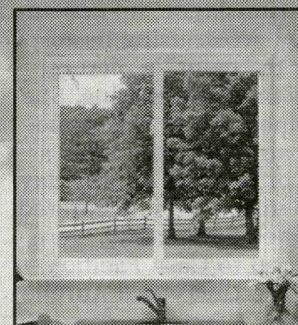
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Continued from 23

11 a.m., including the day of the concert. The concert tickets are \$5 each, and the raffle tickets are \$1 each or six for \$5. Good luck!

For more information, call 484-2492.

## Garden Club

By Naomi Balfour

The Garden Club will hold its monthly meeting on April 14 at 9:30 a.m. in the Multi-Purpose Room.

After the business meeting, Jerry Sortomme will show pictures and speak about restoring the neglected orchard and gardens of the Santa Barbara Mission to create a living museum. When completed, the restoration will show the orchard and gardens as they were when the mission was established in the early 1700s. Many volunteers, including schoolchildren, are working on the project, which is under Jerry's direction. We have had Jerry several times before as a speaker and always found him very interesting and informative.

Come early for goodies and socializing, and bring a friend.

## Village Painters

By Aurelie Zachary

Our March 2 meeting was followed by a demonstration by Marion Jayne, an accomplished artist, using tissue paper to "paint" a picture. It was most fascinating. She explained that it was something anyone can do. It's a great project for a rainy day.

Valentine bags, decorated and filled with candy, were delivered to Casa Pacifica by Marge Curry and Aurelie Zachary. A letter of appreciation was received.

Pictures in the library for the months of April and May are by Marge Curry and Aurelie Zachary.

## L.V. Mens Golf Association

By Mannie Abbate

Come to the meeting on Tuesday, April 12, at 2 p.m. in the MPR. Refreshments start at 1:30 p.m., so come in early and mix with the other members and guests.

The 30th Anniversary Celebration will continue on meeting days — April 12, May 10 and June 14. Come to the First Tee about 7:30 a.m. for coffee, juice and sweet rolls. At 8 a.m. we will have putting or chipping contests with real money and LV Dollars awarded as prizes. All attendees get LV Dollars merely for showing up. You do not have to play nine or 18 holes of golf in order to participate in the 8 a.m. putting or chipping contests. You can even just come to share in the Continental Breakfast and watch the festivities.

The 30th Anniversary Celebration will culminate on June 15 with the Gala Installation of Officers and Awards Luncheon in the AR. At this meeting, an auction will be held where all those LV Dollars can be used to bid for prizes. If you have nine \$100 LV Dollars, you can trade them in for two \$500 LV Dollar bills. See Bud Miller for the exchange. The mint has run out of greenback paper and would like to recycle the \$100 bills.

On April 5, we had the Super Seniors and Super Seniors Tournament as well as the regular

Tuesday tournament in the Village. Results were not available when this article went to press.

On April 19, we are hosts for the Tee Timers Golf Tournament and Luncheon. Sign up on Tuesday or Wednesday mornings at the First Tee. LV Mens or Womens Golf Association membership is required for all golf activities. Golf fee is \$1. Luncheon tickets are \$4. Menu includes salad, lasagna, cheesecake, coffee, wine and soft drinks. BYOB.

On April 13, we play regulation golf at Elkins Ranch. Cost is \$36, including cart. On May 5, we will play the Tournament of Champions at Buenaventura Golf Course. This is our first tournament at the newly renovated course.

Watch Channel 25 and the signs at the course for further information.

## Ceramics Plus

By Martin Ettinger

At our last meeting, we were treated to an enlightening presentation by the ceramist Paul Rumball-Petre. He demonstrated the many uses of engobe, a liquid clay of various colors. Beautiful effects can be achieved with such things as doilies, leaves, lace and your imagination.

Come join our club for exposure to sculpture, ceramics and origami. We meet in the Ceramic Room Monday and Thursday from 9 a.m. to noon.

## Players Guild

By Leonard Eskovitz

The Players Guild is proud to announce that our production of "Hello Dolly" will be presented for five performances. There will be four evening shows and one matinee. The evenings at 7:30 p.m. will be on Wednesday, April 27; Thursday, April 28; Friday, April 29; and Saturday April 30; and the matinee will be

on Sunday, May 1 at 2 p.m. Reserved seat tickets are \$7 and can be exchanged up to 24 hours before the show date.

Ticket sales will be in the lobby on Mondays and Fridays from 9 to 11 a.m. and Wednesdays from 1 to 3 p.m. Additional information on ticket sales can be had from Barbara Stone at 388-8867.

We hope to see all of you at the show.

Please see CLUB NEWS on 25



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## CLUB NEWS

Continued from 24

### Camera Club

By Jerry Cohen

The March competition drew a remarkable total of 72 entries, proving that photography is alive and well in Leisure Village.

The Assigned category for the month was Doors and Windows, and the first-place winner was Don Treadwell, followed in second place by Louise Waln. Third place honors went to Jerry Spector. The Honorable Mentions were by Milt Mankoff and Marlene Votion.

The Open category winner was Jerry Cohen, with Duane Waln earning second place and Vic Fledge taking third place. The Honorable Mentions were by Bill Robinson and Don Treadwell.

In the Digitally Modified division, the first place winner was Jerry Cohen, with Vic Fledge taking second place and Don Treadwell earning third place. Professional photographer Tim Hauf was judge for the evening.

The April 6 competition will feature Birds and Animals as the Assigned category.

Everyone is invited to the competition nights on the first Wednesday of each month and the always-interesting program nights on the third Wednesday of each month. Meetings start at 7:30 p.m. in the MPR. Refreshments follow.

### Concerned Homeowners

By Ethel Ann Pemberton

The Concerned Homeowners Club meets on the second Thursday of every month.

At the March 10 meeting, the guest speaker was Daniel Uhlir of the Long-Term Care Services of Ventura County (Ombudsman Program). He explained that the volunteer advocates of this organization are responsible for the periodic inspection of assisted living facilities within Ventura County to

ensure that elderly residents are receiving quality and dependable care with dignity. A question and answer period was followed by refreshments. For further questions about the Ombudsman Program, you are invited to call 656-1986.

The next meeting will be held on April 14 at 7:30 p.m. in the Multi-Purpose Room. There will be no speaker, and members and guests have been asked to bring their concerns and comments about the Village to this open meeting.

Hope to see you on April 14 for fellowship, fun and refreshments.

### Channel 25

By Jack Whalen

April Fool's Day on Channel 25 begins with both 10 a.m. and 5 p.m. showings of the Women's Club's "Toast to Uncle Shamus," while on Monday, April 4, we will show live the monthly LV Open Board Meeting.

Wednesday, April 6, is the Milt Mankoff & Co. "What Was My Line?" A repeat of the April Open Board meeting will play at 10 a.m.

On Friday and the following Monday will be Lee Edwards' "Movie Reviews."

Wednesday, April 13, we feature a Ventura County Fire Department program, "Community Fire Education."

Friday, April 15, is Ed Pollaine's "Investments."

Easy-to-listen-to Lillian Hawthorne's "Book Review" will play on Monday, April 18, and on Wednesday will be the Recycle Water Project "Waste Not."

Mannie Abbate, formerly a New York City attorney, will be interviewed by Larry Sawyer on Friday, April 22, and, speaking of law, on Monday we will have a law talk on "Social Security."

On Wednesday will be a repeat of the 1996 Women's Club show, "The Great Scot."

The last showing for the month will feature the Players Guild takeoff 1996 show titled, "Carol Burnett."

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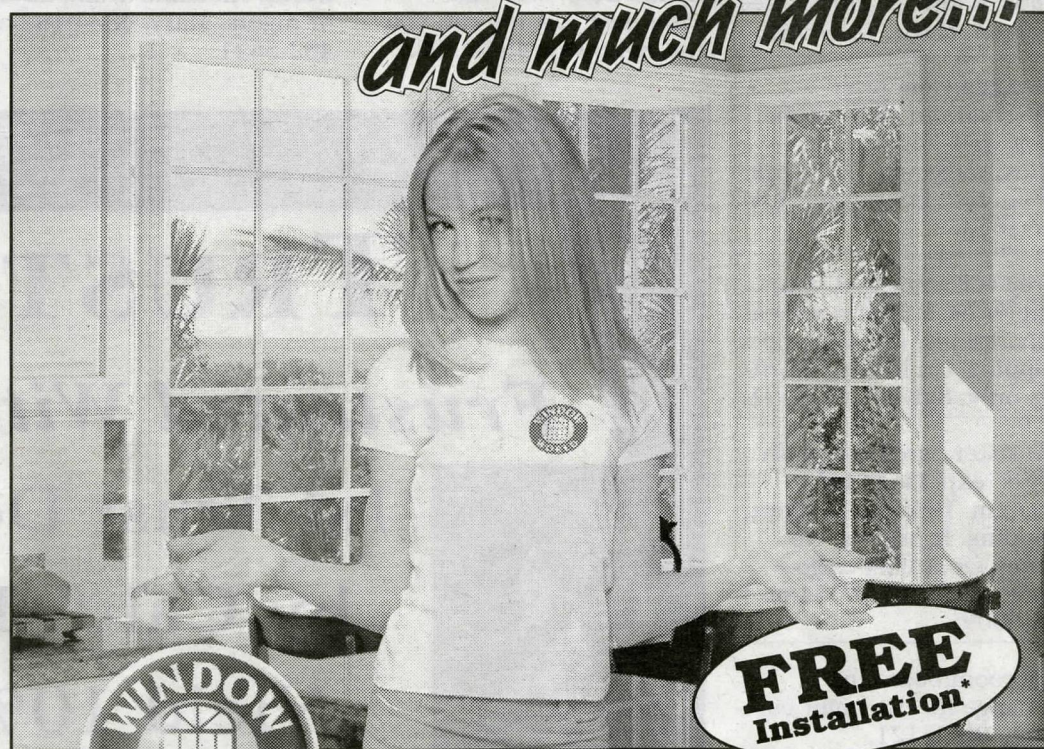
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Loving, caring caregiver, excellent references, dependable, reliable, reasonable rates, over 10 yrs. experience, worked in LV. Call Aileen 984-2364.

Housecleaning husband-wife team Alicia & Oscar. Windows, screens in/out. From Ventura to Woodland Hills. Free estimate. Excel. refs. Lv. message, 383-7863.

Hugo's Gardening & Landscape Service. Lawns, planting, sprinklers, sod, weeds, hauling. Call for free estimate. Hugo, 482-0985.

Ahumada Concrete: Construction, slumpstone, block walls, driveways, patios, walkways. All types of concrete masonry. Juan, 487-1613.

Caregiver will assist you with baths, laundry & meal preparations, drive to appts, shopping. No live-in, mornings only. Sylvia, 388-4691.

Two sister caregivers with 18 yrs. exp. Good ref. a.m./p.m. Drive to Dr. appt, shopping, It hsekng. No agency fee, salary negotiable. Alma, 987-6054 or 216-8009.

Free room/board in exchange for lite night caregiving, 985-3121.

Build, upgrade, fix, install network & maintain PC systems. Install DSL/wireless svc. Provide in-home training. LV resident, 987-2408.

Caregiver, experienced, certified, reliable, European descent, references available. Anita, 428-3749.

Housecleaning & pet sitter by Charlene. LV res. 482-3086 or 276-0380.

Need companionship? Caregiver, trustworthy, dependable, caring, good moral character. Good recom. Village clients. FT/PT. Myla, 488-6002 or 512-1941.

### About ILV's classified ads

ILV will accept ads from LV residents for properties which they own personally, or ads of a non-commercial nature which offer jobs or services to Villagers. Use a full-sized sheet of paper and place in the ILV box, which is next to the Sewing Room door. One to five lines of 24 spaces each is \$4 a month. Each additional line is \$1 each. There is no charge for items or services offered free of charge. Full name and a valid current address and telephone number of the advertiser must be included with each ad, but need not appear in the ad. For deadline information, see Page 2. ILV does not inves-

Need help? Drive you to appts., shopping, run errands, help with home projects, cook, read, troubleshoot problems. Ref in LV 4 yr. Reliable, dependable. Louise, 388-9771.

Lynne Lerz. Massage Therapist. Let me rub you the right way. 484-2308.

Help with It hskping, org. hsehold, cook, laundry and Dr. visits, hair cut and styled by licensed cosmetologist. Call 488-6365.

Exp. caregiver. Good ref. in LV. Assist with all your needs. All shifts avail., days or nights. Mary, 483-0182 or 482-5621.

Lawyer, experienced, Ivy League educated, does house calls. General & elder law. 1-800-475-5003.

Care of elderly or chronically ill patients. Dependable & experienced. Call Dann, 987-2320.

Filipina caregiver/housekeeper avail 24/7, fluent English, trained in first aid. Exp. w/elderly & young. Reas. rates. Excel. cook with dietary skills. Nena, 383-3611 or 208-7458.

Spring cleaning? Buying now items from the 1920s to 1980s. Pottery, dishes, knick-knacks, dolls, old books, linens, art, jewelry, etc. References. Call anytime, Karen 373-0605.

For rent: La Jolla home on golf course. Completely remodeled kitchen. \$1,905. 300-1330 or 241-5656.

Abel Martinez Construction. Room additions, concrete, masonry, plastering and home improvement. Call Armando, 485-4989.

Edward's Enterprises Home Repairs. Many handyman services: electric, plumb, paint, fence, fascias, plexiglas panels, cabinet pulls, drywall, doors, screens, hang curtains, pictures, patio cover, inserts, clean garden, trim, haul and other handyman chores. Refs. We are handymen, not contractors. 987-2441.

Please see **CLASSIFIED** on 27

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Continued from 26

Music lessons in your own home. Piano, keyboard, organ, guitar. 44 yrs. teaching exp. Karen Raso, 383-3635.

Notary Public, serving client's needs. I come to you. Harold Goldwasser, 11222 Village 11, 445-2912.

Pet sit. Reliable experienced LV resident is available to attend to your pet while you are away. Call Patricia, 484-0646.

Village Handyman. Free estimates. No job too small. 35 yrs. construction experience. Gene. V. 44. 383-8088 or cell 818-259-5108.

Notary Public. Pay bills, bank statements, etc., at your home. Retired legal asst. LV res. Renee Kramer, 484-6910.

Ex-taxicab driver will drive you to any appts. Doctors, friends, errands, shopping, etc. Serving LV since 1980. Jack, 482-0978.

Caregiver: Reliable, experienced, reasonable rates. No agency fee. Jean, 986-4772 or 479-4367.

Notary Public. 16 yrs. exp. Village res. Will gladly come to you. Have Durable Power of Attorney, other forms. Mary Ellen, 987-7920.

Caregiver/vocational nurse w/references, compassionate, live-in companion. Weekends OK. Call Rita, 818-298-3795 or 818-494-4709.

Air conditioning & heating contractor. Service & installation. Replace old unit with high-efficient unit. Sr. discounts. Adams Air Systems, 987-4660.

Certified massage therapist, Resident in V. 16. Call for appointment. One-hour massage, \$45. Linda Marquez, 389-1072.

World Health Care Service. Rates adjusted to income. Live in or out. Exp. caregiver with good moral character. 405-1001 or 405-5501.

Filipina caregiver. Lives in LV. Compassionate, friendly, dependable. Avail. Mon.-Fri. Exc. refs. Nemy, 388-9400 or cell 233-4554.

Used electric wheelchair (Mini-Jazzy) Runs great, new batteries. \$1,100. Will include power lift for free (Installs in auto trunk). Virginia/Ronn, 987-2171.

Allergies, smoke, pets: Purified air for home and car. Drink, cook & shower w/pure water. Call Janice, 987-1819.

Wanted: Pleasant 24/7 live-in caregiver w/refs. for active, female LV stroke victim. Licensed driver, non-smoker, female. Starting \$130 day, nice room/board, TV, Internet, etc. Insist on proper payroll taxes. Active orgvr to accompany patient in pool, take her on outings in patient's car. Mike (patient's son) 520-275-9278.

Experienced caregiver provides in-home care, driving, shopping, cooking. Excellent references from LV clients. FT/PT. Christopher, 551-6652.

Ladies and gentlemen too: I buy your old stuff, antiques & collectibles from 1900 and before to '30s, '40s, '50s, '60s until now. Pottery, art glass, silver, kitchenware, glass, jewelry, handbags, etc. Call Patricia in V. 44. 383-8088.

Birdsitter needed to care for my cockatiel in my home in Camarillo beginning May. M-F 4:30-6:30 p.m. Occasional req'd a.m., wknd shifts. \$7.50-\$10/hr. No direct bird contact. 384-9238 evenings.

Anyone looking for a caregiver, ask for Connie, Who took care of Ms. Piaza for 3 years in 5101. Connie, 760-0700.

Caregiver: Full/part time with good LV references. Call Ann, 302-7140 or 388-6439.

Wanted: Danish Modern furniture and other items from '50s, '60s. Henry, 445-7778.

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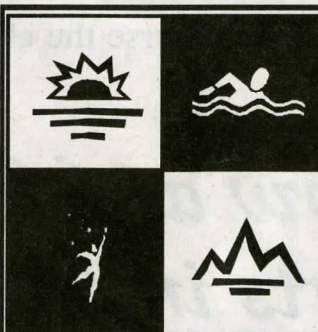
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