

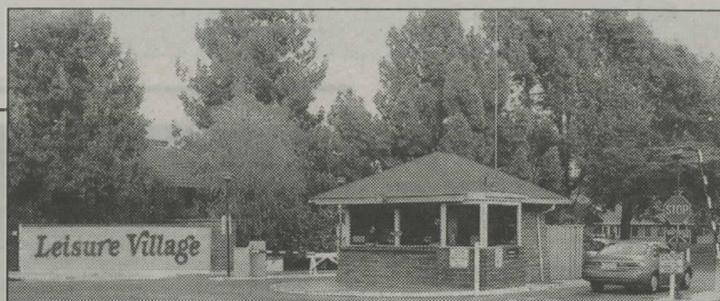
INSIDE LEISURE VILLAGE

Vol. 25 No. 4

An Active Senior Community

Pleasant Valley, Camarillo, California

January 7, 2005



High-tech criminals have 'gone phishing'

By Steve Arthur

(Editor's note: The writer is a senior deputy with the Ventura County Sheriff's Department.)

Technology is becoming an attractive convenience for individuals looking to avoid the hassle of an errand here or there. As we become more reliant on and comfortable with media

such as the Internet, we are constantly at risk of identity theft and fraud.

High-tech criminals are using technology to scam unsuspecting victims out of large amounts of money as well as their personal peace of mind.

The Internet is becoming a hunting ground for these high-tech criminals, and

one fast-growing scam is a technique called phishing.

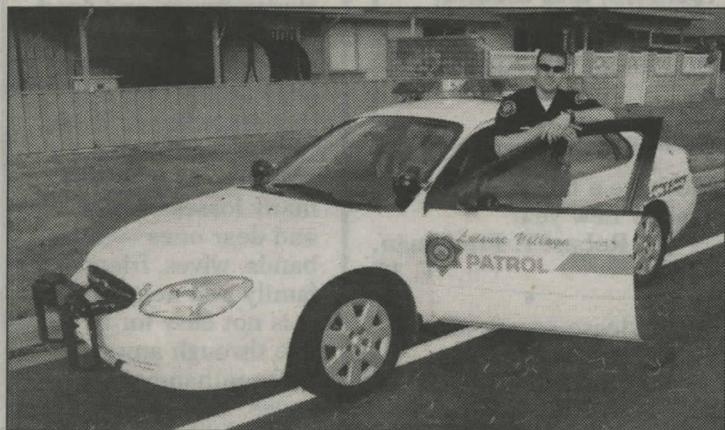
Phishing, or password harvesting — hence, fishing — is a way for thieves to lure sensitive information, such as your Personal Identification Number (PIN), account numbers and passwords, while using the facade of a trustworthy organization.

Most scams approach their victims pretending to be an online resource — such as a bank, auction house or Internet provider — and subsequently target users of these resources.

Phishers normally initiate contact with their victims by sending out a large bulk e-mail, which appears to be from a bank and is intended

to evoke both fear and a need for immediate action. The e-mail alerts the victims to the deactivation of their account and informs them of the need to reactivate their account by sending an e-mail with their account number and PIN. The e-mails will often send

Please see **PHISHING** on 17



Leisure Village Patrol Officer Denny Rivas stays ready to remind LV residents of traffic laws.

2 Villagers who change our lives

By Joseph Benti

If Mick Jagger and his Rolling Stones still "Can't Get No Satisfaction," maybe they ought to meet Leisure Village's Dorothy and Burt Swallow, an octogenarian couple who long ago learned that volunteering is a quick and sure way to find satisfaction in life — the kind of satisfaction that is likely to be deep and longer lasting, the sort many Americans say is often missing from their lives.

The Swallows, who celebrated their 66th wedding anniversary in early December, actually met in 1935 when they both lived in Inglewood. She was 16, and he was 22. That's when her father made her the only woman in Webb's Mounted Whites, his equestrian troop. Burt was one of



Dorothy and Burt Swallow exemplify all that is right with Leisure Village.

six male riders in the act that performed from 1935 through 1937 in some of the biggest venues in Southern California.

Oh, and to foreshadow what was to come for many years, all were volunteers.

From that day to this, the Canadian-born Dorothy

(now 84) and Burt, the Nebraska-born farm boy (now 88) have been finding and giving satisfaction, enjoyment and friendship through the simple, selfless act of volunteering, a habit they brought with them in

Please see **SWALLOWS** on 18

Remember: It's the law

By Bob Koster

I'm guilty, but I am not alone.

My crime? There are two traffic laws that are not what I thought they were.

Having just purchased a \$28 copy of the California Traffic Code, on balance, I know most of what the law

allows and what it does not allow.

But when it comes to pedestrian crosswalks, I share a common ignorance with some friends and others.

Until a few weeks ago, I was certain that the law

Please see **LAW** on 17

Plug-in room freshener can trigger house fire

This was originally written by a lady whose brother and his wife learned a hard lesson recently. Their house burned down — nothing left but ashes. They have good insurance so the home will be replaced and most of the

contents.

That is the good news. However, they were sick when they found out the cause of the fire.

The insurance investigator sifted through the ashes for several hours. He had

the cause of the fire traced to the master bathroom. He asked her sister-in-law what she had plugged-in in the bathroom. She listed the normal things: curling iron, blow dryer, etc.

He kept saying to her,

"No, this would be something that would disintegrate at high temperatures."

Then her sister-in-law remembered she had a Glade Plug-in in the bathroom.

The investigator had one

of those "Aha!" moments.

He said that was the cause of the fire. He said he has seen more home fires started with the plug-in type room fresheners than any-

Please see **FIRE** on 7

It has come to the attention of the Building & Grounds Committee that people representing themselves as rain gutter cleaners are actually not doing the job you are paying them to do.

If they are finishing in 15 to 30 minutes, they are not getting the job done. You know the job is done well if they can demonstrate that perfectly clear water comes out of the gutter spouts when they send water through them at the end of the job.

Cleaning rain gutters attached to roofs and patio covers is a labor-intensive and lengthy process. Recently, one of our committee members had clogged rain gutters cleaned by Jon and Pat Amelsberg of V. 44. They worked for hours until the roof and patio gutters were cleaned out completely. This is not a job that can be done in a matter of minutes.

— Sylvia Stoller, V. 13

This is prompted by one more person telling me that they never bring their garden flowers into the house.

I understand about allergies, but you others are missing out on the beauty of a single flower on your breakfast table, and it's even more special if it is in your garden and in a beautiful vase.

Georgia O'Keeffe, who has a book of her paintings called "One Hundred Flowers," claims that most people don't see flowers. They only see color.



The Women's Club recently installed officers for 2005. Shown from left are Mickey Knapp, 1st Vice President; Shirley Francis, Secretary; Betty Andersen, Corresponding Secretary; Martha Webb, President; and Eleanor Thomas, Outgoing President. Not pictured are Donna Duke, 3rd Vice President; Dorothy Swallow, 2nd Vice President; and Rosemary Woody, Treasurer.

I've heard that the Japanese, who may have small homes, enjoy having one beautiful thing to enjoy, and it is often a flower.

So why don't you try this? You'll like it.

— Dora Cronyn, V. 15

P.S.: Putting your cut flowers outside at night will lengthen their beauty significantly.

It is with great difficulty that I try to put into words the feelings I have for everyone's reaction to the passing of my wonderful wife, Hilda. You

were all so generous and sincere with your outpouring of sympathy cards, phone calls and offers of food and companionship. The turnout at the memorial service was beyond my expectation.

She was not involved socially for some time, but she was remembered for the years past.

I hope I expressed myself by saying thank you, thank you, thank you from me and all the members of my family.

As my darling wife would say, "Zie gezundt," (Be well)

and have a happy and healthy new year.

— Robert F. Freedman, V. 17

Please accept all my most sincerest thanks for your concern and good wishes during my recent surgery. Your cards, tributes and phone calls are truly appreciated.

I am thankful to be living in an environment where people care for other people.

— Leatrice Posner, V. 23

Joseph and Edith Kremer would like to thank all our friends and neighbors for their many cards and good wishes for Joe's surgery. He is doing very well.

— Joe and Edith Kremer, V. 32

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.

Caring Community lecture set for Feb. 4

By Milt Mankoff

We, who live in Leisure Village, are indeed fortunate.

Surrounded by hills and trees and cared-for gardens and lawns, it is a place of beauty and peace. People are friendly and caring. Wonderful activities are planned for us. Even though we are adults, we want to keep learning and improving ourselves.

However, life is not always happy and good. After all, we are seniors and prone to the problems that accompany that stage in our lives. We are confronted with and have experienced many losses of near and dear ones — husbands, wives, friends, family and neighbors. It is not easy for us to live through any of these unhappy experiences.

On Friday, Feb. 4, from 1 to 3 p.m. in the Multi-Purpose Room, Lillian Mankoff, a Licensed Clinical Social Worker, will speak about "The Caring Community," with emphasis on being a more effective helper during those trying times. She brings many years of experience in dealing with loss and the grieving process.

Sign up now in the Rec Center office for this free lecture.

Deadlines for next month

The Display Advertising deadline for the February 2005 issue will be Monday, January 10, at 5 p.m. Deadline for letters, club news, stories and photos is Saturday, February 15, at 5 p.m. Publication is scheduled for February 4. 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.

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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.

Revisit television's early days of humor on Jan. 9

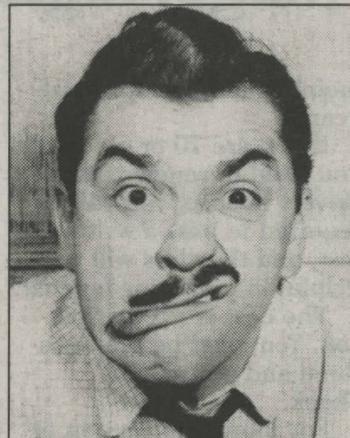
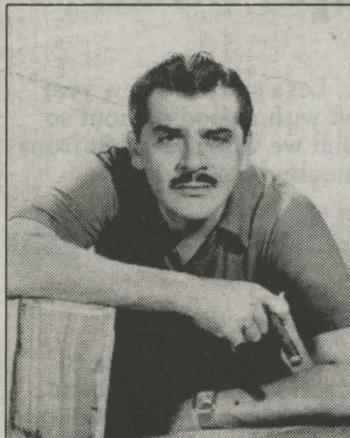
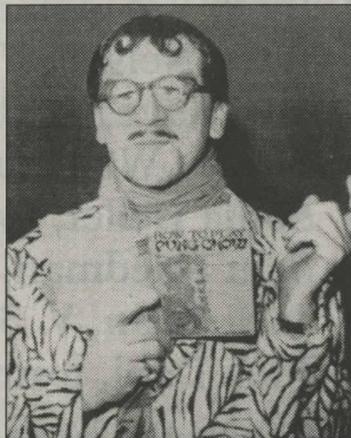
By Bob Koster

Movies are better than ever. Old movies are, anyway.

The last movie night was interesting to me. We showed "The Bishop's Wife," a movie from 1948; that's 56 years ago. We didn't have as full a house as usual, probably 120 or so when we usually have 180 or so. That's entirely understandable. "The Bishop's Wife" had been broadcast earlier that same day on the Turner Classic Movies channel. Those silly people at Turner didn't bother to check with me before they scheduled it! Can you imagine?

I look at it this way. 120 or so people decided that it would be more fun if they came to the screening than if they saw it on their TV set. You know what? They were right! It's the old theater/campfire/neighborhood meeting feeling, enhanced by a wonderful piece of entertainment. It is always more satisfying to see a movie in a theater with a group of like-minded people who enjoy the same entertainment we do.

Speaking of which: So many of you nice people come up to me after a screening (or even before, sometimes) to tell me how much they enjoy seeing those old movies over again. I always appreciate people who show their appreciation.



The many faces of Ernie Kovacs will be seen and discussed on Jan. 9 in the AR.

Just want to let y'all know that the reason I do this is because I love old movies. I love showing them and sharing the experience with my friends, just as you would if you invited some friends over to watch a show on TV in your living room. The popcorn and punch? Well, what would a movie be without popcorn and punch?

I get just as much pleasure out of sharing my passion with you all, that you do by enjoying it with me. It's mutual. I'm too old now to do things voluntarily that I don't enjoy. I show the movies because I enjoy doing so. I love seeing them again in the theater with a booming soundtrack and an audience that laughs at the jokes. Just thought you all should know that.

On Sunday, Jan. 9, at 7 p.m. in the AR, we will have

a very unusual evening. Television was invented by a series of people, notably Vladimir Zworykin and Philo Farnsworth. If that silly old World War II hadn't interfered, we would have had TV much earlier than we did. Remember, there was a real-live broadcast from the New York World's Fair of 1939, with Mayor Fiorello LaGuardia giving his all for the cameras.

The average household didn't get TV until after the war, however. By 1947 or '48, many of the wealthier homes had it, and many amateurs had built home TV sets from kits, or from scratch, or by gosh and by golly.

I remember going to a friend's house in 1947 and watching something on a minuscule TV screen with a huge magnifying glass mounted in front of it,

which meant that only the center of the screen was in proportion. As you looked farther and farther toward the rim of the magnifying glass, things became more and more distorted.

And color? Fergit it!

Then my Dad got a set in late 1948 and I used to watch TV news with — you bet — Stan Chambers. God bless him, he's still broadcasting yet today. And on KTLA, my friend Cleve Landsberg's father, Claus Landsberg, was experimenting with remote news broadcasts. One of the first was the incident — remember it? — when little Kathy Fiscus fell down a well. The whole world waited to see if they could rescue her from that well where she was wedged about 30 feet down.

At the same time, a few movie clowns, and a few radio personalities, were

just beginning to show an interest in this new medium. Uncle Miltie regularly used his TV show to exhibit his large wardrobe of ladies' clothes, remember? But these were just stage shows performed for the camera. They were very amusing, and good time-filler for the networks, but not very inventive.

It took that genius, Ernie Kovacs, to see what television's capabilities were. His peculiar sense of humor was also shared with a huge audience at the time. His characters — Eugene, Percy Dovetonsils, and the rest, were to set the tone for decades of TV comics to follow.

We'll see some of his shows on Jan. 9. Then there will be a break, and we'll see some more from his archives. These are never seen on TV anymore, so unless the folks from Turner Classic Movies are reading this article and decide to compete with our own Movie Nite again, we will have a good audience.

On Feb. 13, we will be given another treat — another movie by Douglas Fairbanks, Sr. From 1920, "The Mark of Zorro," the original. More on this in my next article.

As always, the movies, popcorn, punch and tepid coffee are free. Bring your friends and relatives. Bring friendly relatives.

See you at the movies!

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MEMORIAMs

2005 brings variety of classes to Leisure Village; signups soon

HEBREW CLASS

By Ben Racowsky

You can learn to read Hebrew in six easy lessons. Come join us every Tuesday at 1 p.m. in the Garden Room. Private lessons start at 1 p.m. with Ben Racowsky, teacher.

There are no dues or membership. Just come and show a desire to learn. We have fun while learning. Prove to yourself you can do it. Call me at 445-8284.

55 ALIVE

By Naomi Balfour

The Education and Recreation Committee is offering the next 55 Alive safe driving class on January 20 and 21 in the Multi-Purpose Room from 1 to 5 p.m.

Licensed drivers who live in the Village are eligible for registration. The main reason for taking the class is to make you a safer and more careful driver, and you qualify for a discount on auto-

mobile insurance for three years.

If you are 70 or older and you need to renew your drivers license, you will be required to pass a written test, and the class will be helpful in preparing for that.

The cost is \$10 per person. You must be pre-registered and pre-paid by check.

For more information or to register and pay, call Naomi Balfour at 987-9851 or Ruth Miller at 987-8162.

BETTER BREATHING

By Lorraine Comer

Hope all your holidays were as great as you all wanted them to be and that you continued to do your pursed-lip breathing as necessary.

We will resume breathing sessions on the second Wednesday in January — Jan. 12 — as usual in the Garden Room at 10 a.m. Bring all your questions and even some answers for other members' questions, and we will continue to practice better breathing.

Let's start the new year off with a good turnout so that we will all benefit from meeting together.

TEACHING ENGLISH

By Beverly Wallace

Classes on learning to teach English as a second language will be offered in the Garden Room on Jan. 22 and 28 from 9:30 a.m. to 4 p.m.

Laubach Literacy, a non-profit organization, provides the training, books and, when you're ready, students, at no cost to you. You'll enjoy learning about different cultures, meeting interesting people and performing a much-needed community service.

Please call Beverly Wallace at 388-1963 to sign up or to ask questions.

In memoriam

Hilda Freedman, V. 17

Ruby Nelson, V. 6

Lori Kaye, V. 20

Sidney Williams, V. 30

Sonja Heller, formerly V. 16

Sam Friedman, formerly V. 33

Jack Dean, V. 34

Nick Dahl, formerly V. 3

For memoriams, call Flo Doctrow at 389-8964

SUPPORT GROUPS

Come on out and meet understanding neighbors who are also facing challenges as they support and care for their handicapped loved ones.

Let's start the new year with helpful discussions. We meet with Jim Sheldon, MFCC, our professional

counselor, the first Monday of each month.

There will be a vacation break during January, and our next meeting will be February 7 from 2 to 3:30 p.m. in the Sun Room.

For more information, please call Charlotte at 482-1331.

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WE'VE GOT THE SOLUTION!

Why didn't more attend this important meeting?

By Ted Lansing

On Thursday, Dec. 9, the Concerned Homeowners Club presented a panel discussion on the workings of the Association. The panelists were Donna Duke, Jack Prosen and this reporter. The three subjects covered were:

Responsibilities of the Directors by Ms. Duke; Open Board Meetings by Mr. Prosen; and I commented on Executive Session Board Meetings.

Our remarks covered the subjects in some depth, and we answered several questions from the audience. The discussion following the presentations ranged far from the subjects at hand. It was obvious that many of those who attended had specific complaints that

they wanted to be heard.

Two general observations can be made of the proceedings. First, it was interesting to note that, of the five current active members of the Leisure Village Board of Directors, only one was in attendance, Mike Shapiro. Mr. Shapiro paid for his attendance by being questioned repeatedly by audience members about various subjects.

Furthermore, he graciously agreed to take several "action items" and to get answers for them.

The second observation is how many hundreds of residents were missing. Of the approximately 3,500 residents of Leisure Village, only about 50 attended the meeting. One assumes that the subject matter should have been of interest to all

Of the approximately 3,500 residents of Leisure Village, only about 50 attended the meeting.

who live here, which caused this reporter to be appalled by the small number of residents who actually attended.

Commenting on the remarks and discussions of

the evening, Concerned Homeowners Club President Ethel Ann Pemberton several times appropriately reminded everyone, even those not in attendance, that, "If you want action on a subject, you must attend the meetings of the Board of Directors and make your feelings known."

Jack Prosen offered a slightly different observation on the same subject when he noted that there are committees at work in almost every part of the business of The Village. Mr. Prosen suggested that the most effective way to address a problem was to attend the meeting of the appropriate committee and make its members (volunteers) aware of the situation. If that does not pro-

duce satisfaction, then a letter to the Board of Directors would be the next logical next step.

The meeting and the discussions clearly indicated discontent in some parts of the mini-society that is Leisure Village. However, attendance at a club meeting, even participating in discussions there, cannot replace a resident's actual participation in Association activities.

Leisure Village relies on its committees to enhance and support its everyday operation.

Volunteers are always needed.

Join a committee and have an impact on the quality of life here in our community.

Paul J. Dougherty, M.D. Cataract Surgeon



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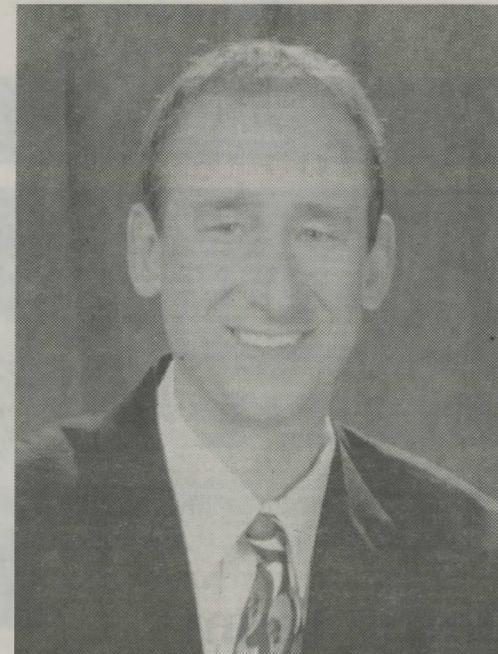
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- UCLA Clinical Faculty



Paul J. Dougherty, M.D.

Volunteering is critical to LV's continued success

By Bob Koster

Most of us feel fortunate to live in Leisure Village. However, between the purchase or rental of a residence, and the contentment many of us seek, there is a critical element of Village life that many, possibly most, residents simply do not understand. As a result, we hear more and more about a problem that, if not met and resolved, could ultimately change Village life for the worse.

The problem is fewer and fewer residents are volunteering to work on committees. Not enough of us are willing to become part of the solution.

At each Board meeting, committee chairs plead for volunteers to join their committees, which often have members who serve on more than one committee.

There is a big difference between clubs and committees: Clubs are for fun, to pursue hobbies and avoca-

tions; committees, which can be fun, are the backbone of the Village. However, without new members, committees become weak and, sometimes, risk becoming meaningless. The fact that appeals for volunteers are ongoing indicates that not enough residents understand (or, is it that too many don't care?) and step forward to help in those areas where they are needed.

Partly, the shortage is just the Village's normal evolution. The community is now about 25 to 30 years old. For many reasons, the original residents and those who have lived here a long time are moving on. In their places are some new but elderly residents and many vital, relatively young, newcomers. By far the largest percentage of newcomers are in their early 60s. Like their predecessors, these folks moved here with the hope of staying 20 to 30

years, living the easy, comfortable life that the Village and Camarillo afford: a wonderful and relatively smog-free environment, a sense of security, our own TV station, a gym, a great pool, billiards, library, 18-hole golf course, and many other wonderful features — all adding up to what makes people want to live in Leisure Village.

However, in all of that, often overlooked, is a spirit and concept that was part of the experience of Leisure Village when it began in the early '70s.

Back then, because of the location, many of the original residents felt like pioneers. They were the ground-breakers, trend-setters in what was a kind of communal living, but with that peculiar American and Californian twist. How they ran the Village would set the tone of life here for decades to come.

There was a feeling of excitement, of building a

new community, of participating in forming and managing something entirely new and untried. Part of what they felt was that, mainly through the Association and its committees, their destiny was in their own hands. Many gladly took the reins and guided the carriage until it was running smoothly. Early residents wanted to join committees, wanted to help form this new community.

Remember, in those days, the Village was all alone here. There were no nearby housing developments or big malls and plazas, no strip malls or industrial parks. In fact, Leisure Village was bounded by agricultural land on three sides. On the fourth side, the hills we know as the Mission Oaks area and others had not yet been developed. This gave the early residents more of a need for interdependence, more reliance on one another to get things done.

Many newer residents do not share that early pioneering sense of community. Many moved here simply "to retire, and not to have to worry about that stuff any more." That's a direct quote from a newer move-in who simply does not wish to be involved with the Village in any sense of the word.

That reflects the attitude of many who just want to live here, pay their dues, take advantage of the perks, and not give any of their time or effort to help govern the Village or to aid their neighbors.

The pioneer spirit, so evident at the beginning, has been replaced, for the most part, by acceptance of whatever "they" decide and an avoidance of civic responsibility.

I say "for the most part" because, as always, a few good souls are willing to help in various areas no matter when they moved in.

Please see **VOLUNTEER** on 19



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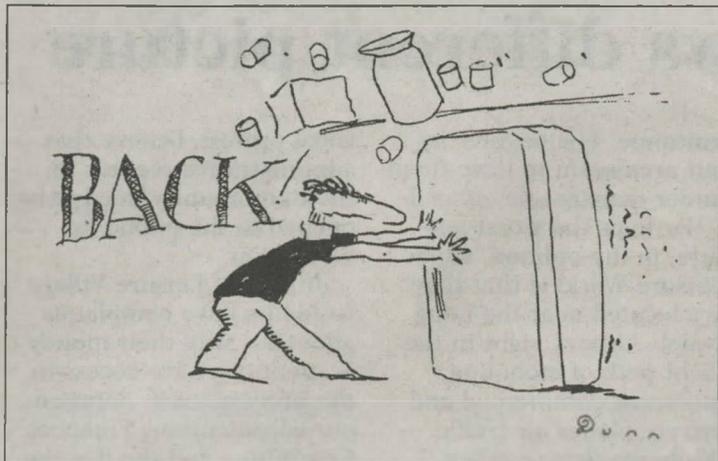


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Kitchen holds quake hazards

By Joe Foraker, V. 30

A good place to start reducing and eliminating home earthquake hazards is in the kitchen.

Heavy objects, including seldom-used waffle irons, skillets, grills and blenders are frequently stored in the cupboard above the refrigerator. During a strong earthquake these objects become missiles and could cause serious or fatal injuries. All heavy items stored in your cupboards should be placed in the floor-level storage units.

Some kitchens have open shelving near the ceiling where serving dishes, cookie jars, and even family heirloom china are displayed. All decorative objects should be firmly anchored. A commercial version called "Quake Grip" comes in numerous sizes and will anchor a wide vari-

ety of items to shelves, counters and tabletops.

Refrigerators are often on rollers for easy moving when cleaning. Two simple wedge-shaped door stops can be used to keep the refrigerator from traveling across the kitchen during an earthquake. Small but strong cables can also be used to anchor the refrigerator to wall studs.

Don't wait another day to reduce earthquake hazards in your kitchen.

A significant earthquake anniversary is December 16, 1811: The first of three great earthquakes in a six-week period struck near New Madrid, Missouri. Strong ground shaking occurred over the entire eastern portion of the United States. Seismologists estimate that this first temblor was at least magnitude 8.3.

FIRE

Continued from 1

thing else.

He said the plastic they are made from is a thin plastic. He also said that in every case, there was nothing left to prove that it even existed.

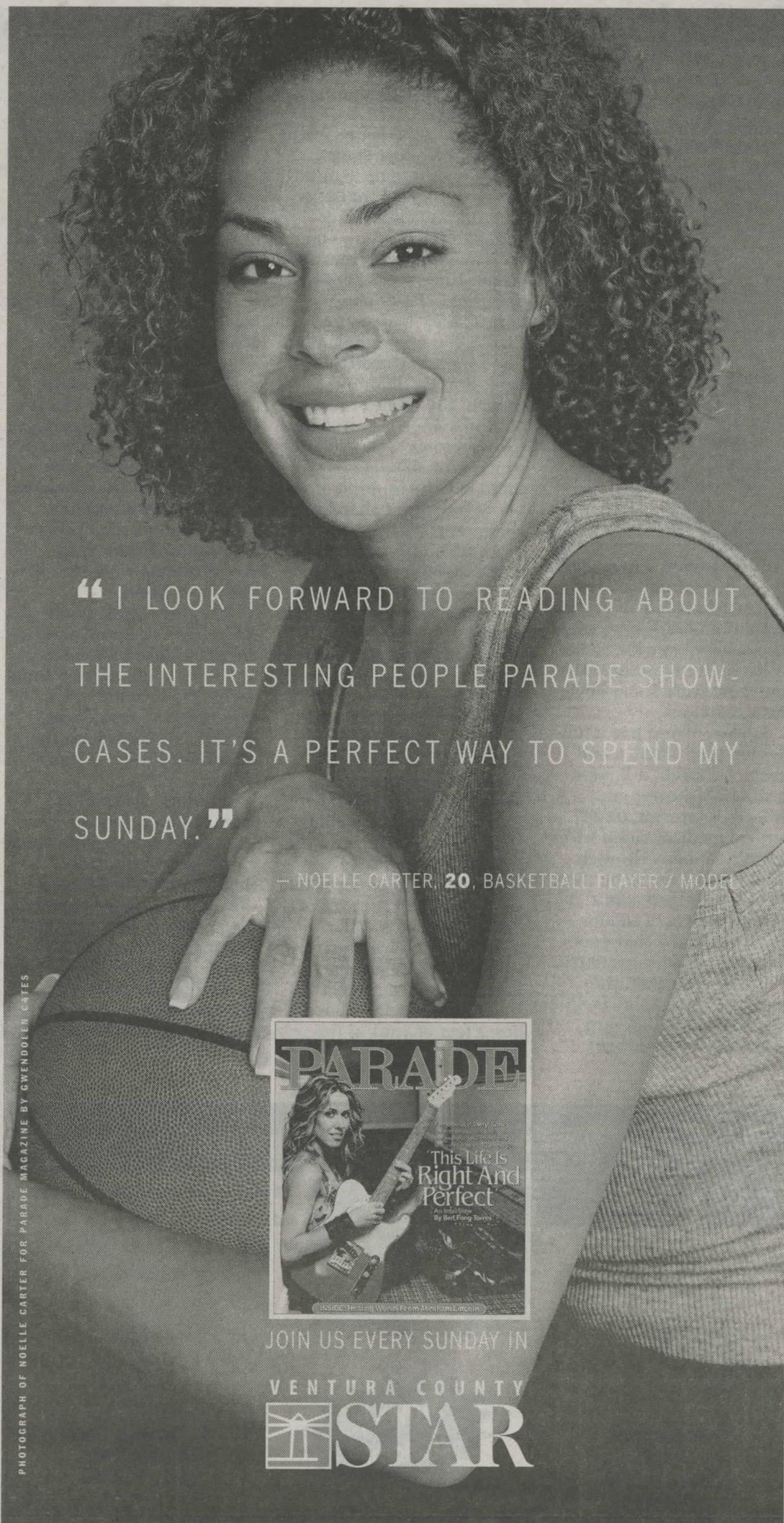
When the investigator looked in the wall plug, the two prongs left from the plug-in were still in there.

Her sister-in-law had one of the plug-ins that had a small night light built in it. She said she had noticed that the light would dim and then finally go out. She

would walk in to the bathroom a few hours later, and the light would be back on again. The investigator said that the unit was getting too hot and would dim and go out rather than just blow the light bulb. Once it cooled down, it would come on. That is a warning sign.

The investigator said he personally wouldn't have any type of plug-in fragrance device anywhere in his house. He has seen too many homes that have been burned down due to them.

Please pass this on. Not only could it save someone's home, but it could save someone's life.



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 STAR

PHOTOGRAPH OF NOELLE CARTER FOR PARADE MAGAZINE BY GWENDOLYN CARTER

Another senior community shows different picture

By Ben Perry

Reading the Sunday Los Angeles Times is big time for me. I go through the paper from one end to the other, sometime even reading the "Want Ads" section.

I came across an item on Nov. 21 in the Real Estate section that caught my attention and I'm sure would be of interest to many Village residents because it again reminds me how lucky we are and how different our community is from other "senior" residential areas.

The article about Leisure World in Laguna Hills was a glowing report about their community's lifestyle living. On the surface, I must say it was indeed impressive. The article listed all of their popular amenities, which is somewhat about the same as listed in our community, but there were some obvious exceptions.

Leisure World has a full-service post office, a car wash, a church, a 2,500-seat amphitheater and, indeed of interest, a full-service medical clinic with doctors Monday through Friday and a nurse on duty 24 hours. Got to admit, it would give you a secure feeling to know that you have that service available.

Other than that, they have the same sport facilities, clubs and different forms of entertainment,

farming, security and meeting rooms.

As for size, Leisure World is about one mile square, which makes their community about one third larger than our Leisure Village and, like us, they are about the same distance from the ocean. However, where we have some 2,100 plus homes, they have more than 8,000 homes which are wood-framed stucco, just as here. Starkly different though, the homes there are built in such a way as being referred to as "row homes," which probably means that there may be multiple number of units that share a common roof.

Another size comparison that caught my attention was the sizes of the homes in our Leisure Village to the homes in Leisure World. There, the homes are much smaller in size, which could range in size from 609 to more than 760 square feet. (These are the figures as written in the article and confirmed by a real estate agent for Leisure World.) The smaller home would have one bedroom, and the larger units would have two bedrooms. The patios would vary according to the size of the home. The smaller home would have about 200 square feet, and the larger unit could have up to 400 square feet. Each residence has 3 feet of yard in the

front of the home, and that's it.

The average range of prices are less than the prices in our Leisure Village. The cheapest sells for about \$124,000, while the most expensive is about \$350,000, depending on location and whether the home had been expanded or has add-ons. The monthly assessment averages about \$300.

There is nothing mentioned in the article about free-standing homes or that they have a high-rise building. And, as was the case recently, when the elevators in the high-rise building were down for repairs, that meant problems for the elderly residents who live on the upper floors.

Also, the article made no reference to general parking or garage space for each unit, so I could assume that parking is in some open area near the residences. That may well explain the reason for their car wash facility.

Although everything seems to be serene in Leisure World, they do have a problem with, of all things, rabbits that roam the area to a point of making headlines in their local newspaper. Attempts are being made to eradicate the creatures. Camarillo's LV also has rabbits, but I don't think of them as being a

nuisance. The coyotes in our area seem to have them under manageable control.

Perhaps the worst feature, in my opinion, about Leisure World is that they are located near the Long Beach Airport, right in the flight path of incoming, incessant commercial and private planes air traffic. While we share a noise problem, probably even more so because of the military traffic of Point Mugu, that traffic is mostly restricted to certain times, and the lighter planes going in and out of Camarillo and Oxnard don't seem to be too bothersome.

Perhaps a glaring difference between the two communities would be that there are several corporations that make up their community, and there is nothing mentioned as to how each corporation functions as to their management or responsibility in the operation of the community. Their problem is that some residents, in a

vocal protest, believe that administrative records for their community need to be opened to the public for inspection.

In fact, if Leisure Village residents have complaints about the way their money is spent, we have access to the process itself. Between our conscientious Finance Committee and the five residents we elect to our board to govern our community, questions about how our money is spent are open to a mechanism to find out when, where, why and how. Then we can correct the problem — but we can only do as much as we want to be involved.

Comparing the two communities, the pros and cons might balance out, perhaps making some feel they are equal in value. For me, however, it boils down to what makes one comfortable.

Personally, I'll stick with what I have, and that's Camarillo's Leisure Village.

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Check out Internet news before you send it on

By R. Carol Sweeney Zimmet

In the last week I have received warnings on my e-mail. They cite problems when people are stopped for a traffic light and thugs come and break windows to steal the car or belongings. Or they warn you about people calling and asking you to key in #90, which will give the caller the opportunity to make long distance calls at your expense.

And the list is endless.

How do you protect yourself to determine if the warning is valid and not worry yourself if it is a hoax? Go to the Web site www.UrbanLegends.about.com. It is a wealth of infor-



A Duplicate Bridge Tournament was held at the annual Bridge Party. Marie Hornsleth, left, and Ralph Hubbard were the overall winners in the 22-table event.

mation about hoaxes that are being started by mischievous makers and then forwarded by well-meaning people. So when you receive them, just check the Urban Legends Web site.

Seniors like us are targets of these hoaxes that raise fear in the community. Don't perpetuate the hoaxes. Check them out. If legitimate, then forward them to friends.

A wild Friday night at home

(This poem was submitted by Bill Robinson; its author is unknown)

Another year has passed
And we're all a little
older.

Last summer felt hotter,
And winter seems much
colder.

There was a time not
long ago
When life was quite a
blast.

Now I fully understand
About "Living in the
Past."

We used to go to wed-
dings,
Football games and
lunches.

Now we go to funeral
homes
And after-funeral brunch-
es.

We used to have hang-
overs,
From parties that were
gay.

Now we suffer body aches
And wile the night away.

We used to go out dining,
And couldn't get our fill.
Now we ask for doggie
bags,
Come home and take a
pill.

We used to often travel
To places near and far.
Now we get sore asses
From riding in the car.

We used to go to night-
clubs
And drink a little booze.
Now we stay home at
night
And watch the evening
news.

That, my friend is how
life is,
And now my tale is told.
So, enjoy each day and
live it up
Before you're too damned
old!



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Condominium policy HO-6 needs a close examination

By Arthur Katz

This month's article covers only half of a very important subject: the Condominium Policy known as HO-6.

That half is the Comprehensive Personal Liability (CPL) portion of the policy. This is the portion that covers Bodily Injury and Property Damage that you may cause. In addition to the coverage, the policy will pay to defend you against such claims whether true or not.

To understand the coverage, I think you need a little insurance lesson. An important definition when you read your insurance coverage is to know that "perils" are the events that cause you to suffer a loss. Such so-called perils are wide-ranging and can include losses from fire, windstorms, lightning, rioting, vandalism, etc.

The way the property portion of your HO-6 policy is written describes the various types of events that you have coverage for.

The liability portion of your CPL policy is written to cover just the opposite. While it makes a broad statement that you are covered for everything, the policy then excludes certain events. As in the fable of the blind men examining an elephant, you might get a different impression as to

how good your coverage is depending on the section you read.

If you read the property section, you will think that you have lots of coverage, as the list of perils named is very long. However, if you read the liability section you will think the policy is not very good because it excludes so many things.

Actually, the coverage with the broad general statement and exclusions is the better coverage for a simple reason. In the case of a named peril you have to prove to the insurance company that one of the events covered by your policy has occurred. However, in the case of a broad insuring agreement, you merely present the facts, tell the insurance company "I am covered," and then it is up to them to prove you are not. In the latter case, you begin with the upper hand.

What are some of the CPL exclusions? Liability arising from a contract or agreement whether business related or not, Workers Compensation (This exclusion, by the way, does not replace the need for Workers Compensation), transmitting a communicable disease, owning or operating any airplane, motor vehicle and some boats.

So what does that leave? The big one here in Leisure Village is damage you may do to your attached neighbor's unit or units. For

example, if you carelessly start a fire and it spreads to your neighbor's residence, the damage to the neighbor's personal property is covered by CPL. In another case, for example, if you were shopping and you hit another person with the shopping cart, you are covered. We are all familiar with the case portrayed in so many ads, the golfer who hits someone while playing. Yes, this is also covered! You are responsible for reviewing these exclusions with your agent.

Professionally, I recommend that you get no less than a \$500,000 limit on this coverage, but \$1,000,000 would be better. If your present policy's liability limit is \$300,000, it will cost about \$6 to increase that to \$500,000 of coverage.

The great part of this coverage is its "defense" feature. If you are or are not at fault it can cost thousands of dollars to defend you. The insurance company will pay these costs from the very beginning, regardless of your guilt or innocence.

Please keep your comments coming. Place them in the AR office in the Insurance Box and I will answer as many as I can.

Have a happy and safe 2005.



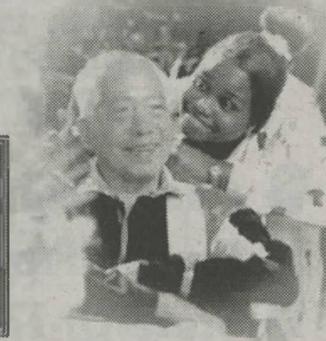
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Longtime resident recalls Leisure Village's early days

By Bill Himstreet

After a business luncheon in Ventura in May 1979, my wife and I visited Leisure Village on the invitation of an old-friend couple from Los Angeles.

Sales offices and mock models were in the cul-de-sac of Village 8, and it didn't take long to have a salesperson herd us into a car and motor east on LV Drive to visit available homesites.

As we crossed the intersection of LV Drive and what is now Mountain View, we found construction under way all around us. The road was unpaved and rutted. After a couple of hundred yards, we turned left on a flat rough road to a sizable messy flatland where the salesperson identified a little area as a homesite in Village 31.

What sold us was the unobstructed view from the homesite of the entire Santa Rosa Valley! Suffice it to say, when we moved into



Leisure Village as it looked in its early days of development.

our new home on that spot in September, the streets were paved and the view was gone because the construction in Village 33 blocked it.

Soon the mall outside our main gate was developing and contained a drug store with post office, a savings

and loan, a fast-food restaurant specializing in breakfasts, medical offices and a grocery.

After three years of commuting to Los Angeles, USC, and other assorted spots, we retired fully to the Village and quickly found several outlets for our energies in

the form of committee memberships, clubs, recreation, City of Camarillo activities, and nearby travel sprees.

In July of 1979, 1,600 homes were occupied by 2,900 residents. In 1985, total homes and occupants were 2,136 and about

3,500, respectively. Leisure Technology, the developer, packed up and left the community to the Leisure Village Association.

Detailed historical information about our development is available to everyone in "Leisure Village at Pleasant Valley, 1973-2003" by Marilyn Holthouse, a 42-page publication of the Historical Committee, at \$1 a copy in the Recreation Office.

When we pay our monthly LVA assessment, we know it serves many needs for everyone. In 1979 ours was \$96. At a 7 percent annual increase, the 2004 fee would be about \$560! It was \$325! In the 25 years the two greatest annual assessment increases were 18 and 11 percent due to unusual causes. This year's heavy increase in workers compensation insurance may create a problem, but we seem to be able to outgrow problems.

Morning walk gives this bird lover something to crow about

By Joseph Benti

On the day before Christmas, my friend Bob Koster and I were taking our usual morning walk. We were heading to the Bank of America's ATM to get the sustenance necessary to carry our separate families through their holiday needs.

And that's when we saw him, in Village 15, one of the craftiest, shifty-eyed residents around. He was calculating his next move as though his survival depended on it, which it probably did.

He tensed up as soon as he saw us getting closer. His eyes were darting furtively

from side to side, his head bobbing nervously as he started to move away from us, hopping almost, as though he had a bum leg, looking more like a mugger than the slick operator we knew him to be.

It was a Friday. A garbage truck rumbled along nearby. Ahead of us, a garbage can

cover gaped open, helplessly, pushed up to its limit, stuffed to the brim with one too many of those red-tie, white plastic garbage bags.

Ignoring his target, the sinister one waddled away, then took to the air for a short hop up to a perch on the roof overhanging the entrance of the home whose

residents provided the unintended feast.

We had interrupted him as he was about to peck open the garbage bag to search for his Christmas gifts, whatever they might be. Of necessity, his type are not choosy, probably

Please see **CROW** on 12

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Showtyme bringing Rat Pack impersonators to LV

On Sunday, March 6, at 2:30 p.m. in the AR, don't miss the opportunity to see Rick Michel and the guys re-create the original Rat Pack of Sinatra, Davis and Martin right in front of your eyes.

They play to sold-out audiences everywhere and are currently working in Harrah's Hotel & Casino in Atlantic City.

We at Showtyme and our record number of members (more than 600), are most proud to bring this unique afternoon's entertainment to the Leisure Village residents, and we assure all that in keeping with our policy

of bringing the best to you all, we're sure this show will rank right up there with Mickey's and all the rest!

Don't forget that the show-prices remain the same for "The Rat Pack Hear and Now." As always, it's \$15 for Showtyme members and \$18 for others. Tickets are on sale for this memorable show on Tuesday, Feb. 15, from 9 to 11 a.m.; Wednesday, Feb. 16, from 1 to 3 p.m.; and Thursday, Feb. 17, from 1 to 3 p.m. in the Sun Room. There is no waiting for Showtyme members.

A friendly reminder: All Leisure Village is hereby

advised that dues for your Showtyme membership were payable starting Jan. 1. Get a head start on a brand new year and join for the first time, or renew the old membership for only \$5 for the whole year. It's fun, and you really will enjoy our professional entertainment programs at our monthly meetings all for free, with refreshments served too!

Don't forget, it's every third Monday of each month at our business meetings, except for the months when we have the big show, and we encourage your personal participation.



Photo courtesy Rick Michel, www.rickmichel.com/ratpack.htm

From left, Steve Lippia as Frank Sinatra, Doug Starks as Sammy Davis Jr., and Rick Michel as Dean Martin.

CROW

Continued from 11

more grateful for what they receive than are most of the rest of us, because they need their gifts more.

The moment reminded me of something I had been mulling before moving here. It began in Studio City, where I was a longtime resident. I was familiar with an alley behind Art's Deli on one side of Ventura Boulevard, just west of Laurel, and the big parking lot adjacent to the Los Angeles River just behind Sav-on Drugs on the other side of the Boulevard. For years, these places had almost been overrun by massive flocks of pigeons. With their cooing and cuddling, they shared unwelcome droppings. Pigeons are very messy birds, probably third on the list behind eagles and owls. Rarely do we worry about penguins, who are also known to be pretty messy.

For two years, after selling our house, we rented

not far from that alley. That's when I noticed something had flown into noisy dominance. The familiar pigeons were gone from the telephone wires and rooftops where they guaranteed storefronts, awnings and passersby below would be subject to unexpected and apparently limitless droppings.

Also missing were songbirds, replaced by more and more cawing, cackling and strange clucking sounds made by more and more crows. The crows were even replacing the once ubiquitous squawky mockingbirds.

And driving up and down narrow foothill streets, one was not so likely to encounter turtle doves that seemed to lift off on the edge of your bumper, playing their daring game of, dare I say it, "Chicken."

Now, it was the Crow who dared you to hit him before he flew away. I say "him" because nobody has yet figured out how to tell a male crow from a female. Just looking doesn't work. And, no, you can't find out

by lifting its tail, even if you got that close.

Crows, male or female, were everywhere — loud, communal, self-possessed and, though never known to attack, swaggering from side to side, hopping this way and that, always keeping their black beady eyes on you, in what might be called a threatening presence, just daring you to shoo them farther way.

They drank oily, dirty water out of potholes and made road kill and any other edible droppings their equivalent of a Pastrami & Swiss from Art's. By the way, I like mine with plenty of mayo and on whole wheat bread — just to give you a better fix on the kind of guy who's measuring the epicurean delights here.

Without a lengthy examination of the crow, it is one of the smartest birds (animals), pound for pound, and it is one tough survivor, mainly because, like the dog, it has found a convenient, predictable, reliable food supply: you and me. It's a hardy creature

which, despite the fact that it is one of the chief victims of West Nile Virus (it is not a known transmitter, per se), it has only to be wary of owls and hawks. Oh, and humans, especially folks in rural areas who shoot them for obvious reasons and for fun.

With all that in mind, when one listens for the sounds of the songbirds of Leisure Village, get used to hearing mostly "The Song of the Crow," and the occasional bluejay or mockingbird.

They may not inspire music or poetry, but they are all smart and aggressive and especially fond of the

eggs and the young of those birds that may be more melodic but less able to defend themselves and their offspring.

So, when you hear that "Caw, caw, caw," and the screech of the jay and the repetitive joyful trilling of the mockingbird, be happy, because that's about all you're going to get.

If you have to bet on one surviving the food chain, give odds, take the crow.

And, p.s.: According to the experts, the collective noun for crows, for all but poets, is not a "murder" of crows. Crows just "flock" around like a lot of other birds.

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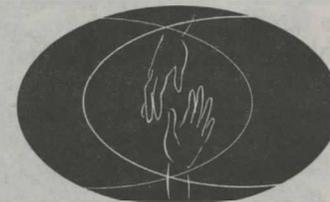


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Second Deadly Sin for Associations: Not raising fees

By Ted Lansing

(Last month, using his Association experiences and an article by Christopher Durso in the Community Association Institute, Lansing began this series on the problems that face communities like Leisure Village and their Associations. Sin Number One dealt with Associations that let their community fall apart).

The Second Deadly Sin of Association boards, according to Christopher Durso, is that of refusing to raise assessments, the "dues" we pay to the Association each month to operate the Village and keep it in good condition — which affects the current and resale value of each unit.

Durso agrees that costs should be kept under close control, but not at the expense of quality goods and services. These elements make up the majority of an Association's operating costs, but overzealous pressure to keep them artificially low can cause serious and expensive difficulties later on.

Each Association member has good reason to seriously question, "What things are being cut back or

ignored? What maintenance tasks are being delayed, possibly to the point that repair may no longer be possible, and replacement is required? Are amenities being shut down for lack of funds?"

The effects of being "penny wise and pound foolish" can be devastating.

Economic reality forces most Associations to increase their annual budgets and assessments because of constant increases in the costs of the goods and services they must provide. Associations are no different than individuals. They, too, must factor in the inflationary pressures that affect the entire society. It's no great leap to see how these factors apply to Leisure Village.

It is not only fiscally irresponsible for an Association to refuse to obtain the dollars needed in the proper way, through assessments, but its failure to do so can actually drive an Association to ruin. How? By depleting the capital asset replacement reserves, or other reserves, to pay for the problems of inflation and any deficits that may be created. Ultimately, such a

policy can lead to a "financial death spiral" that can end in bankrupting the Association. To forestall that possibility, Associations are forced to make larger single assessments to pay for necessary goods and services.

Again, quoting Mr. Durso,

"...while you should always do what you can to control costs, it should never be a point of pride that you haven't raised the assessment rate in 10 years."

Even if the rate is adjusted, the question remains: "Is it enough to cover

expenses?" If the honest answer cannot be "yes," then the sin remains. The day of reckoning may be delayed, perhaps put off for another administration to deal with, but that day will surely come, and then everybody will pay for it.

Travel, love topic of Jan. 30 talk at Camarillo Library

"A Year of Sundays: Taking the Plunge (and our Cat) to Explore Europe"

This is a one-hour presentation by author Ed Webster with his legally blind wife, Marguerite.

Real-life humor and pathos drive this unforget-

table travelogue wrapped around a true love story.

The presentation is free at the Camarillo Public Library, from 2 to 3 p.m. on Sunday, Jan. 30. The library is at 3100 Ponderosa Drive.

For more information, call 482-1953.

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MEMO

TO: Our Friends and Neighbors
FROM: Al Fox, The Fox Realty Team

As we begin this new year, I want you to know that my door is open and I need assistance in selling or buying. My team of sales associates has more knowledge about Leisure Village than any other real estate company. We are dedicated to providing the best customer service, complete with the Leisure Village Association's compassion it takes to assist with any "Move", whether it be moving in or out.

I'm proud of my Team. The Fox Realty Team - The Team that Works For You.

Things To Do

Change batteries in smoke detector

Schedule car tune-up

Call the Fox Team for Home Value

Call Tax accountant

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

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.

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BEL AIR	33228 V-33	\$375,000
BRENTWOOD	30021 V-30	\$360,000
CORONADO	6203 V-6	\$339,000
CORONADO	7161 V-7	\$329,900
EL DORADO	7403 V-7	\$435,000
MONTEREY	25115 V-25	\$335,000
VALENCIA	33115 V-33	\$515,000

IN ESCROW

CAPRI	17112 V-17	\$385,000
EL DORADO	7312 V-7	\$399,000

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Leisure Village Bulletin Board

to
V-7
Drawing

Association
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have a lighted
in Leisure

MEMO

TO: Our Friends and Neighbors
FROM: Al Fox, The Fox Real Estate Team

As we begin this new year, I want you to continue to know that my door is open any time that you need assistance in selling or buying your home. My team of sales associates have more knowledge about Leisure Village than any other real estate company. We are dedicated to bringing you the best customer service, complete knowledge about Leisure Village Association procedures and the compassion it takes to assist in making the "Move", whether it be moving in or moving out.

I'm proud of my Team. The Fox Real Estate Team, the Team that Works For You.

Shopping List



Get ingredients for Scalloped Oysters

- One pint oysters
- 2 cups medium-coarse cracker crumbs
- 1/2 cup butter, or margarine, melted
- 3/4 cup light cream
- 1/4 cup oyster liquor
- 1/4 teaspoon Worcestershire sauce
- 1/2 teaspoon salt
- Black pepper

*
Drain oysters, reserving 1/4 cup liquor. Combine crumbs and butter. Spread 1/3 of crumbs in greased 8x1 1/4-inch round pan. Cover with half the oysters. Sprinkle with pepper. Using another third of the crumbs, spread a second layer; cover with remaining oysters. Sprinkle with pepper. Combine cream, oyster liquor, Worcestershire, and salt. Pour over the oysters. Top with last of crumbs. Bake at 350 degrees about 40 minutes. Makes 4 servings.

*I use a glass pie pan or a small shallow casserole dish. I also add a little garlic powder, cayenne pepper and minced onion when I add the black pepper. If you make it let me know what you think. Leeta, ext. 21

The Fox Team Presents

FOR SALE

ALFI	38106 V-38	\$425,000
ALFI	20310 V-20	\$464,900
ALFI	20195 V-20	\$499,000
L AIR	33228 V-33	\$375,000
ENTWOOD	30021 V-30	\$360,000
RONADO	6203 V-6	\$339,000
RONADO	7161 V-7	\$329,900
DORADO	7403 V-7	\$435,000
ANTEREY	25115 V-25	\$335,000
LENCIA	33115 V-33	\$515,000

IN ESCROW

PRI	17112 V-17	\$385,000
DORADO	7312 V-7	\$399,000

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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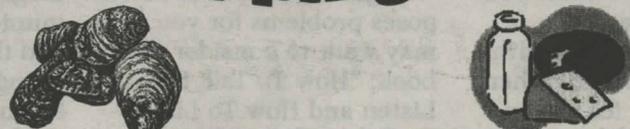
Homes For Rent

Capri	42204 V-42	\$1,350
Coronado	4217 V-4	\$1,350
Coronado	15306 V-16	\$1,350
Brentwood	30021 V-30	\$1,350

Call Leeta ext 21, for more info

Bulletin Board

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Call Leeta ext 21, for more info

Leisure Village 2004 as of 12-10-04

Model	Address	Selling Price	Selling Date	Model	Address	Selling Price	Selling Date
Amalfi	30029	355,000	3/17/2004	El Dorado	7428	303,000	2/6/2004
AMALFI	19111	330,000	3/25/2004	El Dorado	23208	325,000	2/11/2004
Amalfi	8145	369,900	4/5/2004	El Dorado	26136	349,000	2/27/2004
Amalfi	19117	357,900	4/16/2004	El Dorado	4105	350,000	3/12/2004
Amalfi	33120	389,900	5/14/2004	El Dorado	6124	349,000	3/24/2004
Amalfi	34104	390,000	5/28/2004	El Dorado	25225	325,000	3/31/2004
Amalfi	18129	430,000	6/28/2004	El Dorado	28125	325,000	3/31/2004
AMALFI	37113	420,000	7/29/2004	El Dorado	7402	339,000	3/31/2004
Amalfi	17221	434,000	11/15/2004	El Dorado	7426	317,500	4/8/2004
Amarfi	33222	399,900	4/15/2004	El Dorado	5143	365,000	4/19/2004
Balboa	6309	215,000	2/23/2004	El Dorado	16109	372,500	5/4/2004
Balboa	7169	295,000	8/12/2004	El Dorado	16125	404,950	6/24/2004
Bel Air	44159	295,000	2/23/2004	El dorado	3116	410,000	7/14/2004
Bel Air	40219	357,000	7/8/2004	El Dorado	5122	405,000	9/2/2004
Bel Air	31325	365,000	9/24/2004	El Dorado	8120	510,000	9/15/2004
Brentwood	20211	269,000	3/18/2004	El Dorado	4115	421,300	9/28/2004
Brentwood	22230	294,000	5/3/2004	El Dorado	14104	423,950	10/18/2004
Brentwood	20172	323,000	5/24/2004	El Dorado II	24143	405,000	8/2/2004
Brentwood	42016	324,000	10/7/2004	Galaxy	7303	320,000	1/22/2004
Brentwood	20178	330,000	11/22/2004	Galaxy	7301	376,000	5/14/2004
Camarillo	7102	285,000	1/8/2004	Galaxy	7307	430,000	8/16/2004
Capri	22220	280,000	2/26/2004	Holmby	34147	319,000	2/13/2004
Capri	18107	305,000	2/27/2004	Holmby	18203	338,000	5/17/2004
Capri	37130	295,000	3/4/2004	Holmby	33109	365,000	5/21/2004
Capri	42207	274,000	3/5/2004	Holmby	34108	390,000	5/26/2004
capri	37128	294,000	4/2/2004	Holmby	17226	399,500	6/1/2004
Capri	44138	315,000	4/30/2004	Holmby	42054	390,000	6/28/2004
Capri	42204	329,900	5/12/2004	Holmby	19220	367,500	7/2/2004
Capri	18214	346,950	7/1/2004	Holmby	29212	405,000	8/24/2004
Capri	22216	340,000	7/2/2004	Holmby	37210	390,000	12/3/2004
Capri	41043	320,000	7/13/2004	Holmby	35111	390,000	6/4/2004
Capri	22220	385,000	7/19/2004	La Jolla	34128	469,000	2/26/2004
Capri	22218	345,000	8/19/2004	La Jolla	30003	444,000	3/26/2004
Capri	44202	360,000	9/24/2004	La Jolla	41053	460,000	5/23/2004
Capri	44206	350,000	10/13/2004	La Jolla	30106	460,000	5/27/2004
Capri	35121	381,000	10/22/2004	La Jolla	17117	462,500	8/15/2004
Coronado	7135	265,000	1/12/2004	La Jolla	18206	475,000	7/6/2004
Coronado	7211	240,000	1/14/2004	La Jolla	34010	510,000	8/9/2004
Coronado	11245	268,900	2/24/2004	La Jolla	31314	490,000	10/1/2004
Coronado	25107	275,000	2/26/2004	La Jolla	22113	550,000	10/11/2004
Coronado	5133	285,000	3/3/2004	La Jolla	40013	518,000	10/26/2004
Coronado	28150	299,000	3/4/2004	Monterey	1308	278,000	3/11/2004
Coronado II	23125	262,000	1/9/2004	Monterey	6209	280,000	4/1/2004
Coronado II	16173	275,000	2/2/2004	Monterey	15307	275,000	4/9/2004
Coronado II	4223	282,500	2/26/2004	Monterey	6215	300,000	4/30/2004
Coronado II	16304	289,500	3/29/2004	Monterey	25205	325,000	6/16/2004
Coronado II	25107	335,000	5/13/2004	Monterey	3236	325,000	8/30/2004
Coronado II	7120	379,000	7/27/2004	Newport	4116	300,000	10/1/2004
Del Mar	3117	282,000	1/8/2004	Newport	15205	279,500	12/1/2004
Del Mar	6202	290,000	1/15/2004	Newport	4203	279,950	12/7/2004
Del Mar	4222	270,000	2/2/2004	Valencia	40019	425,000	1/16/2004
Del Mar	16105	252,500	3/15/2004	Valencia	32101	415,000	2/25/2004
Del Mar	11236	263,000	4/22/2004	Valencia	30103	442,000	2/25/2004
Del Mar	7204	283,000	6/24/2004	Valencia	31302	425,000	3/8/2004
Del Mar	13307	325,000	7/1/2004	Valencia	20132	435,000	3/8/2004
Del Mar	4218	325,000	7/7/2004	Valencia	31215	422,500	3/29/2004
Del Mar	25119	330,000	7/21/2004	Valencia	31215	460,000	5/28/2004
Del Mar	24125	326,000	8/23/2004	Valencia	20150	440,000	6/3/2004
Del Mar	5123	323,000	12/7/2004	Valencia	31201	485,000	8/2/2004
El Dorado	26126	338,500	1/27/2004	Valencia	38118	459,000	8/12/2004
El Dorado	13304	339,000	1/30/2004	Valencia	20186	465,000	9/21/2004

Call Cindy at ext. 31 for more info.



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Why won't people listen? Here's why they need to

By R. Carol Sweeney Zimmet

Recently I went through a minor crisis. I needed back surgery, and, devout coward that I am, I was not taking it lightly.

When faced with problems like this, it really helps me to talk to my husband or friends. I think it just relieves the tension. However, I don't need or want advice. Maybe I should repeat it: I don't need or want advice.

When I expressed my fears about surgery, I wasn't asking people what to do. The doctor and I already had decided what needed to be done. What I needed my husband and friends to do was just to listen to my concerns.

However, their desire to make me feel better was to tell me not to worry. Since what I really wanted was for them to listen to me, and they told me not to worry, essentially they solved the problem for themselves, but not for me. If I continued to talk about my fears, they just reiterated their advice: Don't worry. But does that help me? Absolutely not.

In fact, it made it worse. Not only was I still scared about the pending surgery, but now I couldn't talk about it because I was told not to worry.

So, I've decided to tell you what I want (and research supports my opinion) that when I come to you with a problem, what I

really want you to do is listen.

I do recognize that many people have never learned the art of listening, so let me give you a few lessons. If I come to you with a problem — "I am worried about my surgery" — you need to stifle your response of "Don't worry, it will be all right" and answer in the following way:

"Do you want to talk about it?"

I respond, "Yes."

Your response: "What can I do to help?"

My response, "Nothing, I just need to be heard."

You ask, "Do you want advice?"

My response, "No, not now, but thanks."

What have we accomplished? Well, I know you have heard me express my

fears. You, on the other hand, have asked if I needed help. I don't, I just want you to listen. You ask if I need advice, and I tell you, "No, not now." That's a real comfort to me. I know you are there if I need you.

Now compare that with the typical scenario. When I've shared my fears, you have given me advice. Because that's not what I needed, I play, "Yeah, but..." rejecting your suggestions. You get annoyed because I indicated that I had a problem, and I am rejecting your advice. That's rejection of the worst sort. I walk away frustrated because you haven't listened, and you've walked away disgusted because I've rejected everything you suggested.

The art of listening is just

that, an art that takes skill and time.

Listening is to help the person who poses the problem, not the person who wants to give answers.

If getting people to listen poses problems for you, you may want to consider the book, "How To Talk So Kids Listen and How To Listen So Kids Talk." Although focusing on interpersonal communication in families,

the ideas fit just as easily for people our age.

Just remember:

Generally, when people ask for advice, they just want to be heard, not lectured to. I taught interpersonal communication for many years, and the most important skill I taught was the ability to listen. It takes a lot of energy, but the results are worthwhile.



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ILV makes donation for umbrellas

Inside Leisure Village is donating 10 beautiful new champagne-colored umbrellas for all the tables at the pool area. The new umbrellas will compliment the color in the new chairs and lounges.

CONTINUATIONS

LAW

Continued from 1

said, clearly, that drivers must stop completely when a pedestrian is in a crosswalk, marked or not, and not start up again until the pedestrian has left the crosswalk.

Mea culpa. That is wrong.

California Traffic Law, Section 21950, clearly states: "The driver of a vehicle shall yield the right-of-way to a pedestrian crossing the roadway within any marked or unmarked crosswalk at an intersection. This section does not relieve a pedestrian from the duty of using due care for his or her safety..."

It further states, "The driver of a vehicle approaching a pedestrian within any marked or unmarked crosswalk shall exercise all due care and shall reduce the speed of the vehicle or take any other action relating to the operation of the vehicle as necessary to safeguard the safety of the pedestrian."

One part of the law about which I was absolutely correct is: What is a crosswalk?

Section 275 of the law defines a crosswalk as any place where people would normally be expected to cross the street at an intersection, whether it is marked or not. The exact wording is, "That portion of a roadway included in the prolongation or connection of the boundary lines of sidewalks at intersection where the intersecting roadways meet at approximately right angles..."

That means that a crosswalk does not have to be painted on the street to be a legal crosswalk.

There is another law that is constantly ignored by Village drivers, and that is: What does a stop sign require you to do?

Section 22450 of the California Vehicle Code says, "The driver of any vehicle approaching a stop sign at the entrance to, or within, an intersection, shall stop at a limit line, if marked, otherwise before entering the crosswalk on

the near side of the intersection."

Notice the law does not say that you only have to slow down and roll through the intersection. It says to stop. Period. Full stop. Wheels not turning. That gives the driver time to look both ways and make sure there is no oncoming traffic, either auto or pedestrian, prior to proceeding through the intersection. Rolling past a stop sign is illegal and dangerous.

This also means drivers must give plenty of room for a pedestrian to cross in front of the vehicle. It does not mean that the car must stop if it doesn't jeopardize the pedestrian's safety in any way. But prudent and safe driving near crosswalks is the rule. Pedestrians have the right-of-way always, especially here in Leisure Village where many folks aren't as fleet-footed as we once were.

Another law that I had wrong was one I commented on at an Open Board Meeting, about drivers who let their pets sit on their

laps when they drive. I said that was illegal. It turns out that it is not.

There is no law prohibiting a driver from holding a pet in his or her lap. Of course, like using cell phones while driving, prudence should dictate that holding a pet in one's lap while driving is obviously a hazard, but there is no law against it.

Finally, a law about something that drives me and others to near anger: litter.

Section 38320 states: "No person shall throw or deposit, ... upon any area, public or private, any bottle, can, garbage, glass, nail, offal, paper, wire, any substance likely to injure or kill wild or domestic animal or plant life or damage traffic using such area, or any noisome, nauseous, or offensive matter of any kind."

That pretty much covers any Kleenex or gum wrappers, or cigarette butts you

may discard, or any doggie doodoo your pet may discard. It's all disgusting and illegal to leave lying around the Village.

Furthermore, Section 38321 states, "Any person who drops, dumps, deposits, places, or throws, or causes or permits to be dropped, dumped, deposited, placed, or thrown, upon any area, any material described in Section 38320, shall immediately remove the material or cause it to be removed."

So, although I was wrong about the law regarding pedestrian crosswalks and pets in drivers' laps, and I stand humbly chastened, I will not give up my battle to make residents aware of and obey the laws regarding stopping at stop signs and not throwing their litter anywhere they please.

For me, my lesson in the law is simple: If we understand the laws and obey them, life is that much better and safer for all of us.

PHISHING

Continued from 1

you to an authentic-appearing Web site to make their victim feel more comfortable.

Many victims willingly divulge their personal information that the phishers use to fraudulently obtain funds or services.

If your bank contacts you about needing "verification" or information that they should already have, such as account number or PIN, you should:

- Re-contact your bank branch using a phone number you know to be authentic.

- Ignore all Internet "pop-ups" claiming to be from your bank or any other service, close the "pop-up" and make contact with your bank branch. Legitimate banking companies will not contact customers in an unsolicited manner.

- Never e-mail personal or financial information.
- Review all bank and

credit card account statements when you receive them and confirm there are no signs of fraud.

If you feel you have been a victim of telemarketing fraud, contact the Camarillo Police Department at (805)

388-5100, or one of the following agencies.

- Federal Trade Commission, 1-877-382-4357, www.ftc.gov
- California Department of Consumer Affairs, 1-800-952-5210, www.dca.ca.gov



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CONTINUATIONS

SWALLOWS

Continued from 1

2001 when they moved here from their first retirement home, a ranch in Northern California.

Unlike many residents, Burt and Dorothy reached out to become vital members of the community, doing what they do best: volunteering.

Best known for her work with the Women's Workshop and Burt's chairmanship of the important Architecture Committee, the two probably have touched the lives of nearly every resident of Leisure Village in ways that may not be immediately obvious.

Dorothy takes deep pride in the accomplishments of the Workshop — not, she says, because it is one of the largest groups in the Village, with its more than 300 members, but because it brings a needed sense of involvement and activity into the lives of our seniors.

As Dorothy puts it, "The Workshop gives them something to get dressed up for, a purpose to their lives. Without that, some of the ladies would merely sit away the rest of their lives, rarely ever leaving their homes."

The Workshop makes another valuable contribution. Over its 25 years, it has raised and donated some quarter of a million dollars to Village projects and to groups in Camarillo on a roughly 50-50 basis. Among the many recipients are a hospice, the Camarillo Boys & Girls Club, Village residents who cannot afford LifeLine personal alarms, the nearby Emergency Ambulance Service and the Emergency Room at the Pleasant Valley Hospital, the latter two providing critical life-saving services to many Village residents year-round.

For Burt, being Chair of the Architectural Committee was a major responsibility ultimately affecting the entire Village, its aesthetics and, in the long run, the overall value of all its residential property.

By all accounts, he proved to be the right man for the job. Groomed by a lifetime working in building

and stationary engineering, Burt, who first retired as a sheet-metal worker in 1971, also brought first-hand experience to the Committee along with an avocation that also brought a bonus to the community. Long experienced building and repairing things with his own hands, as soon as the couple moved in, he headed straight for the Woodworking Club. All the members agree that Burt is actually part of the wood-work.

Any profile of Dorothy and Burt Swallow must acknowledge their sharing spirit, their optimism and their genuine liking, not just for each other but for their neighbors and the community. And, it must also recognize their courage as they age toward their ninth decade.

Not along ago, this newcomer, attending Open Board Meetings, got used to seeing Burt Swallow deliver the Architectural Committee report in a businesslike fashion. Then, at one meeting, the report was delivered by somebody else, and the Woodshop Club noted that Burt had some medical problems.

A few weeks later, Burt was back, in his electric cart. He had lost a leg to diabetes, and Dorothy, too, was having difficulty walking, her body paying her back for those carefree years long ago, doing those equestrian stunts without a guy wire and with plenty of

falls before managing to stand on and do stunts bareback on her horse. These days, she struggles with ankles that, as she puts it, "just lock up."

For most couples, such impairments, plus Burt's twice-a-week dialysis, would take them out of action. But not the Swallows.

It seemed only a week or two before the meeting at which Burt walked slowly to the microphone, with his new artificial leg creating the barest hint of a limp, to deliver his Committee report. Dorothy, of course, slowed behind her walker, and also relying on her cart, still busily kept the books and cheered on her ladies at regular meetings and other events.

Someday, somebody might think to tally up the value of the Village's volunteer efforts. Beyond making our lives better, the hours given freely, the services and the contributions that benefit most all of us, the accountant will probably say, "This work is priceless; you couldn't afford it unless it was volunteered to you."

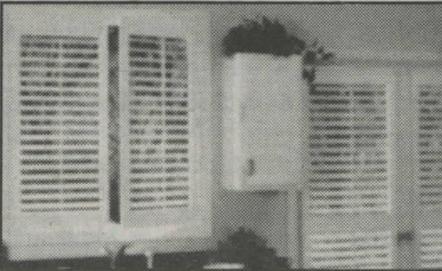
And in the long, proud line of resident volunteers who might come to mind, few will match or surpass what Dorothy and Burt Swallow gave to Leisure Village, and, thankfully, still do.

They remind us all of the volunteers, past, present and just arrived, who deserve our humbled "thanks."



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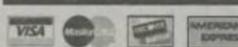
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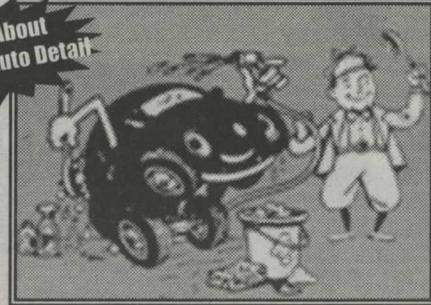
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VOLUNTEER

Continued from 6

For example, there is a report in this edition on Burt and Dorothy Swallow, who have lived here a little more than three years but have come to exemplify all the women and men in all our committees. Without them, there would be no committees. And, without our committees, we would have a very different way of life in Leisure Village.

Is the situation hopeless? I say no. There is a solution.

What this Village needs, and as soon as possible, is a "Volunteer Committee" to track new move-ins.

Each new move-in would be personally greeted by a member of that committee who would provide a variety of "Welcome Wagon" like gifts and information, but, more importantly, would conduct a "census" for information about how the newcomer can help the Village, if he or she wants, and how the Village can help the newcomer.

It wouldn't take much to put such a committee together, and the welcoming process can be quite simple and to the point.

The critical part might go like this: "Oh, you used to

work in the insurance business? Say, the Insurance Committee sure could use your help. Can I put you down to attend their next meeting? It'll be on (insert date here). They would enjoy meeting you, and I think you will like them. More importantly, the Village needs your help. I'm so glad you can help."

Or, "You worked in the accounting department of United Widgets? Say, the Budget Committee meets at (insert date here). Can we count on you to help with that? We sure need it, and the Village needs you."

All that is required is a friendly approach, not intimidating, but enough to inform new move-ins that there is a kind of historic moral obligation to help keep Leisure Village as strong, forward-looking, pleasant, comfortable and as wonderful as it is, and that obligation is what we call volunteerism.

It is obvious that something different is needed at this critical juncture to keep our system of self-government viable. We can no longer afford to be passive and wait for newcomers to come to us. We have to go to them and help them to understand their responsibility to themselves and to

the Village.

If we neglect to do this, most of our committees will just cease to exist from attrition over the coming years, and, worse, we will be forced by default to hire an outside management firm. That, of course, would be the end of our own self-determination, and the end of what makes this Village

the wonderful entity it is. Nothing could be worse for us than to give up that precious commodity, our freedom, as those poor souls in Leisure World have done, much to their financial and physical detriment — as a number of newspaper reports have indicated.

Our system ain't broke, but it can stand a little tin-

kering to make sure it does not break down. It is up to us to keep it alive and strong so that we don't have to turn to somebody else to fix it.

A Volunteer Committee would be a step in the right direction.



- Harold Brodsky



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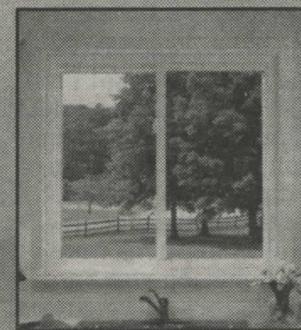
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Camera Club

By Jerry Cohen

The December competition featured Land/Seascapes as the Assigned category.

The first place winner was Don Treadwell, followed by Jack Caldwell taking second place, and Jerry Cohen earned third place. The honorable mentions were by Imogene Gregory and Ed Pollaine.

In the Open category, first place was won by Bill Robinson, with Vic Fledge capturing second place, and Jerry Cohen took third place. Honorable mentions went to Ed Pollaine and Marlene Votion.

In the Modified Digital division, the first place winner was Jerry Cohen, with Jerry Spector taking second place, and Vic Fledge was awarded third place. The judge for the evening was professional photographer Robert Fields, who gave a short, informative program on digital photography following the competition.

The Camera Club's annual awards banquet featured Pictures of the Year winners as judged by Gary Salstrom and Bill Ward. The three categories were Assigned, Open and Modified Digital.

Congratulations to incoming president Jerry Spector in accomplishing an unprecedented sweep! First place in all three categories!

Following in the Assigned division was Vic Fledge in second place and Louise Waln earning third place. Honorable Mentions were by Bill Robinson and Ed Pollaine.

In the Open category, second place went to Don Treadwell, and Jack Votion took third place. The Honorable Mentions were by Duane Waln and Vic Fledge.

In the Digital Modified division, second place was earned by Vic Fledge, with Bill Robinson in third place. The Honorable Mentions were by Gerry Kaplan and Jerry Cohen.

Watch Channel 25 to see the club's winning pictures each month.

Competitions are held on the first Wednesday of each month, and program nights are on the third Wednesday of the month. Refreshments follow. Meetings start at 7:30 p.m. in the MPR. Everyone is welcome to attend.

Racquet Club

By Anne Wolfson

The Racquet Club meets the second Wednesday of the month in the Multi-Purpose Room. We play paddle tennis, tennis and table tennis.

The wine and cheese party held in December was a huge success. There were sub sandwiches and plenty of wine and camaraderie!

Our new officers for the new year will be Ed Pollaine, President; Keith Timothy, Vice President; Al Zelman, Treasurer; and Louise Houser, Secretary. Other officers will remain the same.

Paul Treitman is working on a trip to Las Vegas in February or March for pad-

dle tennis players. Come to the January meeting and get the particulars. It promises to be a fun event!

Our next meeting will be January 12 in the Multi-Purpose Room. Hope to see you there!

Square Dance

By Raye Gabriel

We square dance Tuesdays from 7 to 9 p.m. in the AR. Bill Kramer, known up and down the coast, is our fun caller.

Dancing is a musical experience that exercises the mind and reflexes. Join us in a setting of camaraderie and not competition. Delight in it. Refreshments are served. Call 987-2865 or 484-9928 for more information.

Women's Club

By JoAnn Burens

On Thursday, Dec. 2, we installed our new officers for the Women's Club for 2005. Some of these officers will be serving for a second year. Our new officers will be: President, Martha Webb; Treasurer, Rosemary Woody; Corresponding Secretary, Betty Anderson; Recording Secretary, Shirley Francis; 1st Vice President, Mickey Knapp; 2nd Vice President, Dorothy Swallow; and 3rd Vice President, Donna Duke. Each of these officers will represent a jewel from the

book, Dictionary of Mythology, Folklore and Symbols by Gertrude Jolies.

After the installation ceremony, we enjoyed refreshments and socializing with our new officers. This promises to be a busy and rewarding year.

The Trading Post will be held on Thursday, Jan. 20, from 10 a.m. to 1 p.m.

The weekly Workshop is held every Tuesday in the MPR from 9 to 11 a.m., where we prepare and sell our handmade gift items.

Players Guild

By Ginny Naspo

We wish you all a very happy new year and hope you all had a happy holiday season.

Our next Players Guild meeting will be on the third Thursday, Jan. 20, at 7:30 p.m. in the AR. We are looking forward to another year of great entertainment by our monthly talented workshop volunteers of producers, directors and entertainers, as well as the dedicated technical and stage crews.

The upcoming programs are already being planned, starting with our January workshop, produced and directed by Belle and Joe Lorand. It will be a skit written by Neil Simon, featuring Belle and Joe and Max Heller. Joe and Belle are seasoned performers, and their selection of skits is funny and very entertaining.

It should be a fun night to start off the new year! Let's make it a full house

again. Don't miss it. Also come and meet your new board members who were installed at the Holiday Party. Refreshments are served too!

L.V. Bowling League

By Barbara Humphrey

It's hard to believe that we're almost halfway through our bowling season. We've had a lot of good bowling, and a lot of fun.

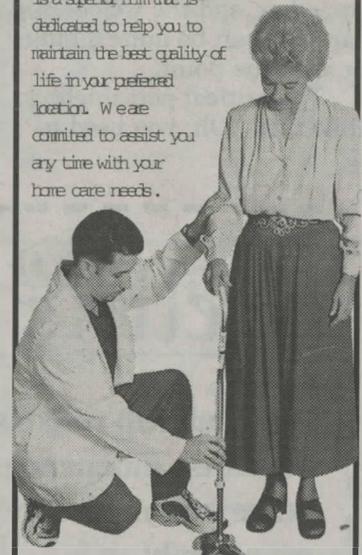
Our 200-plus bowlers in December were: James Dalton, Leonard Belcher, Jerry Knopf, Lloyd Snider, Les Galvin, Herb Roberts, Stan Feldman, Bo Humphrey and Harold Brodsky. The side pot winners were: Clarice Shapiro, Al Schuster, Terrie Lambert, James Dalton, Lucy Fiore, Jerry Knopf, Joyce Belcher, Lloyd Snider, Kathleen

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CLUB NEWS

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Conforti, Irv Cohen, Betty Herrmann, and Bo Humphrey.

Hope everyone had a great holiday season, and that we will all have a healthy, happy new year.

Billiard Club

By Milan Weiss

The officers of the Leisure Village Billiard Club for the year 2005 were sworn in and installed, with the prominent and popular Mannie Abbate officiating.

The officers are: Sam Kay Jr., President; Barbara Ohmstedt, 1st Vice President; Irwin Kress, 2nd Vice President; Diane Honick, Recording Secretary; and Bill Byrnes, Treasurer. These active people, brilliant in their own right, will lead the club this year into more activity than ever before because they have the experience!

The annual Holiday Party, in conjunction with the Mens and Womens Golf Associations, was again notable for its elegant and friendly people, good food, and the ability of all the club members to fully partake in the evening's holiday events.

Much credit should be given to the many volunteers of the participating clubs. Bob Hinkel, President of the LVMGA, was always at the meetings to see that things were going well. Others like Jack Kirkland and Bill and Shirley Fox worked on set-ups and ticket sales. Jerry Kelleher and Rick Deely were there to help. Contracting for the

music were Barbara and Ernie Ohmstedt. Betty Herrmann and Barbara Swartz did the decorations.

It doesn't stop, all good people devoting their time to make it a huge success. Thanks!

The Billiard Club extends seasons greetings and cheer to all in Leisure Village, and joy and good health in 2005. And, it might help your frame of mind to play a little pool. You can't play enough — it's addictive! Think about it! If you're unfamiliar with the club, show up at the next meeting, which is Tuesday, Jan. 25, at 7:30 p.m. in the MPR. See Sam Kay Jr., club president, and he'll recommend a way to get started, or if you need lessons, he'll tell you when they start. Don't be bashful! Like the Nike ad says, "Just do it!"

Now, to conclude this article: It's been fun to be the Billiard Club reporter, but the time has come, after 41/2 years of reporting Billiard Club news, it's time to "hang it up!" It's time for some "new blood" to take over what Billiard Club members rightfully deserve: a fresh look, from another view, of the club activities. So, I say adios and thanks for being so kind.

Saturday Night Dance

By Milan Weiss

Welcome to the Saturday Night Dance Party. It starts at 7:30 p.m., and you can dance until 10:30 p.m. The dance is almost every Saturday night in the Leisure Village Assembly Room. There is a variety of dances, foxtrot, waltz, tango, latin and others.

Also, there are some mixers and line dancing for your enjoyment.

The Dance Party is guided by Bill Byrnes and Barbara Ohmstedt, who are listening to your requests, selecting music and trying to make the evening fun for everyone. It's as casual or as formal as you want it to be, so dress comfortably, come and enjoy the evening.

There is punch, coffee, tea and ice available at no charge all evening.

At the break, finger foods are served, and you are encouraged to bring finger foods for everyone's enjoyment, but not a requirement.

The January 2005 schedule is: Jan. 8, Music by Choice, live music, \$4; Jan. 15, CD & Tape music, 50 cents; Jan. 22, Moore Music, live music, \$4; Jan. 29, Wyatt Haupt, live music \$5. Admission cost is per person.

The evening is yours! You can enjoy it as you please. Come, bring a friend or a group. We enjoy seeing you there.

Concerned Homeowners

By Ed Olson

The regular monthly meeting of the Concerned Homeowners Club was held

at 7:30 p.m. on December 9 in the Multi-Purpose Room. A panel of past board members discussed the duties and responsibilities of board members, with emphasis on Open Board Meetings, Working Board Meetings and Executive Sessions. Speakers were Donna Duke, Ted Lansing and Jack Prosen.

The January meeting will be on Thursday, Jan. 13, at 7:30 p.m. in the Multi-Purpose Room. Election of officers will be the first order of business, followed by speaker Debra Sutherland, a volunteer attorney with Grey Law of Ventura County. Grey Law is a private non-profit organization founded in 1979 to provide free legal services to seniors in Ventura County relating to Social Security, Medicare, Medi-Cal and SSI, long-term care issues, consumer matters, Powers of Attorney and other concerns.

Everyone is invited to attend. Refreshments will be served.

Farmers Club

By Marjorie Deniston

The December 3 General Meeting was a blast. Election of officers was held, garden suggestions

from both Kenney Nelson and Joe Dislip were given, plants were given away, and of course, the delicious refreshments prepared by Kenney Nelson, Joe Dislip and Jim Cooke were enjoyed by more than 40 members. Judy and Jerrold Spector and Dorothy Angel will provide refreshments for the March 4 meeting.

If you are not now a member of this club, but would like to know more about what goes on "behind the garden wall," please talk with our president Kenney Nelson at 384-9255 or e-mail him at kenney.nelson2@verizon.net.

We meet as a club just four times a year, with a yearly dues of just \$5 each member. A membership gives you not only your own patch of ground, but also great tips on gardening, the therapy and exercise of digging, planting and harvesting your own vegetables, and the camaraderie of friends interested in the joys of gardening.

The next general meeting will be held in the Multi-Purpose Room on March 4 at 2 p.m.

For garden hints, you might want to check with President Kenney Nelson. He has a list of preferred vegetable seeds and plants. If members have any garden

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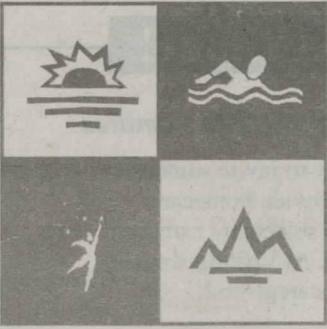
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CLUB NEWS

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hints they would like to share, call President Kenney Nelson at 384-9255 or e-mail him at kenney.nelson2@verizon.net.

Please check the garden carefully before you leave to be sure that a fellow gardener will not be locked in, and mark your calendar for the March 4 meeting.

L.V. New York Club

By Ben Perry

The New York Club had its final meeting for the year 2004. The meeting was celebrated by having its annual pizza party with more than 200 members present. There was a moment of silence for Bob Sklarz, one of the founding fathers, in observance of his passing. Inasmuch as this was a pizza party, there was a neverending supply of pizza for the members, and it was enjoyed by everyone. We had salad before the pizza and wine with the pizza and then we had more pizza.

The club had entertainment by pianist Rush Robinson, who played music from our era ('30s, '40s and '50s) and held the audience captivated by bringing back memories of

our youth. Rush asked for anyone in the audience for a telephone number and from that number was able to develop, very quickly, a musical arrangement that thrilled the audience. His jokes and musical history brought joy and laughter to the members. This was the second year that Rush entertained us. He was good!

Roz Gleimer introduced the new officers of the club for the year 2005. Ida Roberts and Lou Schwab will be sharing the presidency for the coming year. Installation will take place at the first meeting in January in the Assembly Room.

Our grateful Marty Hasen, the retiring president, formally thanked all those members that volunteered their services during the year for making his administration a success.

Bocce Ball

By Fran Cohen

On Friday, Jan. 28, at 6 p.m., we will have our Installation of Officers for 2005, plus our dinner. The cost will be \$11 for members and \$12 for non-members. Entree will be chicken and tri-tip. At the beginning

of January, tickets will be available for purchase, either at the bocce courts on Mondays and Thursdays at 10 a.m. or by calling Claudia at 482-9904.

Check Channel 25 for any additional information regarding the dinner.

We look forward to seeing you on the bocce courts and at the dinner.

L.V. Exercise Group

By Milt Mankoff

Members of the Leisure Village Exercise Group made their annual holiday good cheer visit to residents of the Camarillo Convalescent Hospital. This is just one of the many community activities of the Group. Food Share is another fine organization receiving support. The Exercise Group makes a substantial cash contribution each year to assist in bringing food to many needy families and individuals.

Exercises are held every Monday through Friday from 8:30 to 9 a.m. at the Pool Pavilion. Many new residents are finding friends and enjoying the welcoming atmosphere these brisk fall mornings.

The exercise program was devised with the assistance of physical therapy

professionals with attention to the special needs of seniors. Volunteer leaders demonstrate correct procedures. Dues are only \$3 annually.

The Leisure Village Exercise Group welcomes all residents to take this step to good health. Happy holidays and a year of good health and good friends.

Channel 25

By Jack Whalen

We of Channel 25 trust that this will be a great year for all our viewers, and we promise to provide you with some outstanding programs in the year 2005. For the next few months, at least, we will not schedule any programs for Wednesdays. Frankly, we are somewhat short of subject matter and do not wish to schedule too many "repeats."

As you read this, the January Board of Directors meeting has been held and today we are repeating the board showing. Monday, Jan. 10, will feature the always entertaining Lee Edwards' Movie Review, only at 10 a.m., we add. For the present we are only scheduling shows at 10 a.m.

Ed Pollaine will discuss "Options — Charts" in his Investments program on Friday, Jan. 14. Another of our favorites, Lillian Hawthorne, will host her monthly "Book Review" on Monday, Jan. 17, at 10 a.m.

Friday, Jan. 21, will be a repeat of Larry Sawyer's Interview — Bob Vanderhaven. Bob, one of Channel 25's valued volunteers, was an Army Air Force pilot during World War II and played a major role on D-Day as he piloted both gliders and paratroopers behind enemy lines. He is a much-decorated combat

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CLUB NEWS

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veteran who then went on to become an elementary school principal in the San Fernando Valley. He's also an excellent documentary filmmaker.

Monday, Jan. 24, is "What Was My Line?" at 10 a.m., with Milt Mankoff and Co.

Friday, Jan. 28, at 10 a.m. only, is a repeat of the Players Guild's "Fabulous Decades."

Monday, Jan. 31, will end the month's showing with the Rec Center's "Annual Tree Trim Party."

L.V. Mens Golf Association

By Mannie Abbate

Come to the meetings on the second Tuesday of every month 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.

We played our last Regulation Tournament of 2004 at Cam Springs on Thursday, Dec. 30. The first game for 2005 will be on Thursday, Jan. 20, at Elkins Ranch. The cost will be \$36, including carts, and the first start will be at 8:30 a.m.

The Holiday Party was held on Dec. 17 in the A.R. This was the second time for a joint party with the Billiard Club. Many participants had double memberships, so this made for a gala two-for-one party with both clubs able to claim credit for success and the participants able to enjoy themselves without deciding which of the two clubs they were going to support. This was a real "win-win" situation.

The schedule for next year is close to being finalized. Ernie Ohmstedt has resolved the problem regarding the pricing for the Buena Ventura and Olivias courses. He expects to be able to have copies of the new schedule available for distribution at the Jan. 11 monthly meeting.

Bud Miller has raised the ante for attendance at

monthly meetings. He will give you 500 LV Golf Dollars merely for showing up at the meetings, providing you stay until the end.

Why is it so difficult to get the membership to participate? Are we so busy doing nothing that we can't get out for a few hours to be with fellow golfers and enjoy their camaraderie? The board members work very hard for the club, and all they ask is that you come to the meetings. Come early and chat with the boys.

This June we will have a 30th birthday party for the LVMGA, and the next six months will be spent preparing for this event.

Jack Kirkland reminds us that the Ladies Club will host the Chili Bowl on Sunday, Jan. 30. This is scheduled for the week between the football playoffs and the Super Bowl.

We are also getting ready for the Annual Membership Reunion on Feb. 8. Tickets will be available on the first tee during the month or by calling Jack Kirkland. Watch the bulletin board and other locations for information. If you know an old-timer who is no longer playing golf, why don't you invite him to the luncheon?

We should all thank Al Bennett for the goodwill he has spread on our behalf as the Benevolence Chairman.

Al has had his own health problems recently and had to resign. President Bob Hinkel has appointed Duane Adams to that post. The only way we have found successful to keep up with this job is to have the membership act as ex-officio members of the Benevolence Committee. If you know about the illness of one of our members, past or present, call Duane at 482-6111. His number is also in the membership directory.

Best wishes for a healthy and happy 2005.

L.V. Womens Golf Association

By Roberta Dearmore

January starts a new year for the Golf Club with many events, starting with the Chili Bowl on Jan. 30 at 12:30 in the A.R. Tickets are \$5 for chili, hamburger, grilled onions, cole slaw, coffee, soda and dessert. Tickets are being sold at the golf shack on Tuesdays and Wednesdays. You can also buy them at the Golf Meeting Jan. 12. Get tickets early.

Our Regulation Golf outing will be at River Ridge on Jan. 20. Entry fee is \$32 for golf and cart. Sign up sheet is on the bulletin board. The game is Texas

Scramble.

Our first Ladies Major Tournament will be Feb. 23 and March 2. The entry fee is \$3 for the Spring Eclectic. Net and Gross. Two days in Flights, one Low Gross and one Low Net over the field. Niners (9ers) must play the front nine only both days.

March 17 Regulation Golf will be at Westlake. Fee is \$33. The game is Gross Net.

March 23 is the Mixed Couples Tournament and Picnic in the A.R. More information will come later.

Keyboard Club

By Jules Nayfack

For more years than I can remember, the Keyboard Club met on the fourth Friday of the month. Because this conflicted with the "Meet Your Neighbor" group, we were asked to change our meeting date. Wanting to help, we changed to the third Friday. Another group started meeting on the same day, although there were three Fridays open. We lost a good part of our attendance.

Since "Meet Your Neighbor" no longer exists, we are going back to our fourth Friday meetings. Come and be entertained by our talented artists who

play piano, organ and electronic keyboard, plus guest artists.

Our next meeting will take place on Jan. 28 at 1:30 p.m. in the A.R.

Single Active Seniors

By Zelda Greentree

Here we are in a new year with lots of resolutions for having fun in 2005 and beyond. We've elected our board and are truly delighted to welcome three new directors: Naomi Brill, Jerry Kelleher and Irene Olson. All of the oldies are also staying on. We hope, with the additional board members, to launch an aggressive outreach program to expand our membership and increase activities in the future.

Save the dates:

January 11 is our annual installation dinner "out." Look for posters and watch Channel 25 for time and location.

January 18, Movie Night, we will be screening "Collateral" with Tom Cruise at 7 p.m. in the Annex.

If you have questions, please call Zelda at 389-9694.

Please see **CLUB NEWS** on 24



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Woodshop

By Martin Alfred

Our eager experts are starting off the new year anxious as ever to help our L.V. residents with any of their woodwork projects or articles needing repairs. So, if you need help, we are here!

Any questions, call Sid at 482-5341.

Garden Club

By Naomi Balfour

The Leisure Village Garden Club starts the new year on Jan. 20 in the MPR at 9:30 a.m. for socializing and at 10 a.m. for the business meeting and the program. Our speaker will be Jerry Sortomme, who is well known by our members and guests for his previous appearances. This time he will speak about "Man, Nature and Gardens" as a

friendly partnership, with accent on nature taking care of itself with our cooperation.

The annual dues, which are \$5, may be paid now. Come early and bring a friend.

LV Travel

By Eugene Foxman

Your Travel Committee has a great selection of trips for 2005.

January will take us to the beautiful Castaways Restaurant and show. In February, we go to the Golden Nugget in Las Vegas and to the Santa Barbara City College for a gourmet lunch. March has the Edgewater in Laughlin, the Palm Springs Follies, and a four-day, three-night tour of California's Mother Lode Country.

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.

Jazzercise

By Cathy Friedman

Dance away stress, burn calories and tone and strengthen in these fun, hourlong "get away from it all" classes. There's a fully certified instructor, a safe, effective workout, a wide variety of dance and strength training moves — all to great music.

We meet every Wednesday in the A.R. from 9 to 10 a.m. Bring a friend, a plastic bottle of water and wear supportive footwear and be prepared to have a great time.

Warning: May be hazardous to excess body fat and high stress levels.

Village Painters

By Aurelie Zachary

Our December potluck lunch was delightful. The setting — Bernice Knebel's home — was super. Our hostess was most gracious.

Her long dinner table, nicely decorated, accommodated 12 of the 18 members who attended. Four were seated at an additional table, also well-decorated.

After enjoying the food, we were all visiting with one another when Bernice got our attention with a loud whistle. She installed the newly elected officers with glowing compliments about their duties as board members and their artistic accomplishments.

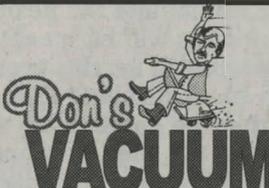
L.V. Chorale

By Elise Perlmutter

Anyone interested in being a part of a great and friendly group of singers is invited to join us every Monday from 12:30 to 2:30 p.m. in the MPR. All ranges of voices are needed.

We are presently rehearsing for our Feb. 4 concert called "Americana," featuring

Please see CLUB NEWS on 25



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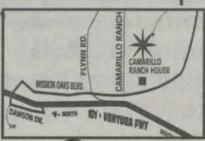
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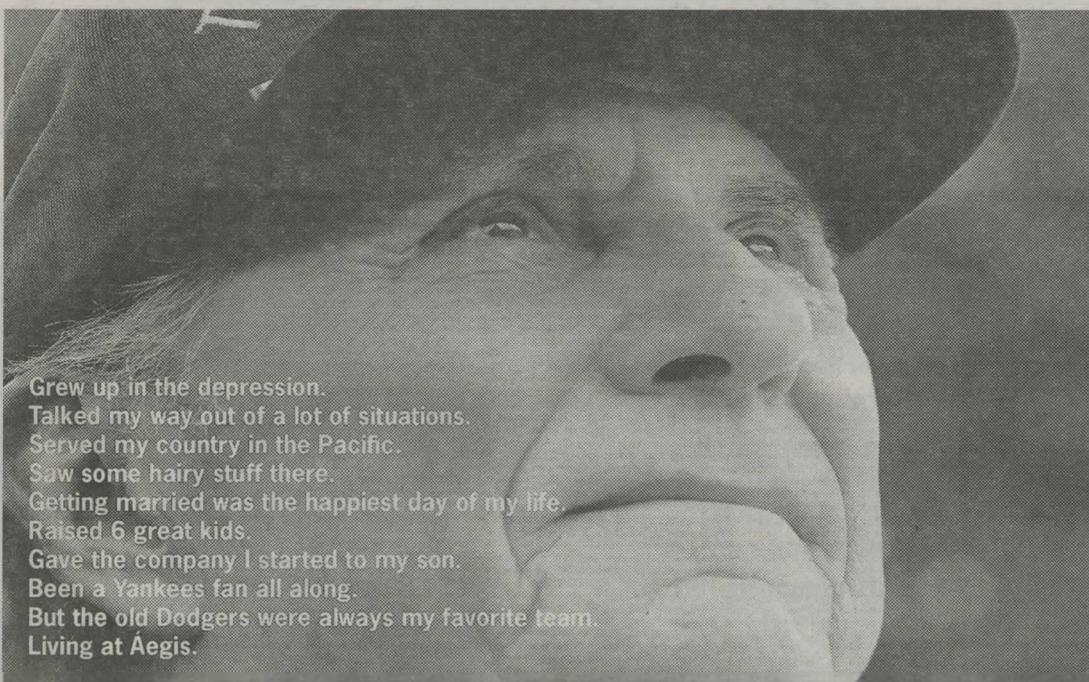


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Saw some hairy stuff there.
Getting married was the happiest day of my life.
Raised 6 great kids.
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CLUB NEWS

Continued from 24

ing songs written by American composers. Further information will follow.

If you have any questions, call 484-2492.

Veterans Club

By Martin Alfred

Hope you all had a pleasant holiday season and look forward to a happy and healthy new year.

We'll be starting the new year with a great program at our meeting on Thursday, Jan. 27, in the MPR at 7:30 p.m. One of our members, Burt Jacobs, arranged to have his friend, Tom Morgenfeld, a former Lockheed test pilot, speak to us. A retired Navy captain, he has flown some of the fastest planes in the world, and we are honored to have him at our meeting. Incidentally, you may have seen the article in the Camarillo Star on Nov. 9 describing some of his exciting career. Everyone is invited.

Any questions, call Marty at 389-1610.

Beginning Bridge

By Raye Gabriel

We had learned point count, how and when to open or overcall. We learned partners response, when to use a convenient minor for opening, if possible.

Now we will learn how to open one no trump and its responses.

Do join us for review. You are most welcome. It's a stimulator of the brain and helps us in our daily lives.

Raye Gabriel is the instructor. Call 383-0130 for more information.

Classes are Fridays from 1:30 to 3:30 p.m. in the G.R.

Solo Club

By Cleo Cooney

January's Dine Out will be a special one at Marie Callendar's on Jan. 13 at 2 p.m. The varied menu will include pot pie, chicken, salmon and several more choices. Please send your check for \$10, no cash please, to Marion Jayne, 13218 Village 13, by Jan. 11. If you have questions, call Marion at 484-5112 or Cleo at 482-8395.

Our Brown Bag Lunch and business meeting will be in the Sun Room on Friday, Jan. 21. Bring your lunch and help elect the new board for 2005. Lunch is at 12:30 p.m., and the meeting is at 1 p.m.

Weight Control

By Connie Santangelo

All the holidays are over, so now is the time to start thinking about losing the extra pounds accumulated with too many parties, dinners, etc. It is never too late to start shaping up for the summer.

Our Weight Control Club is here to help you lose weight. We meet every Tuesday morning in the Garden Room. Weigh-in is from 8 a.m. to 8:30 a.m., then we start our meeting. We have many awards and incentives to help you reach your goal. Our admission fee is \$3, and our dues are \$1 per month.

See you Tuesday morning in the Garden Room!

For more information, call Connie Santangelo at 484-7463 or Doris LaPrelle at 987-6393.

International Folk Dancing

By Raye Gabriel

Classes are Mondays from 1 to 2:30 p.m. in the A.R. Val Daly is still substituting for Virginia. We are lucky: She is so delightful in teaching us new dances and reviewing the old ones. Folk dancing gives you a special kindred with people from all over the world. It is all ethnic music and a delight to listen to.

Join us. You are most welcome to experience the joy of this activity.

Call 482-5621 for more information.

Sing-a-long Group

By Jules Nayfack

New move-in or longtime resident: If you'd like being part of the most congenial, friendliest group of people in the Village who like having fun and singing while they are doing so, come on down and join us. Some sing well, some don't and some don't sing at all. So, you see, you can fit in at any level.

The past year was a good one for our group. We want to make this one even better. What we need is you.

Our next two meetings are Mondays, Jan. 10 and 31, in the A.R. Music starts at 7 p.m.; singing and fun starts at 7:30 p.m.

Writers Club

By Jack Whalen

Hi! We're back after our two-week holiday hiatus. Jan. 6 was our first

Thursday of 2005 get-together, and we continue Thursdays from 1 to 4 p.m. in the Annex Village Room.

Judging by the phone calls and drop-ins, we would like to reiterate our program:

There are no dues or fees Please see **CLUB NEWS** on 26

of any kind. Listeners as well as writers are always welcome. We are not a class, but we do help one another when asked. We cater to all types of authorship. You owe it to your

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Kim 647-0082

CLUB NEWS

Continued from 25

heirs to organize your thoughts and theories on life and living.

Think about it and join us. Call Jack at 987-9600 or just show up.

Shakespeare Club

By Anne Shane

The Shakespeare Club will meet Friday, Jan. 14, at 1:30 p.m. in the Sun Room.

"A Comedy of Errors," one of Shakespeare's early plays, will be read and discussed.

For more information, call Sheldon at 388-6453 or Anne at 484-3977.

Computer Club

By Ron Petersen

Leisure Village Computer Club members were treated to two special events in December.

On Thursday, Dec. 16, CompUSA held a special event (i.e., special low

prices and refreshments) for Computer User Group members at the CompUSA store in the Rose Shopping Center at Rose Avenue and Highway 101 in Oxnard.

Then, the next day, Dec. 17, club member Mort Marcovitz presented new software to the club (Adobe Photo Album Plus) which provides, all in one easy-to-use package, many desirable capabilities for handling photographs — digitizing, enhancing, merging, printing, cataloging, adapting them for easy e-mailing, and a lot more. It's just the thing for dealing with all the photos that we receive through family get-togethers over Thanksgiving and Christmas, and, of course, all the photos coming our way from friends and family in holiday card exchanges.

The LV Computer Club continues to be the place where you'll learn why that maddening invention, the computer, and the whole digital world are really innovations that can make our worlds better places to be.

Keep an eye on Channel 25 for the club's upcoming special events in January.

Looking for Avon products? I am as near as your phone. Fast, courteous service. Free catalog and delivery. Call Jean, 987-9108.

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

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Ex-chauffeur, LV resident. Drive to airports, med. appt. and other destinations. Your car or mine. Call Gerry, 388-9849.

Caregiver: Mature, knowledgeable and kind, with a sense of humor when appropriate. Experienced and more experience. Call Caroline, 231-7979 cell or 494-6774.

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

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

Experienced, loving, caring caregiver. Excellent references. FT, PT, reasonable rates. Aileen, 984-2364.

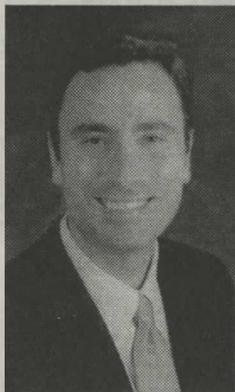
ON THE LIGHTER SIDE

A 6-year-old was asked where his grandmother lived. "Oh," he said, "she lives at the airport. When

we want her we just go get her. Then when we're done having her visit, we take her back to the airport."

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CLASSIFIED ADS

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 investigate the ads and makes no endorsement of them.

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

VITAS Hospice Care. To better serve patients and families, VITAS is proud to announce its accreditation as a non-sectarian hospice conferred by the National Institute for Jewish Hospice. To find out more about VITAS' capabilities to serve the diverse end-of-life needs of Jewish patients and families, call 1-800-938-4827.

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

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

Ed the Window Cleaner. Over 15 yrs. experience, free estimates. Bargain prices. 493-0391.

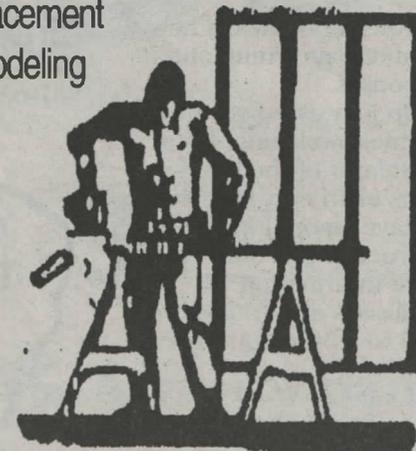
You can have more energy, vitality and flexibility. Also lose weight and increase your well being with a new plan of exercise, proper diet and a positive outlook. Look and feel younger with an image makeover. Call certified fitness, nutrition and image consultant. Su-'Zan, 383-1198.

Please see **CLASSIFIED** on 27

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CLASSIFIED ADS

Continued from 26

Caregiver available with 12 yrs. experience. Friendly, compassionate, good LV references. Call Pauline, 405-5633, 405-5501, 405-1001.

Need a caregiver? 4 yrs. experience, friendly, compassionate. Trustworthy. Good LV reference. Drive own car with valid Calif. license. Call Ale, 300-7860.

Housecleaning. Licensed, 12 yrs. experience, references upon request. Call for a free estimate. Call Soli, 986-1829.

Caregiver: Live-in, full time, 5 days a week. CPR. Exp. with stroke or Alzheimer patients. Reliable. Good cook. Personal care, errands, own car. Very good refs. No agency fee. Call Kitty, 482-2455.

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

Bare Essentials. Housecleaning, plus. Ask for Kim, 389-4870.

Exp. caregiver needs work. Live-in or out with light housework. Have references. Leave message. 955-9432.

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

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

Ahumada Concrete Construction. Slumpstone, blockwalls, driveways, patios walkways. All types concrete, masonry. Call 487-1613.

Caregiver with experience. Honest, caring and reliable. Willing to assist you with all your needs. Good ref., with many years in LV. Day or night shift. Call Mary, 483-0182.

Housecleaning, husband and wife team. Alicia and Oscar. Windows, screen in/out. From Ventura to Woodland Hills. Free estimate. Excellent LV refs. Leave message, 383-7853.

The Helping Hand. Moving, hauling, garage cleanup, entire house clearout. Free estimates. Call Vic, 482-0362.

Wanted to buy: Paintings by California artists in any condition. I clean and repair. Village 28, Henry, 445-7778.

Caregiver, full/part time with good references. Call Mary, 388-6439 or 302-7142.

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

Ladies and gentlemen too: I buy your old stuff, antiques and 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.

Housecleaning. Only Saturdays. Very honest. Call Ewa, 383-0734.

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Filipina caregiver. Lives in Village. Compassionate, friendly, dependable. Available Mon-Fri. Exc. refs. Meny, 388-9400, 233-4554 cell.

Ladies: Buying now. Items from the '20s to '60s. Pottery, dishes, knick-knacks, dolls, old books, linens, art, jewelry, etc. Refs. Call anytime, Karen, 373-0605.

Individual/small business. Bookkeeping, secretarial assistance. Write letters, pay bills to full-cycle accounting services. Free pickup, delivery. "If you can't do it, I can help." Dolores, 987-9004.

Capri for sale or rent by owner. 3 units to golf course. Nice greenbelt view. Italian tiled floors. 18111 V. 18. 484-2432.

Moving in or out? Moving coordinator will save you time and energy, helping you sort, eliminate and pack, as well as interior decorating. Call Su-Zan at 383-1198.

Kim cares! Looking for a caregiver? Loving, kind, honest, dependable, 17 years exp. with elderly. Reasonable rates. References avail. Call Kim, 499-1943.

Pat's Window Cleaning. After 23 years in the Village, I am retiring. I thank you all for your patronage. My son David will continue in my stead. For appointments or free estimates, call toll free at 407-4039.

Leisure Village house for sale/rent. \$329K or \$1380/month. 1321 Village 1. 2 BD, 2 BA. Move-in condition. Lease with option to buy. Call Nina, 491-2771.

15 yr. exp. CNA, caregiver worked in Village 10 yrs. Lots of references. CPR cert., first aid cert. Love the elderly. I will do anything to help with your needs. Call Theresa Marks, 388-1559 or cell 208-0959. Also housecleaning.

Exp. caregiver. Good moral character. Medical cert. Good cook. Fine companion. LV resident. No agency fee. Enjoy home care. Baby Maron, 383-6814.

2 sister caregivers with 18 yrs. exp. Good ref. AM and PM. No agency fee. Salary negotiable. Call Alma, 987-6054 or 216-8009.

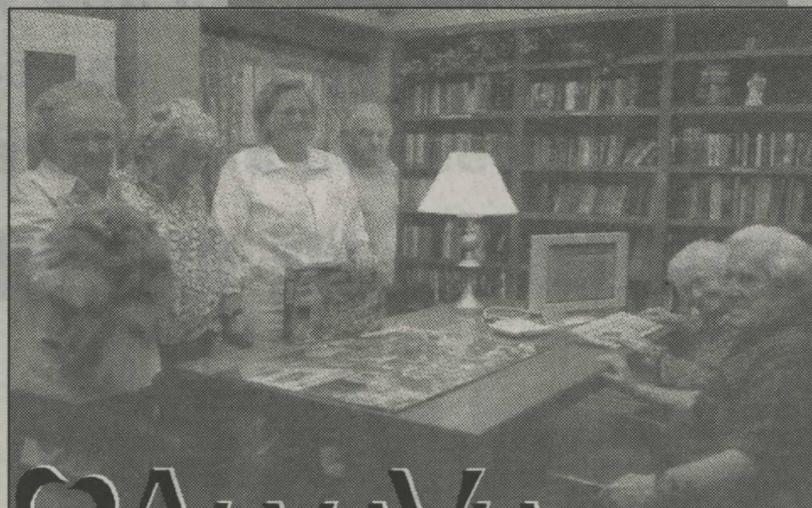
Hugo's Gardening Services. Clean gutters, trim bushes and trees, and turn soil. Free estimates. 20 yrs in LV. 482-0985 or 216-8835.

Caregiver with experience. Retired RN looking for PT, FT, 24-hr. care, weekends. Kathleen, 640-0304.

Occupational therapist and caregiver desires work with seniors to keep their independence. PT or FT. Penny, 818-879-1546.

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2004 was a great year for us. We thank each one of our loyal advocates and friends for your support and referrals.

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May the Lord bless you and yours in this upcoming year!

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