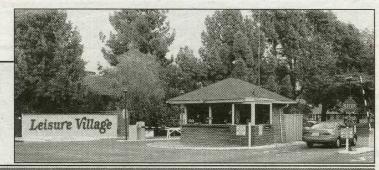
LEISURE VILLAGE



Vol. 25, No. 11

An Active Senior Community

Pleasant Valley, Camarillo, California

August 6, 2004

Sweetness and light — and cameras?

By Joseph Benti

Politics, even as it is practiced here in Leisure Village (and, yes, Board members are politicians), has some predictable patterns. Among them, the proverbial "honeymoon" phase, when some of the participants decide to have a permanent relationship (in this case the five-member Board) and get up real close, promising to be nice to one another.

If the coming year's Village politics can be as pleasant and business-like as it has been in the first Open session and two working sessions of the newly

Consensus

By R. Carol Sweeney Zimmet

"Consensus is what many people say in chorus but do not believe as individuals." — Abba Eban, Israeli statesman.

"Consensus is the process of abandoning all beliefs, principles, values and policies. So it is something in which no one believes and to which no one objects." — Margaret Thatcher, British stateswoman.

In my experience as a past Board Member and President for one term, I want to remind the new Board of Directors to beware of responding to dissension from one or two members that can drive the Board's behavior and decisions.

A great deal of time at Working and Open Board Meetings can be taken because of the dissension of one or two members.

Too often, expending great amounts of time and energy trying to get consensus results in giving one or two members

tremendous power over the others and can distort the original issue.

Consensus is great where Board Members tend to agree. However, it is divisive and time consuming when one or two members try to get the Board offtrack by constant objections.

There is a good reason for a majority vote.

comprised Board, if the general aura of "sweetness and light" shining over the five members, including the two newly-elected, Marge Lorraine and Harold

Goldwasser, can be maintained, Leisure Village will be better for it and the Board will deserve the thanks of all the Homeowners.

More than that, there appears to be a growing sentiment to bring the business of the people to the people, rather than depending on the people coming to the

business. Usually, only a few dozen homeowners show up at the Open Meetings and only about half a dozen to the Working Sessions.

Please see SWEET on 12

Constitution of the second of

Mark Smith, hard at work at the Channel 25 computer. The message he is setting up will be sent to the TV above his head and throughout the Village.

Meet the man behind Channel 25's cameras

By Jack Whalen

In its latest incarnation as Channel 25 (formerly channels 8 and 12), the Village's closed-circuit television station stands as a testament both to the efforts and continuing dedication of a handful of resi-

Please see MARK on 13 and Margaret Leighton,

If only there was Kalooki

By Joseph Benti

Don't get them wrong, Yetta and Jacob Bromley, residents of Village 11 since this past May, are not complaining. In fact, they are the first to tell you that their life together here, really, is just another part of a long, long dream come true. After all, this is a couple

After all, this is a couple that found one another after a more-than-brief, war-interrupted interlude of nearly 60 years, to marry and settle down in Leisure Village, to say nothing of her quadruple bypass and other bothersome reminders of the aging process.

A true World War II British love story that could have starred Leslie Howard and Margaret Leighton.

and the contraction of the contr



Jacob and Yetta Bromley, at home in Leisure Village.

Jacob and Yetta's story traces back to their teen-age years.

Of course, it should start as it did, in 1939, in London. Both of them are working long hours in a garment factory — Long hours? 54 hours a week was the norm — often with work on Saturdays and Sundays.

But when you're a kid, that's nothing, as long there was time left over to go to the movies and dances and to spend time with friends.

As for tens of millions, Jacob and Yetta's world was on the edge of absolute and irrevocable change —"topsy turvy" probably best describes what happened with the events that were unleashed on Sept. 3, 1939. War!

For them, at first, it was "over there," which meant

Please see KALOOKI on 11

ith a great deal of humility, I want to thank the Village for having confidence in me to elect me to the Board.

I made many promises and fully intend to carry them all out, but I need your help. I want to hear from you: your complaints, problems, desires, suggestions and thoughts.

Please contact me via my e-mail, haauh2o@msn.com with whatever is on your mind, but please make sure you close with your name and Village number. I will be unable to consider the thoughts in your message if you do not give your name and Village number.

I look forward to serving you in any manner I can, and, if possible, staying in touch with you with each of your requests. You may not get an immediate response since I may have to do some research, but you will get a response.

> Good health to all. - Harold Goldwasser, V. 11

s a founder of Western Cable. Channel 12, Channel 8 and now Channel 25 being on the air, I strenuously object to the unnecessary expansion of the studio floor space. Please ask any of the technical crew that works in the studio as cameramen, editors, title-makers, lighting, copying, message board operators, volunteers who put programs on the air, and others who use the various equipment if this is



The job of replacing the flat roof on the Recreation Center was started on July 6. The entire air conditioning system had to be removed in order to do this work. Here, a crane lifts the air conditioner components back up on the roof after the roof work was completed. The entire job was finished and up and running again on July 28.

even remotely useful.

If we are looking to the future to make changes that are inevitable and sure to come, I am confident that they will not be of such bulk that more floor space is a necessity.

I have always been open to new ideas. I have incor-

porated all that I found useful, and there were many! But I strongly object to spending money foolishly on this absolutely absurd project. This money could be used to greater enhance the lives of the homeowners of Leisure Village.

- Art Kaufman, V. 1

Village residents voted overwhelmingly to improve the Recreation Center Annex. Part of that approval included a slight expansion and modernization of the facilities of Channel 25, our unique and valuable closed circuit television station. While the bulk of the

n the June elections,

funds spent on improvements will be in the Annex, a small amount will be spent to expand and modernize the facilities of Channel 25 so as to bring its technology and capabilities into the 21st century for our use and for those who will follow us.

Despite the voters' decision, a few members of the Channel 25 Committee have been very vocal in efforts to stop the improvements. As recently as our last meeting, after the election, the Committee voted 15 to 5 to show the objectors that, as a group, we favor what the voters have already approved.

As Chair of that Committee, I feel that I owe residents an apology for what now appears to be a controversy over our modernization program, which will go forward despite any continuing expression of disapproval by a handful of our respected and dedicated fellow members.

I also want to assure all residents that this difference of opinion will not deter our Committee - all of us - from continuing to provide the best ongoing and reliable source of information about life and events in the Village. Thank you for your support, and please keep watching Channel 25.

- Bob Koster, V 24

really want to comment about the Golden Years cartoons

Correction

The article "Our place in the sun" in the July issue of "Inside Leisure Village" stated that Camarillo is located at 130 degrees west longitude. That is incorrect. Camarillo is located at 119 degrees west longitude.

Also in error was the statement, "The Earth completed its 360degree journey around the Sun every 24 hours." It should have read, "The Sun appears to travel around the Earth in a complete circle of 360 degrees every 24 hours."

drawn by our own Bob Browne living in Village 41. They are the first thing I look for when I pick up my copy of "Inside Leisure Village." I wish there could be one on every page.

I understand Bob's wife, Dickie, has had a recent stroke. Since humor is supposed to be a very effective therapy in healing, Bob should have Dickie recuperating real fast. We wish her a very speedy recovery, and, Bob, we thank you for making reading such fun.

- Jean Hickman, V. 41

riginal LV residents from 31 years ago have found increased longevity due to medical improvements, and they also have to cope with considerable inflationary living costs, especially if on a fixed pension.

To offset this problem in the future, my suggestion would be to change the

Please see LETTERS on 3

About Inside Leisure Village

Editor: Gerry Levenfeld Contributing Editor: Joseph Benti Photos and cover photo illustration: Vic Fledge Staff: Jack Whalen, Bill Himstreet, Helene Haleman, Betty Levenfeld, R. Carol Sweeney Zimmet, Flo Doctrow Classified Ads: Doris Hoffman, Mary Barkemeyer

Inside Leisure Village is written and edited by and for Leisure Village residents exclusively. It is independent of the L.V. Association and its Board of Directors. ILV's content is also independent of the Ventura County Star, Scripps Howard and The E.W. Scripps Company. The Ventura County Star is not responsible for the content of ILV and does not set or monitor its classified advertising or editorial policies. In addition, the policy of ILV shall be to report and publicize sanctioned LV events and activities exclusively.

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

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Deadlines for next month

The Display Advertising deadline for the September 2004 issue will be Monday, August 9, at 5 p.m. Deadline for letters, club news, stories and photos is Saturday, August 14, at 5 p.m. Publication is scheduled for September 3. 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.

Continued from 2

minimum age for purchasing to maybe 65 in the future. This would agree with common age for Social Security to begin. We should offer "grandfather" rights, of course, to those already here who have not reached age 65.

Both inflation and longevity will probably continue to increase. We don't want to force people out because they can no longer afford it.

- Jack Moore, V. 44

o all my wonderful friends in Leisure Village: After 27 years in the Village, I am moving to Orange County to live near my children. My new address is Jean Aird, Heritage Point, 27356

Bellogente, Apt. 303, Mission Viejo, CA 92691. My phone number is (949) 347-9997.

Thank you all for your friendships and good wishes. God bless. Love you all.

> - Jean Aird, formerly V. 13

n July 8 there were a group of us walking with our dogs and grandkids when suddenly a security car was speeding west on Leisure Village Drive. It slid onto Mountain View and proceeded sliding much too close to a small oncoming truck! There was no siren in operation, and the entire incident was frightening because of that whirlwind action without forewarning.

Moments later another security vehicle raced down Leisure Village Drive, but this time the sirens were in use. Now we felt sure the streets would be cleared for the emergency vehicles that followed.

We all make mistakes. and this one might have been disastrous. For the most part, security does well; however, sirens are essential when called for. They are for a purpose, and patrol must know when to use them.

L. Oberman, V. 1

hank you to all our Leisure Village friends for your condolences at the passing of our daughter, Ronni Gravitz, and for the charitable donations made in her memory. We feel your love and caring. Ronni's life was well-lived. Since her gradua-

tion from Berkeley in 1966, she was involved in University of California activities and received the prestigious Berkeley Citation for her contributions to the campus and to the community.

- Shirley & Sid Kordell,

ill Glazman died on Thursday, June 24. He was 87 years old. It was a blessing for him and a great sadness for me. We were married for 25 years. We lived in Leisure Village for 14 years of those years. It was the best move we ever made. We enjoyed all the advantages the Village has to offer.

Bill was active in the RV Club. He was president for two terms and vice president for three. He had fun

in the kitchen with the yearly breakfast bash. He also had fun working behind the scenes for the performances. He was an avid miniature train collector and would show it off to anyone who was interested. His paintings are hanging on our walls and in our children's homes. Our travels took us all over the United States, Mexico, Canada, the Bahamas, Israel and Europe. Those memories will never fade way.

I am so thankful for all the help the neighbors and the staff of Leisure Village have given us during his long illness. It is also comforting to know that I will be able to rely on them also. Bill lived a full and busy life and will be missed by all those who loved him.

- Annette Glazman, V. 7

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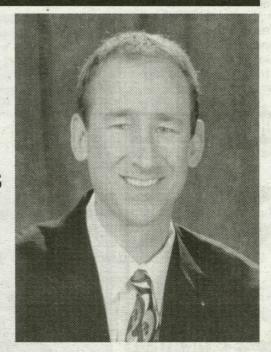
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Paul J. Dougherty, M.D.

you've lived here that it

cannot happen.

It can, and it does. Just ask newly elected Association Board President Robert Ellis, who, in the early morning hours of Sunday, July 11, responded to a noise coming from his kitchen. There, he found a teenager very much out of place and, in Ellis's assessment, even seeming a bit lost in space. The young man not only entered through the unlocked back door but he had turned on the light.

Luckily neither Ellis nor the boy was armed, and Ellis simply chased him out.

A short time later, the boy, in a hooded jacket that made him difficult to identify, returned to grab a bottle beer he had put down (the probable cause of the spaciness), assuring Ellis that it was, in the young man's words, "my personal prop-

Three nights later, at around midnight Wednesday, Village Security Officers apprehended three teenage boys walking through one of the villages and turned them over to Camarillo Police. It's possible one of the boys was the one who had entered Ellis's house Sunday.

The best guess is that the three had come over the far-from-intimidating chain link fence that separates the eastern perimeter of the Village from the berm that runs along Conejo Creek.

> Moore says the unlawful entry at the Ellis residence is only the second such incident he has encountered in his 15 years here, but he pointed out that the apparent absence of reports does not mean that minor crimes and intrusions have not occurred.

Some people never lock their doors

Chief Moore's concern is the apparent confidence that residents have built up over the years, assuming that security can keep out intruders who intend to break in, either to houses or unlocked cars.

"In any case," he noted, "these are crimes of opportunity, and an unlocked door is an open invitation."

In addition to getting into the habit of locking doors and, if desirable, installing locking devices in the tracks have to develop their own of sliding doors and windows (the type that let doors and windows remain slightly ajar but not completely open), the Chief recommends installing motion detectors that switch on floodlights that also act as deterrents to would-be

Moore says most crime in the Village is relatively minor and "usually involves people who have gained access to homes either as caretakers or workers with-Village Security Chief Jim out having provided the homeowner with sufficient and noted identification."

He says many residents are too trusting, and that's where they make their mis-

In some cases, property crimes (even elder abuse) are the result of family members, usually younger people, taking advantage of older relatives.

As in most communities, residents in Leisure Village are advised to take normal precautions that acknowledge the reality of our time.

Bob and Sharon Ellis did. They installed a motion detector and, though they may not like it, they are getting into the habit of making sure their windows and doors are secure.

Perhaps homeowners will version of Ronald Reagan's sage advice for his view of disarmament negotiations during the Cold War: "Trust, but verify."

In our case, don't trust your security to chance or to somebody else.

Memoriams

Lewis Zabner, formerly V. 13 Janet Dempsey, V. 25 Gladys Duff, V. 42 John (Jack) Slusser, V. 34 Joe Silva, V. 1 Eva Lucas, V. 33 Regina Nial, V. 17 Gil Bilbo, V. 15 Mary Ellen Cole Johnson, formerly V. 5 Elaine Sherman, V. 32 Jean Beyers, V. 30

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'Robin Hood' showing Aug. 15

By Bob Koster

Kindly accept my sincere apologies for the month of July. I am told that several of you came to the AR in July thinking there would be a screening. Due to the lack of air conditioning, I decided not to have a screening because I surely wouldn't want the audience to be subjected to a hot room for three or four hours. I don't know if it would have been hot, but the fact that it might have been was enough to cause the cancellation. I hope you understand.

I did make a very clear announcement during the Open Board meeting, and I also mentioned in this column last month, that there would be no July screening. I was informed of the air conditioning problem too late to change the entry in

Coming Sept.12: 'The Man Who **Knew Too** Much.'

the Village Voice, and the staff has apologized as well. One can only hope that next time we will be informed in plenty of time and we can let everyone know. I also never made an announcement on Channel 25. There were none of the usual posters in the lobby.

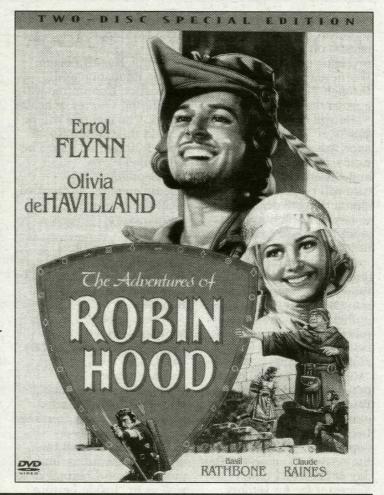
Again, my apologies to those who came.

This month, on August 15, at 7 p.m. in the AR, we will show the famous 'Robin Hood" movie with Erroll Flynn, Claude Rains, Basil Rathbone and Olivia de Havilland. The director was the Hungarian, Michael Curtiz (Kertesz Mihaly). Except for the Douglas Fairbanks silent version, all other "Robin Hood" movies are pale imitations of this. For historical perspective. we will also show the history of Technicolor.

Then, on Sept. 12, again at 7 p.m. in the AR, we will show one of Alfred Hitchcock's first films, "The Man Who Knew Too Much." No, not the 1956 version with Jimmy Stewart and Doris Day, but the 1934 version with Peter Lorre, the great Hungarian actor, playing the villain. His real name was Laszlo Lowenstein.

As always, there will be free popcorn, free coffee, and free punch.

See you at the movies!





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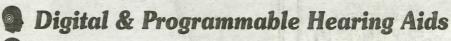
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World of Investing: Edwin D. Pollaine will lecture on all phases of investing on four Wednesdays, Sept. 1 through 22, from 10 to 11 a.m. in the Sun Room.

He will discuss bonds, stocks, mutual funds, balance sheets, price/earnings ratios, dividends and open and closed orders. One lecture will be devoted to charts. He will discuss when to buy and when to sell stocks and how to use stop orders.

Many other topics will be discussed, and there will be time to ask appropriate questions.

Please sign up in the recreation office.

Adult Sewing:

There will be one class this coming semester: Wednesdays, from 1 to 4 p.m., with instructor Karen Dress. Class begins September 8. Register in the sewing room on the first day of class at 1 p.m. Semester fee for seniors (60-plus) is \$35, and it's \$40 for those under 60. Bring a project to class on opening day. For further information and questions

on pre-registration, call Celia Gordon at 484-3441.

Senior Health Forum:

The Education and Recreation Committee will be offering a series of health topics. The lectures will be held in the Garden Room from 1:30 to 3:30 p.m. The schedule follows:

• September 7, "Complemental Alternative Medicine Through Acupuncture," presented by Dr. Sing.

• September 14, "Learning to Live with Chronic Pain," presented by Drs. Peterson, Dumas and Kapoor.

• September 21, "Does My Spouse Have Depression?" presented by Dr. Bruns.

• September 28, "Complications of Mixing Over-the-Counter and Prescription Drugs," presenter to be announced.

Other forums will be offered in the future and publicized on Channel 25 as well as in "Inside Leisure Village." For information, please contact Lillian Mankoff at 987-4049.

Teaching English as a Second Language:

Classes on learning to teach English as a second language will be offered in LV's Sun Room on August 7 from 9 a.m. to 4 p.m.

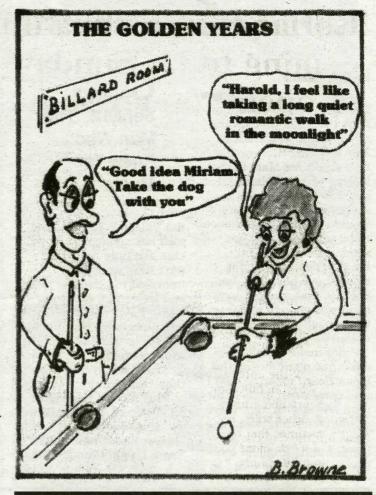
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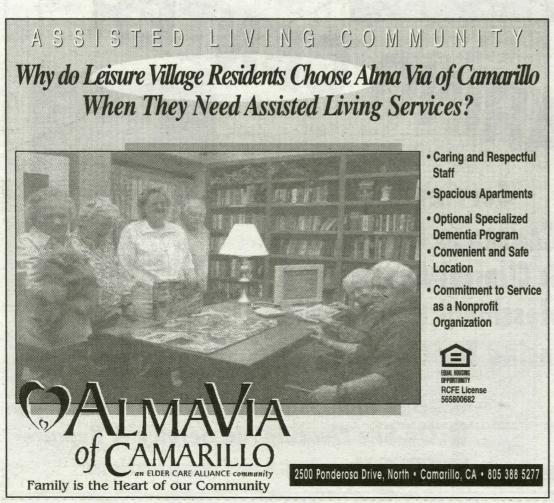
Please call Beverly Wallace at 388-1963 to sign up and/or ask questions.

California History:

Dr Scott Corbett, our ever-popular professor of history, will present a class titled, "The History of California," for three units of college credit. The class will begin on Thursday, Aug. 19, and will continue every Thursday morning until Dec. 9. Classes will be held in the Garden Room from 9 a.m. to 12:30 p.m.

If you missed the August 5 registration, come to the first class and Dr. Corbett will accommodate you.







Garland impersonator coming to LV Sunday to open Rooney show

By Jim Brown

The "One Man, One Wife" show of shows, starring Mickey Rooney and wife Jan on Aug. 8 at 1:30 p.m. in the AR, offers a unique addition to this stellar cast.

Julie Sheppard will open the show and brings a memorable performance to Leisure Village. Julie becomes the quintessential Judy Garland in true art form.

"A lot of the entertainers we have had in our shows do very credible impressions of other stars, but Julie becomes that character, and if you close your eyes, you hear Judy singing," Showtyme President Jim Brown said.

The late great entertain-

Steve Allen summed it all up when he said, "Over the past half century, I've had the good fortune to bring to the public attention a long list of talented and ultimately successful performers. If I were on the air at the moment, the name of Julie Sheppard would certainly be added to that list. Jayne and I recently went to see her Judy Garland show, and, to get to the point, I haven't seen a more exciting musical presentation in vears!"

er, pianist, composer,

author and talk show host

To paraphrase Mr. Allen's remarks, doing a casual imitation of another performer is not what Julie is doing. She magically becomes Judy Garland. She has



Julie Sheppard will open the Aug. 8 Showtyme show featuring Mickey Rooney and his wife, Jan.

developed a sort of perfection of Garland in this great performance. Don't miss it!

Get your tickets from Roz Feldman at 383-6566 or in the AR Lobby Monday, Wednesday or Friday.

Also, don't forget Showtyme is giving away another trip for two to Laughlin, Nev. Be the lucky winner!

Historical Committee seeking multigenerational LV families

By Bill Himstreet

The "leisure" part of our name gets perhaps too much emphasis and "village" too little as descriptions of what really goes on here. The dictionary definition of "village" is "a small community or group of houses in a rural area, larger than a hamlet and usually smaller than a town; the inhabitants of the community collectively."

nity collectively."

"Leisure" is defined as

"freedom from the demands
of work or duty."

When LV was constructed, it was truly in a rural area with the surrounding agricultural land pretty much awaiting development. Again, a definition is helpful. "Community" is a social group of any size whose members reside in a specific locality, share government, and often have a common heritage. Our common heritage includes age,

citizenship and freedom of varying degrees.

Every passing day adds some history to our village community, and the role of our Historical Committee has two emphases. One is to record the history of the village, and the second is to let the "outside" know about us. As community members, we are continuing to grow as a "family" with second generations of residents. For example, two chairpersons of LVA committees are second-generation folk, their parents having lived here. Aunts, uncles and siblings or cousins count, as well as parents and children living in another household.

The Historical Committee wants to pursue this "family" thought by learning of other possible examples. If you fit the description, please let us

Please see HISTORY on 8

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nside Leisure Village

Friday, August 6, 2004

Here's why associations must have reserve funds

By Ted Lansing

In last month's issue, I touched on the subject of association reserves. Reserves are a curious part of the association management scene due to our old friend, the Davis-Stirling Act, which mandates associations to have reserve studies and that they be updated on an annual basis. However, the act does not direct how, or even if, they

are to be funded. Result: An association must have a study but may ignore it. Silly, perhaps, but nevertheless, that is the law.

Let's look at just what a reserve study is and why we need it. Professionally prepared, the study is intended as a planning tool for the Board of Directors. It analyzes the life expectancy of all the assets in our Village. Then the study recommends the amount of expenses we should anticipate occurring in order to keep our assets in full working or appearance condition, and when expenditures might need to be made.

Everything from the roof of the Recreation Center to the desks in the office might be included. The projected life indicates when an item may need to be replaced and at what projected cost. In a Village such as ours, the number of items included can run into the hundreds, if not thousands.

This reserve study, when finally accepted by the Board of Directors, is intended to become a guideline for setting aside the money needed for those future repairs or replacements.

As noted, at present, there is no law that requires the association to fund its reserve study. The law merely requires that associations prepare a study at least every three years and update it annually. Each vear, the board must publish the reserve study with the budget and disclose how the board plans to pay for

major replacements and repairs.

Despite the fact there is no legal requirement to actually put aside the money to fund the reserves, courts have held that a board's failure to properly fund the reserves was a breach of the board's fiduciary duty.

Boards have the power to

create special assessments of the membership for the purpose of replenishing the reserves. In one case, an association member sued his board, claiming that a special assessment for the reserves violated law. He charged that the assessment "exceeded the amount necessary to defray the costs for which it is levied," since there was no requirement that reserves be funded. The court disagreed. They

can't duck this responsibili-Davis-Stirling also regu-

assessments for purposes of

therefore affirmed that

establishing reserves are

indeed appropriate. We

lates just how any funds so collected and held as reserves may be used. Although it is reasonable for an association to "borrow" from these funds for extreme emergencies, it must, at the time of borrowing, establish how and when the money it borrows will be "repaid." This is to prevent illicit looting of what can become quite a bundle of money.

When an association cannot meet its ordinary main-

tenance needs due to lack of funds, something in the process has failed. It should be clear that management of the reserve funds should be held up to intense scrutiny by all of us. It is our money! We should expect it to be managed well and spent wisely!

Next month, I'll take a closer look at assessments as one way to fund reserves, and at assessments in gen-



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For additional information, please contact the Temple Office

HISTORY

Continued from 7

know. If you know of others, we'd like your help. Phone me, Marilyn

Holthouse, Caroline Pratt or Jack Whalen.

As a community of residents with leisure time available in varying amounts, the Village is selfgoverned and provides almost countless opportunities for "leisure." A community that engages in all the things we do is essentially a "family," too. But remember that we are also full participants in the larger Camarillo community as well.



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How to choose a contractor

By Ted Lansing

(Note: This article is for informational purposes only and does not purport to be a legal opinion. As in any matters involving contracts or other legal matters, one should have professional advice.)

Every generation usually learns many of the same lessons learned by earlier generations. All too often, they learn them the hard

That is especially true for many people who employ an outside contractor to work in or on their home.

In the next few issues of "Inside Leisure Village," I will share some information about some of the many dangers facing anyone who deals with a contractor.

Right off, it should be clear by the name itself, "contractor," that a person is making a contract with you to do the work, whether it is to install something as small as a fan or a new skylight, or something as big as a room addition or a new patio.

The first rule of contractual safety is: Never hire anybody to do any construction or demolition work without a contract. That contract is a binding agreement between the contractor to do the work you contract him for, and binding on you to pay for the work according to whatever schedule of delivery of work and delivery monies that you agree to.

The contract should contain some provisions that protect you, the customer, as well as those that protect the contractor. If you use his prepared form, you can bet that the primary function of the document will be to protect him, not you!

First, insist on labor and material lien releases. This must be included in and form a part of the contract. If it is not included in the contract offered to you by the contractor, insist that it be added. The terms should be such that, at each progress payment (we will get to those in a minute)

these releases must be provided to you before payment is due. This means that, whenever such a payment is scheduled per the agreement, the payment is not due until all lien releases have been provided to you.

The contract should also include a payment schedule. Never pay the full amount up front. A reasonable amount for the front payment is around 50 percent of the total contract price. It is then reasonable to make interim payments along the way. The schedule might include a 25 percent additional payment after the project is 75 percent complete, and another 10 or 15 percent when complete but not yet inspected by the City of Camarillo (if necessary) and by the LVA Architectural Committee. Never agree to pay the final amount until after all inspections are successfully completed.

Include in your (his) contract a requirement that the contractor agrees to comply with all rules, regulations and requirements of Leisure Village and its Architectural Committee.

Something else you should insist on is proof of insurance. The contract should provide that the contractor will supply you with copies of the endorsement pages of his worker's compensation insurance and liability insurance policies before work may begin.

The contract should spell out the period in which the work must be done and a reasonable end date.

Assuming you know who you are, and why you are engaging a contractor, let's look at the contractor.

Begin by insisting on seeing his professional status: his contractor's license. Is it up to date? Is his name listed on it as "qualifying partner" or "qualifying employee?" Are the dates on the license current, and is the category or categories of qualification of this person to have a contractor's license in the area of work you are paying him to do? A

Red-Ribbon Flags disappear

By Chuck Donnel

Since the introduction of the Red-Ribbon Flags throughout the entire Village, a number of residents have left their homes due to many reasons. We are now experiencing a number of missing flags when a resident leaves the Village. This may be caused by the person(s) preparing the home for selling and not knowing the purpose of the Red-Ribbon Flag with the house address written on it.

We are asking that any caregivers, surviving relatives, Realtors, etc. please make sure that the Red-Ribbon Flags stay in the home for the new owners. This Red-Ribbon Flag is the way the Owner notifies the Village Coordinator and Security that everyone in the house is OK after an emergency has occurred, such as an earthquake, flood, toxic spill, etc.

As a suggestion, the present owners might make sure that the placard that was issued with the ribbon, which is titled "Emergency Flag Procedure," remains attached to the ribbon, thereby alerting the persons preparing the home to be sold that this remains with the house. If the placard is missing, please contact either the Village Coordinator or Chuck Donnel at 484-7461 for a new card.

WELLS

FARGO

general contractor may do work for which more than one specialty skill is required (plumbing, concrete, electrical) and is a Class B licensee. Any specialty, for which the contractor is only authorized to do one specialty, is a C, with a number following. C-10, for example, is electrical, only!

Next time, I will go over the process of describing the project for the bidders and how to read the bids you receive.

HOME

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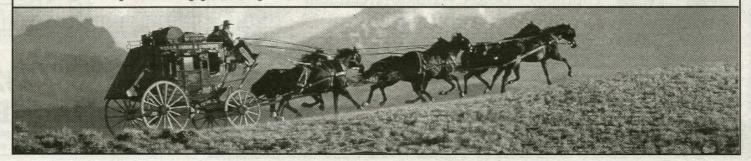
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msuran

Insurance questions? Just ask

By Arthur Katz. CPCU

Yes, I do get a lot of questions. As Chair of the Village Insurance Committee, I spend a good deal of time answering all sorts of questions about insurance. (By the way, CPCU stands for Chartered Property & Casualty Underwriter)

I also get many questions from homeowners, whose needs and problems are quite different from those of the Village, which is what prompted me to do this series.

Based on my experience, Village homeowners face a void of information about what kind of insurance is right for them. Like the Village, homeowners also want the best protection they can buy, at the best price, the kind that anticipates events that could endanger not only our investment but our health and safety.

It is not my intention in these articles to sell insurance. I will only answer questions objectively, to the best of my professional abilities, providing general insurance information to the reader. It is up to the readers to decide what specific insurance policies or companies are best for them. It is also the readers' responsibility to choose

their own agent. Such suggestions will not be made in this column

Since this is my first column, let me provide some basic information that applies to everyone.

Most homeowners really do not understand their own insurance. They are often confused about what they need or how much they need to be adequately, if not comfortably, covered.

Understanding Leisure Village's insurance, which is a commercial policy, is no help in understanding an individual homeowner's policies, which are very different. For that, you do need a professional insurance agent, an expert who, in effect, becomes your employee, earning his income from the premiums you pay. That is why you must shop for an agent before you shop for a policy.

One of the most common complaints I hear is, "My agent won't return my calls, much less come out to my home!"

If that's true, if you do not get good service, then fire that agent. It is the agent's responsibility to come to your home, to see what you are insuring, and then to tell you all of your options and the costs.

Finally, don't make judgments on your policy based on your neighbor's policy.

Two different companies will often write their policies in much different ways, using different language, different classifications, etc. As a result, one homeowner's policy often is markedly different from another's, yet may provide exactly the same coverage or dramatically different coverage.

Next issue, we will get specific on your questions. If you have questions, drop them in the insurance box inside the Recreation Office.

Have a safe life and a great August!

55 ALIVE

By Naomi Balfour

On August 19 and 20, from 1 to 5 p.m., the 55 Alive Safe Driving Class will be offered in the MPR to Leisure Village residents who are licensed drivers and wish to continue safe driving.

You will receive a discount for three years on automobile insurance, according to California law.

The cost is \$10 per person and you must be preregistered 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.

What is it with men's hearing?

By R. Carol Sweeney Zimmet

He was listening to the television. I thought the noise would deafen me—in fact, I was sure it would. So I asked him to please lower the sound. He glared at me, and I knew immediately that he felt the request was not justified. Could there really be that much of a difference between the way men and women hear?

I know this isn't just my problem because frequently I hear my women friends ask their husbands, friends or partners to lower the volume, only to be told that it was their hearing that was too sensitive.

Which brings me to a question: Why don't men and women in a relationship have their hearing tested in order to determine just who has the problem? I know I tried, but my husband feels that I have the problem and sees no reason to have his hearing tested. When he can't hear me he says it is because I am

Please see HEARING on 11

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MEDICARE PROVIDER

Inside

back to England. Then,

By Eleanor O'Dell

All eyes on the stage, The models toe tappin' The clothes were not there.

So nothing could happen.

Can vou imagine The committee's dismay? A fashion show and No clothes to display?

With much decorum And little fuss, It was pulled together By Eleanor Thomas.

They filled the crowd's bellies So they could survive While they were wait-

For the clothes to arrive.

There was, of course, Anticipation. It turned out to be A class act sensation.

All eyes on the stage, And from head to their toes,

The models were happy They could put on some clothes.

And the committee, With a small smirk, Never doubted a moment It wouldn't work.

We thank all the gals For their endeavor. It certainly was The best show ever.

HEARING

Continued from 10

tired and my voice is weak.

The question I have is: Am I the only one who has this problem? Am I the only one with acute hearing? Is my husband's hearing OK and mine not? Without a hearing test there is no way to solve the problem. Am I alone?

KALOOKI

Continued from 1

the Continent. But, soon enough, the horrible reality struck closer to home, culminating one Monday morning in May, 1940. Jacob and Yetta showed up for work to find a massive bomb crater where the Woolf Brothers Clothing Factory once stood. And the air shelter where they would have gone had the raid occurred during work time was also obliterated.

Events tumbled on top of one another after that, separating the two friends and more or less sealing the distance between them when Jacob was drafted into the Army in 1941.

Yetta volunteered for the

Women's Army Service. Both served through the war. Jacob mostly in the Middle East and Yetta with the Signal Corps, at one time attached to the U.S. Army's 1st Airborne Division.

By the time they returned to civilian life, they were on very different paths.

Jacob found a girl whom he married in 1947, and a year later they emigrated to Canada.

Yetta moved to Southeast England for 17 years but never married.

In 1953, Jacob moved

three years later, he emigrated to the United States. Over the years, Jacob's family grew to three children, two grandchildren and one great-grandchild. After retirement, Jacob didn't slow down. He volunteered for Meals On Wheels, became an avid blood donor

appointments. In the meantime, in 1963, Yetta moved back to

London.

for the Red Cross (192

pints) and drove cancer

patients to their various

In 1995, Jacob's wife died of leukemia.

A year later, the year Yetta's partner of 15 years died, Jacob had a dream a very specific dream about a very specific person, Yetta. When he told his dream to a cousin, she suggested that he place an ad in a Jewish newspaper in London on the off chance Yetta or someone she knew might see it.

Someone did. A friend told Yetta she saw her name in a personals ad.

That same day, she called Jacob, who was living in San Jose, and arranged to meet in London on a trip he had planned to England before placing the ad. Their meeting was covered by the newspapers, the BBC and was, in Yetta's words, "a huge success." So much so that she agreed to visit him

in San Jose in May 1997.

Not long after, Jacob, who sports a dashing moustache and a crisp British style, proposed, and they married in December.

As noted earlier, aside from Yetta's quadruple bypass surgery and painful shingles, they have had a comfortable and happy 6.5 years as husband and wife.

Jacob's son, who lives in Thousand Oaks, thought it would be good for all if Jacob and Yetta moved closer to his family and, as Jacob notes, when the son and his wife saw Leisure Village, they immediately purchased the home in Village 11.

One is not likely to meet two happier people in the Village. Their well-furnished, cheerful home is a place where both share their passion for crossword puzzles from their favorite London newspapers, they enjoy watching BBC America, and they are making new friendships.

Despite their entertainments and happiness living here, however, there is one thing missing from their lives, Kalooki. Don't ask me, I never heard the word before I sat in the Bromlevs' living room. All I know is they used to play it with a passion. Mind you, not the Jamaican version, but the one played with two decks of regular playing cards and oh, let them tell vou.

If you're ready for some Kalooki, call Jacob and Yetta Bromley at 384-1947.

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2004

To improve Village awareness, if not involvement, there may soon be more use made of Leisure Village's unique media treasure, its closed-circuit television broadcasting facility, Channel 25. (In the interest of full disclosure, it should be noted that this reporter is a member of the Television Committee).

At the Working Meeting on July 19, Board President Robert Ellis and newly elected Board member Lorraine suggested that Channel 25 be used for periodic reports by Committee Chairs so that extensive information, which often tends to bog down the Open Board Meetings, might best be presented on television so that the various Chairs, some of whom take a great deal of time making their reports at the open meetings, could have the extended time a special television program would afford them.

Member Lorraine also floated the idea of bringing the cameras in to cover the biweekly Working Board Meetings in the same way they now cover the monthly Open Meetings.

Former Board Member Carol Sweeney, homeowner Ben Perry and this reporter supported the idea of making wider use of Channel

Contacted later, Television Committee Chair Bob Koster said he, too, favors wider coverage of the Board and more original programming for the outlet. However, he added, "There is the reality of having available the technical staff who can work the cameras and supporting equipment needed for an increased work-

Right now, he said, "We rely on four volunteers, George Huddleston, Bob Vanderhaven, Art Kaufman and one paid employee, Mark Smith." As with all clubs and most activities in the Village, the heart of Channel 25 is its volun-

Koster noted that Huddleston, who heads up the programming, believes that the staff can handle coverage of the Open Meeting, but, he warned, "Taking on too much, growing too fast, could stretch us very thin.

This added potential for Channel 25 comes on the heels of the voters' approval of money to expand the Recreation Center Annex, which includes a plan to improve and expand Channel 25's facilities by taking half of the Sun Room for a technical office and

more space for storage and other improvements.

In other business, the Board's aura of good feelings was briefly threatened by the emergence of the very issue that tarnished the last Board's bitter wrap-up over what to do with former President Jack Prosen's monthly President's Letter, which, traditionally, fills the first page of the Village's official publication, "The Village Voice."

Last month, you may recall, in place of the President's Message, there was just a blank page. In Executive Session, the old Board had voted to silence Prosen. Present at the July 19 meeting, Prosen repeated his charge that the Executive Session not only violated the law but was out-and-out "censorship."

At the time, the three members of the old board who voted against Prosen (Dick Griswold, Mike Shapiro and then member Clair Huffman), did not want him using his letter to promote his idea that the Village should borrow \$5 million to bring the street maintenance and landscaping up to date.

After some back and forth at the Open Meeting and the two subsequent Working Sessions, Board President Robert Ellis got the votes to go ahead with his version of the

President's Letter. The two holdover members, Griswold and Shapiro, who had voted against Prosen, maintained their opposition to an unfettered President's

Message.

New member Goldwasser said he did not object to the letter, but does not want it to include personal attacks or vitriolic content. He said he does not like the idea of having "our dirty laundry washed in public.

Ellis says he will use the letter to address issues of interest to him and the Homeowners and will not submit it for prior approval by the rest of the Board.

That does not mean that the issue at the heart of the previous Board's displeasure with the President's Message

Prosen has said repeatedly that he will go ahead with plans to get Homeowner approval to borrow the money for street maintenance and landscaping, as the best way to end what he calls the increasingly 'expensive game of catch-

He believes the Village spends more money than is necessary because needed work is often stretched too far just to satisfy budget limitations and that contractors do not like dealing with the Village's mandated policy of demanding shortterm contracts with socalled "escape clauses" built into them.

Please see SWEET on 13

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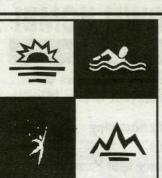
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SWEET

Continued from 12

Opponents to borrowing, which include the Board's own Finance Committee. argue that borrowing is simply bad economics, not good for individuals and not good for the Village.

Jerry Rosen, speaking in place of Finance Chair Pat Busch, noted that the interest alone on the \$5 million would amount to \$1,364,000. But he said the Finance Committee would keep an open mind on the matter and consider all the arguments based on objective analysis.

At all the meetings, especially the Open Meeting, nothing upset the aforementioned aura of sweetness and light. For example, Art Katz, Chairman of the Insurance Committee (who, by the way, is starting an insurance advice column with this edition of "Inside Leisure Village") congratulated the new Board Members, whose election cost him to lose his write-in effort. And, he sweetened the pot by saying his Committee had found an apparent error (in the Village's favor, possibly as much as \$22,000) in the compensation calculations.

Recreation Chair Gloria Page summed it up for the optimists in her congratulations to the Board when she expressed the wish that the five members "work harmoniously in the coming year for the good of Leisure Village.

One got the impression that, at least at this early stage of the new Board's getting-acquainted phase, both Lorraine and Goldwasser will work hard to be productive members, and both expressed the intention to work together for the good

With Ellis, Griswold and Shapiro in obvious agreement, that made at least that wish unanimous.

Coming soon, you may get to see it all for yourself in the comfort of your living room on Channel 25.

MARK

Continued from 1

dent-volunteers and, more recently, for the past year, the added help and energies of its only paid employee, Mark Smith, who observed his first anniversary on the job this past month.

Mark says he is in awe of the seniors he meets in the Village every day.

"It's like walking history to be associated with folks of such varied backgrounds," the hardworking, multi-talented young man

Board Member Dick Griswold, the Board's liaison with the Television Committee, says he has long believed that a fulltime, paid employee was needed to assist the volunteers who actually keep Channel 25 "on the air." Griswold says it took about 10 years of lobbying before finally succeeding in getting the position Mark occupies, media-consultant, into the annual budget.

The 33-year old Smith, who lives in nearby Oxnard with his wife, Adeline, and 3-year- old son Mark Anthony, Jr., wears many hats. Primarily, however, he maintains the broadcast message service, helps insure that broadcast equipment is in good operating condition, assists in coverage of the Board sessions and performs a variety of other tasks involving the sound and lighting equipment in the Assembly Room and does other chores as needed.

Milt Mankoff, a member

of the Education and Recreation and Television Committees, says Smith "brings a welcome and fresh approach to his job, as evidenced by his desire to learn the operation of the ... sound and lighting equipment and his positive attitude in working with others."

Joseph Benti, who recently completed a complicated digital video production on the Village's soon-to-be-installed recycled water service, worked closely with Mark.

Benti said, "It was a pleasure to work with somebody who can do it all. From director to producer, to camera-operator to editor that's what Mark did. He took work home with him and he brought in his own equipment to guarantee that Village team.

we got everything we needed. Villagers will see the results of his input in the professional quality of our video."

Overall, Mark Smith has been an asset to the Village, always ready to go behind the camera, if George Huddleston or Bob Vanderhaven are not available; ready to work on stage productions, sometimes putting in as much as 14 to 15 hours a day; and always handling the video and audio mixing chores during Board Meetings.

Next time you see that intense, dark-haired youngster sitting behind the TV crew at the Board meetings, or around Channel 25. that's Mark Smith, heading for his second year as a key player on the Leisure

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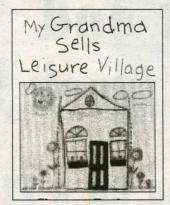
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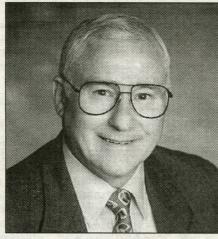
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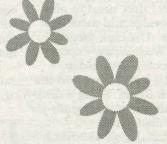
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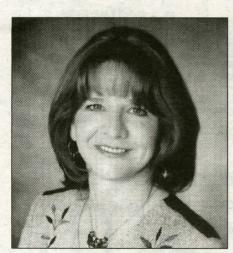




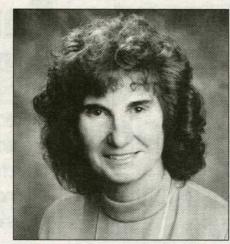
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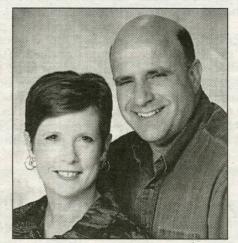
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By Estella McClintock

A new club is now beginning for those bridge players who feel they need to play more bridge and meet new friends. The club meets every Wednesday, except the second Wednesday, from 10 a.m. to noon in the Garden Room. Bring a deck of cards and your friends for a fun-filled social. Questions? Call 482-5513.

Women's Table Tennis

By Ida Kubica

The AARP article printed in last month's "Inside Leisure Village" that Terrie Lambert suggested we have published helped get the attention of women interested in the game. We now have 8:30 a.m. games and 1:30 p.m. games on Monday, Wednesday and Friday. Single and double games will be played — whatever works for you. New to the game or starting up again, there are players just like you. Fun is the name of the game. The Ping Pong Palace is air conditioned at your discretion.

September 2 at 9 a.m. is the date for the Racquet Club's mixed doubles tournament and party. It's members only, so sign up (\$5 a year) at the next Racquet Club meeting on August 11. If you're not a member and

still want to play, tickets are for the Men's Golf Club, \$5 per person. Members pay \$2 for the party. Sign up early so you can be matched with players at your skill level. The men show up at 9:30 a.m. every morning. Introduce yourself and ask to join in so you will know how their table tennis game works. Practice makes for better games.

For more information, call Ida Kubica at 388-0628 or Louise Houser, 388-1303.

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 members while sharing the refreshments provided.

Bud Miller, the chairman of the 30th Anniversary Committee, has been handing out hundreds of Golf Dollars so you can use them to bid on prizes at the Gala Anniversary Party next June. You will receive Golf Dollars merely by attending meetings, even if you don't play golf or win tournaments. Get active in LVMGA functions!

Jack Kirkland is planning a Mixed Tournament and Picnic to be added to our scheduled events. Keep your eye open for notices that will appear on Channel 25 and in the notice cases as things develop. This should be an exciting year

with a very energetic team planning events to celebrate our 30th anniversary.

The 19th Hole Party on June 27 started with a continental breakfast at 7:30 a.m. and a mixed tournament at 8 a.m. At the party at 3:30 p.m., Darwin Horn, a retired Secret Service agent, spoke about his experiences while protecting President Eisenhower and as an All-American football and baseball athlete. It was a most interesting talk with insight into the extraordinary dedication of the people who have put their lives on the line to protect our presidents.

A postscript to the report on the 19th Hole party shows that retribution has its own rewards. Last month Bill Byrnes didn't pay into the Hole-in-One fund because Joe Kremer told him not to, and he missed out on a share of the Holein-One pot. Joe Kremer scored a Hole-in-One at the 19th Hole Tournament and all he got was a ball! Bill and Joe commiserated together at the party while the rest of us had a laugh at their expense.

Plans for our second Solvang overnight on September 29 and 30 are in the final stages. We will have dinner together on the 29th at a local restaurant for all who want to attend and the tournament at the River Course at Alisal on the 30th. We will have dinner at the Royal Scandinavian Hotel in the evening, where prizes will

be distributed. If you haven't called the Royal Scandinavian to reserve your room yet, you may lose out on the good deal we have negotiated for choice rooms at a reasonable price. You can still call the hotel at 800-624-5572 and ask for Franz Davis, in group reservations. Tell him you are part of the "Abbate Group." More complete information can be obtained by calling Mannie Abbate at 482-0642. It is now time for those who are participating to give Mannie Abbate your checks for the golf: \$48 (\$45 plus \$3 for prizes, including cart fee) for each player. Make

The ladies are hosting the Tee Timers Tournament & Luncheon on August 18

check payable to LVMGA!

in the AR. On August 26 we will play River Ridge Golf Course again. Watch Channel 25 and the bulletin boards for more info.

Computer Club

The Computer Club continues to present both beginner and advanced classes on the use of the computer. They are available both to members of the club as well as to Villagers. Window XP, the latest program for computer users, is receiving the most interest.

The Novice class, where students become acquainted with the basics of comput-

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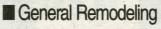
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Inside

6, 2004

ing and learn to fend for themselves, is completing its current sessions. Other courses are available to anyone with a computer. Anyone interested in learning a particular subject can contact the Computer Club at 482-4492.

At our last meeting we had a demonstration on backing up data on the hard drive, on how the operating system modules and application programs interact to make the computer function, and also on how to protect our computers from major disaster.

Needless to say, any Villager with an interest in computers is invited to join the club.

Square Dance

By Raye Gabriel

LV Square Dancers meet Tuesday nights from 7:15 to 9:15 in the AR. Bill Kramer, a well-known caller, will lead us. We invite you to join us if you've square danced before. Occasionally, Mary Kovach will teach us some round dances and/or line dances at break-time. We welcome singles or couples. Partners aren't necessary. Refreshments will be served. Call 987-2865 for information.

Beginning Bridge

By Raye Gabriel

Beginning bridge classes started July 9 on Fridays from 1:30 to 3:30 p.m. in the G.R. Raye Gabriel is the instructor. We learn when and how to open the bidding, responding and how and when to open No Trump, when to double and the benefits of finessing.

You are welcome to join us for review and the excitement of making good bids and plays. Call 383-0130 for more information.

International Folk Dancing

By Raye Gabriel

International Folk Dance classes are Mondays from 1

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to 2:30 p.m. in the AR. Virginia Calihan will, as usual, lead us, review dances and occasionally teach us new dances. Many countries are included in our repertoire of ethnic music. Do come and enjoy the lilting melodies. We invite you to join us and follow along. Call 482-5621 for more information.

Bocce Ball

By Bob Browne

Great fun was had by all at the June 24 Bocce Ball Picnic in the Village Picnic Area. Congratulations to Si Blau and Frank Rennie for organizing this event, which was enjoyed by all.

Summer Bocce Ball Tournament awards were presented to Isabel Blau, first place; Claudia Roberts, second place; and Irv Cohen, third place. Congratulations to our three winners.

We welcome new members to come and play bocce ball with us (no expe-

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Racquet Club

By Anne Wolfson

The Racquet Club meets the second Wednesday of each month in the MPR at 7:30 p.m.

Our guest speaker at our July 17 meeting was Macon Epps, who gave a very interesting talk on his participation as an engineer in the lunar landing. He showed pictures of the men landing on the moon and gave a detailed description of the Lunar Module and all of its parts. The next space landing will be Saturn, sometime in the future.

Bill Fox read an original poem he had written about tennis and paddle tennis that was very clever! Bill is very talented.

Sign-ups are being taken for the Thursday, Sept. 2, mixed doubles tournament. Cost of \$5 includes lunch. You must be a member to

À paddle tennis tournament is being planned for Nov. 9, 10 and 11 in Las Vegas. Cost will be \$111 and members will stay at the Golden Nugget. For information, call Paul Treitman.

Winners of the tennis tournament on July 15, organized by Marty Hasen, were: 8:15 a.m., Macon

Epps, Ben Smithkin and Al Feldman, a three-way tie. The 8:45 a.m. group was won by Rosalie Byer, a new member of the Racquet Club. The 9 a.m. group was won by Ed Pollaine. Refreshments were furnished by Phyllis and Ken Wechsler in honor of Phyllis's birthday.

All Villagers are welcome to come and join the Racquet Club. We are a very lively group. Come see who the next mystery guest will be. Our table tennis group is also very active. If you don't play tennis or paddle, try the table tennis. It's a lot of fun!

A new table has been ordered, not because someone sat on it, but because someone ran into it and a leg was broken (the table's, not the person's).

The next meeting will be Wednesday, Aug. 11. Put it on your calendar now! See vou there.

Women's Club

By JoAnn Burens

At next month's meeting, September 2, we will have entertainment after a brief business meeting by "Three for the Show." This is a

song -and-dance trio whose versatility, unique style, and energetic presentation will delight us. Be sure to invite your friends to enjoy this with us. Afterwards, we will have cake and coffee to share.

Our next Trading Post is scheduled for Thursday, Sept. 9, from 10 a.m. to 1 p.m. in the AR.

Remember that the Workshop meets on Tuesdays in the MPR from 9 to 11 a.m. They prepare and sell handmade gift items you won't find anywhere else for the quality and price!

Keyboard Club

By Joyce Turner

Members, new residents and guests are welcome to attend our monthly meetings. Musicians play selections from classical to popular. Artists play on the piano, organ or electronic keyboard.

Our next meeting is on August 20, a Friday, at 1:30 p.m. in the AR. See you there!

Watch Channel 25 for anything new regarding the Keyboard Club.

Billiard Club

By Milan Weiss

There will not be a Billiard Club meeting in August. Many members are on vacation or are enjoying visiting family and friends. Scheduled meetings will commence in September.

A Handicap 8-Ball Tournament is scheduled for approximately the middle of this month. The exact dates will be shown on Channel 25. Sign up now in

the Billiard Room.

Play is going on and members are practicing their shots and playing with friends. As usual, all is well with the Billiard Club.

L.V. Chorale

By Elise Perlmutter

It's time to think about joining the LV Chorale. Monday, Sept. 13, will be

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our first session for the new season. We meet every Monday from 12:30 p.m. to 2:30 p.m. in the MPR. We need all ranges of voices, and it's a wonderful way to spend a couple of hours. For more information, call 484-2492.

Camera Club

By Jerry Cohen

The July competition featured Clouds and Sunsets as the assigned category. Judging was by professional photographer Richard Slack. The first place winner in the Assigned category was Jerry Spector, followed in second place by Vic Fledge, and Judy Spector took third place. The honorable mentions were by Cathy Friedman and Betty Murray.

The winner of the Open category was Judy Spector, with second place going to Don Treadwell and Jerry Spector earning third place. The honorable mentions were by Bill Robinson and Cathy Friedman.

In the Modified Digital contest, the winner was Jerry Cohen, with Bill Robinson awarded second place, and Gerry Kaplan taking third place.

Everyone is invited to enjoy the competitions on the first Wednesday of each month and program nights on the third Wednesday of each month, except in July

and August. Refreshments follow.

If you enjoy taking pictures, come join the club and enter the competitions. We'd love to have you!

Village Painters

By Aurelie Zachary

Our July picnic held in Ken and Marge Curry's home was a great success. Thirty members attended. The food they brought for all to share formed a delicious buffet. We had no time for the games that Lorraine had planned.

For the months of August and September, the paintings in the Library will be by Hy Golditch, a delightful collection.

Solo Club

By Cleo Cooney

The Solo Club Summer Picnic will be held in the AR on Friday, Aug. 13, at 6 p.m. The menu is fried chicken, salad, biscuits,

punch and ice cream. The cost is \$6 per person. Send checks to Marion Jayne at 13218 Village 13 by Aug. 11. This is always a fun time, and guests are welcome.

The business meeting and brown bag luncheon will be in the Sun Room, Aug. 20, at 12:30 p.m. Bring your lunch and stay for cards and games afterward.

L.V. Womens Golf Association

By Rose Abbate

Our Golf Association meetings are held on the second Wednesday of every month. We meet in the AR at 2 p.m. Refreshments are served at 1:30 p.m., before the meeting starts. Bridge players meet in the Garden Room on Wednesdays at 1 p.m. except on meeting days.

Regulation golf is on Thursday, August 19, at Olivas Park Golf Course. Cost is \$33, including eart. Starting time will be posted at the Golf Shack.

We hosted the 19th Hole Mixed Tournament and

Party on July 25. We were entertained by the LV Happy Hoofers. The pizza was great, too.

We will host the Tee Timers Golf and Luncheon on August 18. Lunch will be in the AR at 12:30 p.m. Check Channel 25 and the notice board for more information.

Next month we will post the winners of the Eclectic Tournament. There will not be a 19th Hole Party in August.

The LV Course winners for the month of June were:

18ers: LG Donna Duke 63, LN Lillian Turnbull 72-22-50.

9ers: LG Front Pam Kirkland, 39; LN Judy Hamilton 42-16-26. LG Back Pam Kirkland 29; LN Judy Hamilton 34-13-21.

As usual we will see you on the links on Wednesday mornings and at bridge at 1 p.m. in the Garden Room.

Country Line Dance

By Ida Kubica

The Dance Workshop's participation at the July 4 Party was a resounding success. The party participants whooped and hollered along with the dancers to the delight of everyone. The other entertainment was also well received. Thanks to everyone who worked very hard to help make it happen, especially Rhoda. To paraphrase an old quote, "A good time was had by all." Next year, everyone?

The Dance Workshop meets every Tuesday from 3 to 4:30 p.m. in the AR. Anyone needing help with the dance steps come 15 minutes before class time.

If line dancing is a new concept to you, or if you're a "done that years ago and would like to do it again," check us out by visiting us

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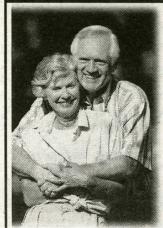
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Leisure Village resident Bob Browne creates these cartoons for "Inside Leisure Village." For another, see Page 6. For a tribute to Browne's skills, see a letter on Page 2.

Continued from 19

on Tuesdays. Remember, it's a "workshop." There are no professional dancers here. just fun-seekers who want to learn or reactivate a skill for good health.

Information: Rhoda Smithkin, 484-8132.

Veterans Club

By Martin Alfred

There will be no regular meeting this month, but on Thursday, Aug. 26, we will have our annual picnic at 5 p.m. in the Village Pienic Grounds. We'll have an El Pollo Loco grilled chicken dinner, soda and cake for dessert, all for \$7, cash preferred. For tickets, call Ben at 445-8284 or Marty at 389-1610, by Aug. 23.

We had another interesting meeting in July, when Bill Fox described his expe-

riences on a Navy minesweeper that hit a mine and sank!

Ceramics Plus

By Martin Ettinger

We welcome two new members to our club. Audrey Lemeux and Bill Owen. Bill is an experienced sculptor who works with oil-based clay. Because he is the only sculptor in our group working in this medium, we look forward to a new learning experience.

Joining the displays by Gertrude Stern and Robert Nathan on the new shelf above the window are offerings by Aurelie Zachary, Ed Vasquez and Esther Gollub.

Our regular meetings are on the fourth Thursday of the month in the MPR at 10:30 a.m. All members and non-members are invited.

L.V. New York Club

By Bob Sklarz

At the July meeting, President Marty Hasen announced that no more tickets for the Picnic would be sold. There will be no meeting in August, as the Picnic will be on Sunday, Aug. 8, at 5 p.m. Besides the New York style hot dogs and hamburgers being grilled at the Picnic Area. provisions have been made for "veggie burgers" for those who ordered them.

There will be a regular meeting on Sept. 2, and on Sept. 11. there will be a commemoration at the Memorial Tree site, complete with an Honor Guard. at 11 a.m. All are invited.

The entertainment for the July meeting was Steve Epstein, aka Imnotya, who

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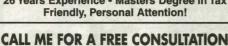
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sang, danced and joked for a pleasant evening. As people were aware of his coming, there was a larger group than usual. Refreshments were provided by Roz Gleimer, in honor of her granddaughter. The special cake that was provided was enjoyed by all.

.V. Exercise Group

By Milt Mankoff

The Leisure Village Exercise Group held its Annual Gala Pienie on Friday, July 9. A capacity crowd enjoyed a delicious catered dinner on a beautiful and cool afternoon. Attendees participated in a number of games, and many valuable door prizes were distributed to the lucky winners. President Shiphrah Maller and her Hospitality Committee organized and arranged a well-run affair. Joe Kremer baked his special breads, and Lorraine Kaplan did her usual fine job as Mistress of Ceremonies. All in all, a very enjoyable afternoon. Plans are under way now for the Annual Potluck Dinner and Halloween Costume Celebration in October.

The Leisure Village Exercise Group is at the Pool Pavilion every Monday through Friday from 8:30 to 9 a.m. Membership dues are only \$3 per year and are being collected now. Paidup members are eligible to participate in all group social events. All residents are welcome to attend morning exercises. It is a fine way to start the day.

Woodshop

By Martin Alfred

Our men are still busy with many different repairs for our Villagers. One very important item they have built for several people are ramps for easy access through front doors by folks on wheelchairs. So keep them coming on Wednesday mornings. We're here to

We want to wish one of our members, Onni Manni, a full and speedy recovery from a recent heart problem.

Garden Club

By Naomi Balfour

lind

The Garden Club will have its annual picnic on Aug. 19 at 5 p.m. in the Pavilion. The meal will be catered, with a choice of tritip or chicken. The tickets

are \$10 and may be purchased by calling Hazel Sheridan at 987-2869, by Aug. 9. Guests are welcome.

Players Guild

By Ginny Naspo

Unfortunately, the Players Guild July meeting

and workshop were canceled because the AR was not available due to the work being done on the air conditioning at that time. However, we are happy to say the good news is that the workshop program, "The Odd Couple," was rescheduled for the October meeting. More about that later.

The next Players Guild

meeting will be on Thursday, Aug. 19, at 7:30 p.m. in the AR. The workshop program will be a fabulous production directed by Miriam Hasen, assisted by Hilde Daniels, with a large cast of new and familiar faces. It will take you on a journey down "The Fabulous Decades," a story

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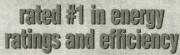


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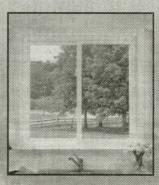


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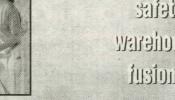














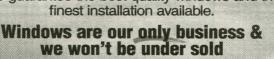
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It has been a great year for the Players Guild club. We have had full houses for each meeting. The membership list is still growing, and the workshop programs have been very entertaining thanks to the many new and old volunteers who have come forward to lend their talents, onstage and offstage. That's what makes it so!

Hope to see you all at the next meeting. Let's fill the AR again to support the endless efforts of all our volunteers - those who entertain us, those who feed us with such delicious sweet refreshments, and those behind the scenes whom we seldom see.

Concerned Homeowners

By Ed Olson

The monthly meeting of the Concerned Homeowners Club on Thursday, July 8, in the MPR was a rousing success. Sixty members and guests enjoyed our first annual ice cream social, a relaxed, festive and interactive atmosphere.

This was followed by a roundtable discussion, with Dean Browne presenting a study about double-taxation and its effect on Leisure Village. We will continue investigating this problem with the hope that the apparent double taxation might be redressed. Other concerns were briefly discussed, and the meeting was adjourned at 9 p.m.

The next regular meeting of the club will be on Thursday, Aug. 12, at 7:30 p.m. in the MPR. The featured speaker will be a rep-

resentative of the California Workers Compensation Office, who will provide a general review, touching on how claims are assessed and paid, and new pending legislation. A question-andanswer period will follow. Workers Compensation is a major cost to Leisure Village, and homeowners deserve a greater understanding of it. Everyone is invited to attend this meeting of vital importance. Desserts and beverages will be served.

LV Travel

By Eugene Foxman

Our August trip to Yosemite is still available; however, our trips to Hollywood Bowl, "Hairspray" and Laughlin are sold out. We will pick up with gambling trips in September.

Also in September, we offer "A Taste of Old L.A." and Dodger baseball.

You can now make reservations for October trips to the Long Beach Aquarium and the "South of the Border Special."

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.

Please see CLUB NEWS on 23

Single Active Seniors

By Zelda Greentree

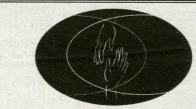
We have a spectacular menu planned for the annual SAS picnic to be held on Aug. 10 at 6 p.m. in the picnic area. Reservations must be made by Aug. 6 by calling Sharon at 389-6834. Tickets are \$8 for members and \$10 for guests. The barbecue specialties include Santa Maria-style chicken, tossed green salad, potato or pasta salad, barbecue baked beans, Parmesan garlic bread, cake and coffee. SAS will also provide cold drinks, beer and wine!

After the picnic, the award-winning movie, "Something's Gotta Give," with Jack Nicholson and Diane Keaton, will be shown in the Annex.

Let's not stop there! On Aug. 17, we will feature "Mystic River," starring Sean Penn.

We have something going on every Tuesday evening, so mark your calendar and come join us. For more information, call 389-9694, or watch Channel 25 for notices of our programs.





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Farmers Club

By Marjorie Deniston

Coming soon is our annual pienie, which will be held Aug. 20 at 5 p.m. The place is the Pavilion Patio, which is located just behind the swimming pool. Call Joe Dishlip at 482-3701 for tickets, which are \$8 for members and \$10 for guests. The catered dinner gives a choice of BBQ Beef or Lemon Chicken, plus all the trimmings, including dessert. This has always proved to be a fun affair. Call Joe or see him in the garden for your tickets.

If members have any garden hints they would like to share with other members, please either call President Kenney Nelson at 384-9255 or e-mail him at kenney.nelson2@verizon.net. Also, please check the garden carefully before you leave to be sure that a fellow gardener will not be locked in.

Put this date on your calendar: September 3, at 2-p.m. sharp, for our next general meeting. There will be a vegetable contest. Bring a sample of your best vegetables from your patch. These will be judged and

prizes will be awarded.

Sept. 4 and 5, the Farmers Club will be sponsoring an open house in our garden area. The whole Leisure Village population will be invited to acquaint the Villagers with what goes on behind the "Garden Wall." So until then, happy gardening!

Saturday Night Dance

By Bill Byrnes

The AR was jumping on July 3 at 7:30 p.m. More than 10 Villagers attended the Saturday Night Dance Party, and a wonderful time was had by all. Dolores and Danny Moore were the entertainers, and they were wonderful. Whether you wanted Latin music, swing, foxtrot, line dance, mixers or polkas, the Moores were responsive to the requests. Their range of music was fantastic, even including 'YMCA."

In addition, we were honored to have Nathan Blackwell and his wife,, who were visitors and excellent dancers. Mr. Blackwell did all the stone carving at the Reagan Library and will be carving the late President Reagan's Presidential Seal,

which will be placed on his headstone.

The Saturday Night Dance Party generally meets at 7:30 p.m. each Saturday night except for the fifth Saturday of the month. when the live band will start at 8 p.m. The July 31 Dance Party will feature the music of the Wyatt Haupt Group and will cost \$5 per person. Included will be refreshments. And if you wish to sit with friends, please submit a check for the whole table so that your group will be together. Bill Byrnes and Barbara Ohmstedt feel it will be easier to respond to requests to sit together when they feature live bands.

On August 14, there will another Dance Party, and the Bakers will be featured at 7:30 p.m. On August 28, the Moores will be returning. The cost for these dates is \$3 per person.

On intervening Saturdays

there will be the regular dances starting at 7:30 with a charge of 50 cents per person. And these regular dances have a lot of new music, starting with the '40s and going through the '60s — music to please every age group.

For information call Bill Byrnes at 987-9675.

Channel 25

By Jack Whalen

Friday, Aug. 13, at 10 a.m. only, we will show the LV Annual July 4 Celebration. Wednesday, Aug. 18, at both 10 a.m. and 5 p.m., will be the New York Club's show featuring Steve Epstein, the comedian. Wednesday, Aug. 25, both at 10 a.m. and 5 p.m., will be Showtyme's Lori Donato, piano and songs, while the Players Workshop will have

"Down Memory Lane" on Aug. 27 at 10 a.m. and 5 p.m., with "California Suite" on Aug. 30 at 10 a.m. and 5 p.m.

Sing-a-long Group

By Jules Nayfack

We welcome all residents and their guests to our twice-monthly get-togethers of music and fun. The ability to sing is not important. Some of us are good, some are poor, most are just average, but we all have a great time together. Socializing and music starts at 7 p.m., singing and fun starts at 7:30 p.m. Wear your l.D. badge so we all get to know each other. Our next meetings are Aug. 9 and Aug. 30 in the AR.



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Beauty is as near as your phone. Call Jean, 987-9108. for the latest in Avon line of cosmetics, jewelry, clothing and children's items.

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

Mike's Gardening Service. Gutter cleaning, bushes and hedge trimming, turn soil, water plants, plant flowers. Cleanups, purging, topping and removing trees. Free estimates. 16 yrs in LV. 377-4546 or 445-9024.

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

Mature, professional experienced caregiver. Alzheimer, heart, strokes, dementia, Parkinson's, etc. 1 care about your needs. I am kind, responsible, punctual, truthful, considerate, patient, dependable, with a sense of humor. No job too big/small. Excel. refs. Call Caroline, 231-7979.

Notary public. I live in the Village, will gladly come to you. Have Durable Power of Attorney, other forms available. Mary Ellen, 987-7920.

If you are spring cleaning or moving, I buy items from the '30s, '40s, '50s and '60s. References. Call anytime. Karen, 373-0605.

Ex-chauffer, LV resident. Drive to airports, med. appts., any other destination. Your car or mine. Call Gerry, 388-9849.

No in-home care insurance? Kevin Hicks, companion and caregiver, can help. Exp. M/F, live in or hourly avail. Several satisfied LV clients. Try working within budget. Inhome care, licensed. Camarillo, Ventura. Need only 2 or 3 hrs. Call Kevin Hicks, 643-0007 or 340-4681.

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. Deadline is the third Saturday of each month, unless otherwise stated. ILV does not investigate the ads and makes no endorsement of them.

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

Clock repairing. All kinds. grandfather to desk. Free estimates, free pickup and delivery in LV. H.T. Groves, 987-2516.

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

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

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

Middle-age woman offering housekeeping for older men and women. For pricing and more information, call Raquel, 484-8387.

Caregiver available. Assistance with dressing, bathing, meal preparation, hskpg., laundry, shopping, errands. No agency fees. Very reasonable rates. Call Celine, 485-1066.

Need extra phone lines or computer line? Ouick, clean, reasonable. Free est. Bryan, 482-7740.

Moving in or out? Moving coordinator will assist your move. Save time and energy. Sort, eliminate and pack. Also interior decorating. Call Su-Zan at 383-

Looking for in-home care position or companion. Experience and references. Aileen, 984-2364.

Housecleaning by husband and wife team, Alicia and Oscar. Windows in/out. Excellent LV refs. Leave message, 383-7853.

Please see CLASSIFIED on 25

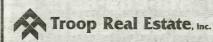
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Continued from 24

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Looking for tennis players. Females, doubles or singles. Approx level C+. 815-0197.

Dutch Clean. Meticulous with the Dutch Touch. Call 484-1253, Frieda.

Caregiver full-time/parttime with LV references. Call 302-7432 or 388-6439.

Expert caregiver. Good cook, CPR, first aid, grooming. Part time, days, companion. B. Maron, 383-6814.

Olga's Cleaning Service, 218-3213, 12 years experience working in the Village. Good references. More information available. Call for information.

Bath packages. Work in Village for 20 yrs. Excellent refs. Elizabeth, 497-4789.

Caregiver available, 7 days a week Stav in OK. Honest. responsible, 3 yrs. exp. Call Isabel at 455-8472 or 271Caregiver, 15 yrs. exp. CPR, first aid. Worked in LV over 8 vrs. Several refs. I'm someone who cares. Theresa. 208-0959 or 388-

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

Caregiver, experienced, reliable, mature. Refs. Glo Freeman, 484-1566.

Caregiver, 2 days a week. 7 a.m. to 5 p.m. Please call Ramie, 388-9853.

Housecleaning by Juana or Josefina. Free est. 236-1154.

Quality window washing. Free est. Call Alan at 388-

Caregiver/companion who is honest, dependable and has refs. Speaks good English. Call Josephine, 498-0291 or 909-210-7209.

Companion/caregiver. Live in or out, weekends and time flexible. Very experienced with medical background, giving TLC to elderly male or female with special needs. Drive to any appts. Shopping, bath, household chores, meal 984-2716 or 388-7083.

Need help? No car? I'd enjoy sharing quality time with you and help you get that project done. Go with you shopping. walk and exercise with you. Call 388-9971. Great LV refs and great rates.

Will drive anywhere, doctor appt., store, etc. Will clean and cook. Help in general. Juan De Dios, 604-1471.

Rental to share Leisure Village. \$1000 a month plus half util. Price includes limited caregiving (negotiable). Need first and last, plus 6month commitment min. Unfurnished, fireplace and enc. patio. Room enough for a couple. Bob, 987-0868.

Caregiver will help with all your needs. Drive to appts., shopping. No live-in, parttime only. Sylvia, 388-4691.

Mary Kay Products. Call Jan Gerk. 445-1010. See what's new for summer. Our lotions and sunscreens are great!

Retired CAN seeks home health care/companion position. Excellent cook, refs. Will drive for errands, dr. appts., shop, etc. LV resident. 987-6508.

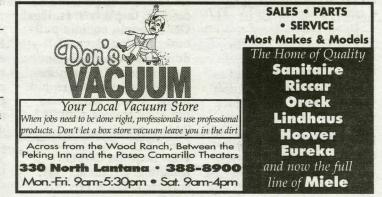
Handyman, 16, has own transportation. Strong, hard working, responsible honor student, athlete. Can clean, organize, run errands, grocery shop, etc. Carmel Ashur, 818-427-7708.

J.R.'s Gardening. Specializes in rose care, planting, raking and maintenance. 652-0759 or cell 551-0653.

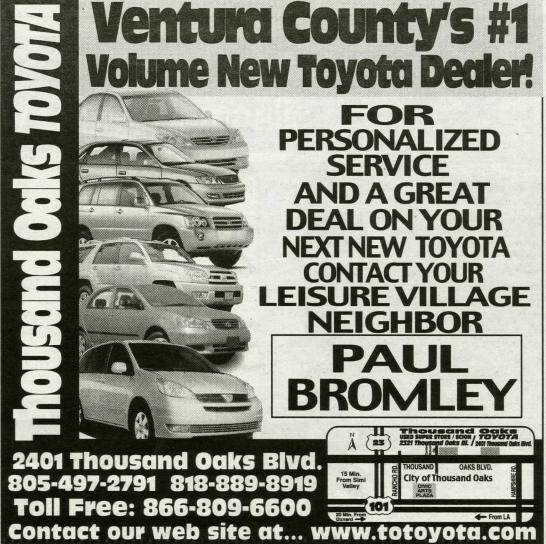
In-home care. Would some in-home help make a difference in your life? Gold Coast Caregivers, a subsidiary of Livingston Memorial Visiting Nurses, offers assistance with daily living. Whether its 4 hours or 24 hours, one day or every day, Gold Coast can be there for you. Information: 642-9370.

Adopt a senior female lovable cat. Owner passed away. 413-1180 days, 818-707-0034 evenings, week-

Please see CLASSIFIED on 26







Inside Leisure Village

Certified Nurses Assistant by state of California. 20 yrs. experience as a caregiver. Hourly or live-in available. Leisure Village references. Call Ellaine, cell 443-1400 or 488-2691. No agency fee.

Patio cover inserts. Replace those dirty inserts with new white foam inserts made same as originals. Keeps out the birds! Free estimates! Edward's Enterprises, 987-2441. We're a handyman, not a contractor.

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 1-800-93-Vitas.

Patio cover inserts. Replace those dirty inserts with new white foam inserts made same as originals. Keeps out the birds! Free estimates! Edward's Enterprises, 987-2441. We're a handyman, not a contractor.

Furniture sale. 5 upholstered chairs: 2 pairs and 1 single. Oak dining room set w/upholstered neutral colored chairs. White computer desk with computer and printer. Tables and lamps. Call 484-2045 for appt.

Edward's Enterprises home repairs. We offer many services in LV, including electrical, plumbing, painting, fencing, fascia boards, Plexi Glass panels, cabinet pullouts, lighting, drywall, doors, screen, doggie doors, hanging curtains, pictures, mirrors, shower doors and more. We're a handyman, not a contractor. Call 987-2441.

Four Seasons Carpet Cleaning. Expert service, sofas too! Local refs. 985-6031. Edward's Enterprises can clean and maintain many parts of your home, including windows, screens, skylights, garages, patios, patio covers, ceiling panels, rain gutters, gardening and cleanups, trimming citrus trees and hauling. We're a handyman, not a contractor. 987-2441.

Silk Appeal by Mary. Licensed esthetician. Facials, waxing, facial peels, body treatments. Relax in your home with treatment of choice. Professional products. Available for appt. last week of the month. 407-5464 or (559) 784-2529. Ask for Mary.

Furnished room for rent. Female preferred. Room and private bath. Kitchen and laundry privileges. \$625 per month. Utilities and phone inc. No smoking or pets. Security deposit. Call 482-5655.

Wanted to buy: Paintings by California artist in any condition. I clean and repair. Henry, Village 28, 445-7778. For sale: 1998 Dodge Caravan. 11,500 miles. Remote control wheelchair ramp. Automatic wheelchair lockdown in passenger seat

location. \$22,500 OBO. 413-1180 days, 818-707-0034 evenings and weekends.







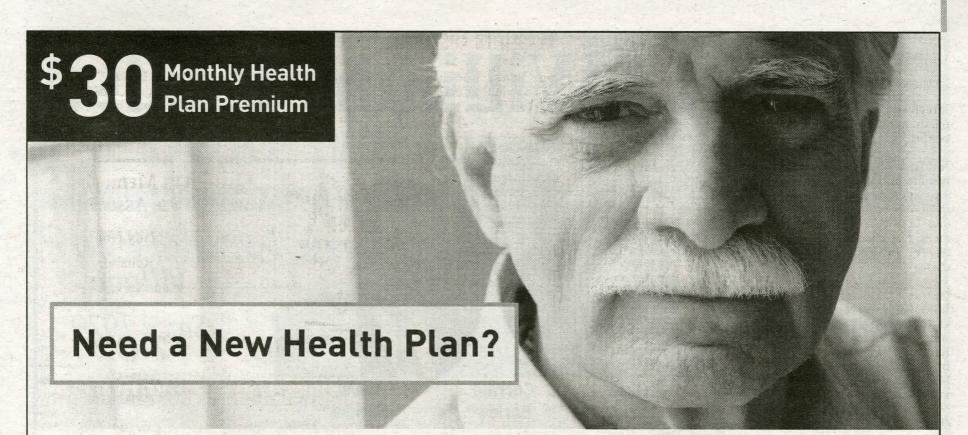
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Inside



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Thursday, August 5
10:00 a.m. & 2:00 p.m.
Coco's
150 W. Vineyard Ave.
Oxnard

Thursday, August 19 10:00 a.m. & 2:00 p.m. Bakers Square 747 W. Channel Islands Blvd. Port Hueneme Monday, August 9
10:00 a.m. & 2:00 p.m.
Camarillo Library
(Adolfo Room)
3100 Ponderosa Dr.
Camarillo

Tuesday, August 24
10:00 a.m. & 2:00 p.m.
Carrows
1601 N. Oxnard Blvd.
Oxnard

SecureHorizons®

Wednesday, August 11 10:00 a.m. & 2:00 p.m. Oxnard Performing Arts Center 800 Hobson Way Oxnard

> Wednesday, August 25 10:00 a.m. & 2:00 p.m. Camarillo Library (Adolfo Room) 3100 Ponderosa Dr. Camarillo

Secure Horizons Medicare+Choice Plans are offered by PacifiCare, which contracts with the federal government. Anyone with Medicare Parts A and B may apply. Members must continue to pay the Medicare Part B premium and use contracting providers for routine care. Health plan premiums and benefits may vary by county. A sales representative will be present with information and Individual Election Forms.

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