

Neighborhood News



38145 Via Del Largo
Murrieta, CA 92563

Office: (951) 677-5758

wsk.murrieta@gmail.com

Office Hours:

Fridays - 9 to noon

Check the Calendar for
the next Board Meeting

2021 Board of Directors

President

Glenn Ingraham
951-642-2897

Vice President

Henry Kantrowitz
951-202-1130

Treasurer

James Sebring
951-365-3419

Secretary

Marcia Livingston
951-440-5611

Architectural Director

Rick Martinez
559-816-9240

Facilities Director

Nancy Misko
805-268-0523

Keys & Calendar

Terry Quinn
541-788-8293

If you have an opinion,
a brief article, a joke, or
an interest that you
would like to see in the
Newsletter, send it to the

∞ editor at: ∞

newsletter.wsk@gmail.com

From the 2021 Board of Directors

We hope everyone had a nice Thanksgiving holiday and that you remembered to set your bathroom scale back by at least 15 lbs. The giving season of Christmas is just around the corner so please be sure to share the privileges you enjoy with the less-fortunate.

Be sure to read the articles on our new HOA management system, AppFolio. The board, especially James, is doing a lot of work to get us on board. Please do your part by being sure we have your current email address. **Please note that anyone paying by check in 2022 will incur a significant check-handling fee!** Call us with any questions.

For months we have asked for potential board candidates to step forward. The candidacy period has now expired, with no candidates running for the January election. As a result (and partly due of the persistence of Covid), the January election for the 2022 board is suspended and the existing board will continue, at least until the AppFolio management system has been fully implemented. As always, you are welcome to direct any questions you might have by calling or emailing the board, by coming to the office any Friday from 9 – noon, or by stopping the office most Tuesdays from 10 to noon (most of us are usually there getting the work done). We'll be glad to show you 'how the sausage is made'!

You Ought to Know...

In Transition... a note from James

WSK is adopting a new HOA management system which changes how we manage our finances. To complete the changeover, we must have your email address. If you don't have a computer to create an email address, you can either use a PC from a friend or relative, or you can come to the office, and we will assist you. The main thing is... DO NOT PANIC.... We will work with you and provide ongoing support.

Send us an email with your **Name, Address, & Phone #** to:

WSK.MURRIETA@GMAIL.COM

Discounts

Most of us know that Denny's has a menu for seniors with discounted prices. But few know that there are many other discounts available for seniors at restaurants (including most fast food and diners), stores, airlines, pharmacies, and local services including your mobile phone provider! Be sure to always ask for your discount. Also, it may be worth checking into California's property tax assistance and relief programs for seniors. Info can be obtained by calling (800) 952-5661 or email: postponement@sco.ca.gov

Season of Giving

WSK is a caring community. Over the past several years our residents have donated toys and food at the clubhouse collection bins. Those donations were then handed over during the visit by Santa and Carolers from local high schools. Sadly, Covid changed all that. So, Santa's not coming this year, but that doesn't mean we can't still give to the needy. So, take your unopened children's presents and canned non-perishable food to...

- Town Square Park, DEC 4th, at 6 pm for the lighting of the Christmas Tree and the toy and food drive.
- DEC 4th & 5th, 9-10:30 am at:
 - Alderwood Park (Whitewood)
 - Copper Canyon Park
 - Town Square Park

Speaking of Giving

You gotta give it up to Nancy and her team of helpers! As you can read from the flyer on page 6, they're back at it again this year with another Golf Cart Parade to distribute stuffed stockings to some of our special residents. After the parade, there will be a potluck and music at the clubhouse. Be sure to bring a dish that you'd like to share!

2021 Volunteers

Activities

Marcia Livingston
951-440-5611

Audit Committee

David Murphy
626-422-1031

Clubhouse Rental

Terry Quinn
541-788-8293

Emergency Prep

Holly Martinez
559-816-0635

Library

Pierce & Norma Box
951-696-1070

Newsletter

Glenn Ingraham
951-642-2897

Senior Advocate

Shelby Price
951-461-7557

Streets/Infrastructure

Jim Francis
951-440-2215

Website

James Sebring
760-294-1122

Welcome Committee

Terry Quinn
541-788-8293
Holly Martinez
559-816-0635

From the Treasurer

— *James Sebring*



WSK HOA Financials

YTD as of November 30, 2021

Operating Account:	\$ 33,691
Reserve Checking:	\$ 55,290
Reserve Savings:	\$ 134,512



Winterizing Your Home – *Rick Martinez, Architectural Director*

It's wintertime and the cold weather has been a bit late in reaching us, but the mornings are getting cooler, days are getting shorter, and it's time to make sure your home is protected from the elements.

You can use weatherstripping in your home to seal air leaks around movable building components, such as doors or operable windows. For stationary components, caulk is the appropriate material for filling cracks and gaps. For more information and tips on saving energy you can visit the **Energy Saver** at <https://www.energy.gov/energysaver/weatherstripping>.

Before applying weatherstripping in your home, you will need to detect the air leaks and assess your ventilation needs to ensure adequate indoor air quality.

You do not need to complete the Architectural Approval Request Form to complete any indoor projects. You only need to complete the form when you are making changes to the exterior of your home. The WSK requests completion of these forms to ensure the appearance of our community remains pristine and attractive. Thank you for your understanding.



Christmas Trees – *Holly Martinez, Emergency Prep Coordinator*

The wonderful Christmas season is upon us which includes the hunt for the perfect Christmas tree. Once you have found the perfect tree, you must remember to water daily to maintain a healthy, vibrant tree. Giving your tree the right amount of water is vital for the tree's health. Water prevents dryness and needles from falling while keeping your tree from turning brown. A dry tree is extremely flammable so keeping the tree well-watered avoids fires. Here are some tips:

- *Ensure the tree lot cuts off 1 inch from the end of the tree. This allows the tree to absorb water quickly.*
- *Choose a stand that can hold approximately 1 gallon of water*
- *Water daily*



Murrieta Senior Center

(951) 304-7275

Police (non-emergency)

(951) 304-2677

Waste Management

(Trash bin replacement)
(714) 558-7761

Thanks for teaching me the meaning of the word 'Plethora' It means a lot!

There will be no WSK Board meeting in December

WELCOME COMMITTEE – Terry Quinn & Holly Martinez

We are so lucky to have great people moving into Warm Spring Knolls. This month **Martha Gurbach** moved to 38037 Via la Colina from Denver to be closer to her children, and get out of the snow. She hosted a crowd of 15 for Thanksgiving. Quite a feat considering she just moved in! She also has a great sense of humor. She mentioned that she wanted to learn to cook so the smoke alarm doesn't keep going off! 😊 Please show her a Warm Spring Knolls welcome. Thanks everyone for making this a community of which we can be proud!



Senior Advocate – Shelby Price

Brain Tip: Stop complaining!!! Negative thinking interferes with memory operations; doing it regularly may increase the risk of dementia later in life, according to a University College London study.

Stay Active: You won't be active unless you hope that your action is going to do some good. So, you need hope to get you going, but then by acting, you generate more hope.

It's a circular thing from "The Book of Hope:" by Jane Goodall and Douglas Abrams

Handy Hints: Use your Android phone as a magnifying glass. Open Settings, click on Accessibility, tap Magnification (or Visibility Enhancements & then Magnification). Turn on the switch. A small icon that looks like a person will appear in the lower right-hand corner of screen. You can now magnify anything on your screen. Also, try aiming your phone's camera at an item. Tap the person icon. Touch the screen with your thumb & forefinger; spread them apart to zoom in.

MORE FOR YOU

Benefits Checkup by **Kristina Merrick**



I am YOUR Local **Medicare Advantage Plan Health expert** which includes Medicare-Medi-CAL Plans, Medicare Supplement Plans, Prescription Drug Plans, and Individual Family Plans. This Fall, there will be changes to many health plans so be sure to call me with your questions. If you're leaving a *Group Plan* or *turning 65* this year, call me right away to assist you in the transition from Group to Individual Insurance.

Are you getting all the money-saving benefits that Medicare can offer you? Call to find out.

Kristina Merrick

(951) 805-7588 (TTY:711) 9am to 5pm
email: KMerrick@SBHIS.net
www.sbhis.net

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CA license 0D50865

Rates are examples of replacement cost on newer manufactured homes in most CA parks with a \$500 deductible.

Mobile Home	Other Structures	Personal Property	Living Expense	Personal Liability	Guest Medical	Annual Premium
\$120,000	12,000	60,000	24,000	100,000	1,000	\$342
\$130,000	13,000	63,000	26,000	100,000	1,000	\$367
\$140,000	14,000	65,000	28,000	100,000	1,000	\$392

**Just a Few Extra Seconds...
Is all it takes.**

We have a problem with people ignoring the speed limit in our community. Visitors, contractors, delivery drivers, and even some residents seem to be in such a hurry that they put us all at risk. Not to mention the wildlife that gets crushed under their uncaring need to save an extra 20 to 30 seconds. Is it really worth it?

Our speed limit is 20 MPH on all of our streets.

The HOA board is asking our residents to report reckless driving including the address associated with the vehicle. Where appropriate, warnings and fines will be issued.

A guy walks into a lumberyard and asks for some two-by-fours. The clerk asks, "How long do you need them?" The guy answers, "A long time. We're gonna build a house"

AppFolio – HOA Management in the 21st Century

By now, you should have received an email from the AppFolio system, inviting you to activate your ‘portal’. That is their term for describing your personal account in the system. If you haven’t received an invitation to activate your portal, it’s most likely because we don’t yet have your email address.

Please note that this system will be the way we all pay our HOA fees this next year and in the future. Once we get everyone set up, anyone attempting to pay by check will incur a significant **check handling fee**. Remember that the **volunteers** that are elected to the board (especially the unpaid treasurer) typically handle over 1,500 checks each year. Handling that many checks can easily lead to mistakes, which creates further work when correcting those mistakes! AppFolio solves that problem.

As James says on page 1 of this newsletter, if you haven’t done so already, please send an email with your **Name, Address** (WSK address, and if you are an off-site owner, your mailing address), and **Phone Number** to:

wsk.murrieta@gmail.com

Join our ‘How-To’ Sessions

The board will be holding sessions at the clubhouse to help residents get familiar with activating and using our portals. No reservations required. Snacks will be provided!

Saturday, December 4th at 11 am.

Wednesday, December 8th at 11 am.

Saturday, December 11th at 11 am

Grammatical Errors Even Smart People Make

‘I could care less’ should be ‘I **couldn’t** care less’

‘For all intensive purposes’ should be ‘for all **intents and** purposes’

‘Case and point’ should be ‘Case **in** point’

‘Deep seeded’ should be ‘deep **seated**’

‘Peaked my interest’ should be ‘**Piqued** my interest’

‘Unthaw’ should be ‘**Thaw**’

‘Honed in’ should be ‘**Homed** in’

‘Nip it in the butt’ should be ‘nip it in the **Bud**’

‘Expresso’ should be ‘**Espresso**’

Today’s Work from Home Tip

Blowing on the wine in the mug will help convince your zoom meeting that your tea is hot!

Hello
We are your local Healthcare Specialists



CHRISTY JOHNSON
Licensed Agent
Lic# 0F86590



FRANK SANDOVAL
Licensed Agent
Lic# 0L74083

Medicare - Individual - Covered CA

We are a local agency licensed and trained as health plan specialists who are certified with many top Medicare Advantage, Medicare Supplement, Prescription Drug, Individual, and Dental plan carriers. We represent most major companies and are qualified to answer any questions you may have. Call us today to experience the power and the freedom to choose.

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Are you House Rich but Cash Poor?



A reverse mortgage loan can improve your “Quality of Life” and give you “Peace of Mind”SM

Home Owners 62 and older:

- Supplement your retirement income
- Never make a monthly mortgage payment (Responsible for property taxes and homeowner’s insurance)
- Tax-free money
- Lump sum, monthly payments, line of credit; or combo
- Will not affect Social Security or Medicare Benefits (May affect Medicaid and SSI)

Most reverse mortgage companies want to do business over the phone and use the US Postal Service.

I do business “The Old Fashion Way”, I come to your home and meet with you face to face at your kitchen table.

Helping Seniors realize their desires while still residing in their homes.SM

Seniors can purchase a new home and do a reverse mortgage loan at the same time, enabling them to move into their new home with no mortgage payments for the rest of their lives.

They are responsible for property taxes and homeowner’s insurance.

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Over 5,000 years of eating bread, and in less than a decade everyone is allergic to gluten!

November Gardening

- Henry



Here are some things you can do during December. Sow California poppy seeds right before a rain is forecast. Buy a packet of seeds and sprinkle them, don't bury them; the rain comes and sticks them to the soil and triggers them to germinate; by the spring they'll be ready to flower. This is still a good time to plant most California native plants as well. Regarding vegetables, sow seeds or plant young beets, broccoli, cabbage, cauliflower, carrots, garlic, greens (chard, collards, kale, mustard), lettuce, onions, parsnips, and peas. Prune non-flowering trees and shrubs while dormant. Apply chelated iron to azaleas, gardenias, and camellias if leaves are yellowing between the veins.

Misunderstanding Coyotes

- Henry

Sometimes we hear, what we think is a pack of coyotes howling because they just made a kill. To the contrary, if they kill something they don't want other coyotes to know about it, so they stay silent. We often mistakenly think we hear a pack of coyotes calling out in the canyon but most of the time it is only a pair of them. They change the intonation of their howl to sound like there are more than just two for territorial protection. Coyotes tend to form small packs which generally includes only family members. Often, the individuals split up, becoming solitary to feed on their own.

Who is more dangerous to whom, coyotes to humans or humans to coyotes? The U.S. Dept. of Wildlife Services estimates that 500,000 coyotes are killed each year in the U.S. Calif. Dept. of Fish and Game estimates that roughly one person gets bitten by a coyote per year in California. The only person to be killed by a coyote in the U.S. was a child in the Los Angeles area in 1980. For comparison, over 300 people have been killed by domestic dogs in the U.S, between 1979 and the late 1990s.

12 steps for self care

1. If it feels wrong, don't do it.
2. Say "exactly" what you mean.
3. Don't be a people pleaser.
4. Trust your instincts.
5. Never speak bad about yourself.
6. Never give up on your dreams.
7. Don't be afraid to say "No".
8. Don't be afraid to say "Yes".
9. Be KIND to yourself.
10. Let go of what you can't control.
11. Stay away from drama and negativity.
12. LOVE.

December Activities from your A-Team (Activities Committee)

Oh boy, oh boy! There's FUN in the air.

For December, the committee has chosen to set aside December 8th for decorating the clubhouse and packing up goody bags to distribute during the Christmas Parade. After the Parade there will be a Potluck at the clubhouse. Dates and times are as follows:

Wednesday, Dec 8, 3:30-5pm decorating at the Clubhouse.

Friday, Dec 17, Parade @ 4, and Potluck @ 6 at the Clubhouse.

*See the details
provided on page 6*

Also, please give a shout-out to James Sebring for carrying the leadership role for the Activities Committee while we were in transition. Now, James has a HUGE job: helping us all understand and implement our new HOA management system. Thank you, James for all that you do for us. Your caring nature is noted and appreciated!

Sincerely, A-Team Coordinators: Josie, Nancy, Marcia, and Terry

*2nd Annual Christmas Cart Parade
and Potluck for WSK Residents*

Friday, December 17, 2021 - 4:00 PM

Decorate your golf carts, bikes, or cars and meet at WSK Clubhouse at 4:00 pm to line up.



We will be driving around the community distributing gift bags to those seniors in need.

After parade, join us for a **potluck** at the WSK Clubhouse, bring your favorite dish if you wish!

Dessert and drinks will be provided by WSK HOA, and BYOB. The festivities will include holiday music and dancing if you feel jolly!!



Please share this event with your neighbor. Join us after the parade for the potluck around 6 pm if you can't make the parade!

Questions?? Call Nancy (805) 268-0523



**Scruffy Says... “Family Life...”**

The aromas wafting from the kitchen had me entranced. Savory flavors swirled in the air around me, whispering my name, trying to goad me into slipping into the warm room where treats beyond my dreams waited to be snatched from their dishes. But I knew better. My earlier attempt to sample the gravy hadn't gone well. Ah, but a dog can dream. And dream was all I was going to do until... I caught Ms. Mayzee's eye. She looked through the open door at me with pity. Excellent! I held my most sad pathetic look on my face. She was weakening, I could tell. The small puddle of drool under my chin was a masterful touch, if I did say so. She walked out to the porch and stood before me, an amused look on her face.

“You certainly get an A for effort, Scruff”, she said as she revealed a small dish she'd had hidden behind her back. Ahhhh, chunks of moist turkey drenched with rich gravy. I sat up, my tail wagging furiously. Ms. Mayzee gave me a sweet smile. “I'm thankful for so many things in my life”, she said. Then she scooped me up and held me close, “and, one of the best, most precious things, is you”. I pressed my face into her as she kissed that special place on my forehead. Then, she put me back down on the porch, in front of the steaming dish.

“Pretty impressive, Scruff”, said Mimi from her pillow on the porch. “Treats and a hug!”

I lifted a warm dripping chunk of turkey gently from the dish with my teeth and ate it while I thought. Then I said, “We're all so lucky to have each other. But most of the time we don't even know it, until it's too late. Here, my furry love”, I said, nudging the still full dish closer to her. “Don't let it get cold.” I gave her a quick nuzzle and a lick to her cheek. “I've got someone to see before it is too late.” I leapt from the porch and bounded to my special escape route under the fence.

“Be careful, Scruff”, she called out as I scrambled to the other side of the fence.

“Don't worry”, I called back as I turned to dash across the street. “I'm...”, I started to say, but I was interrupted by the short squealing chirp of tires right in front of me. The shiny metal of the car was inches from my face. I let out a breath and backed next to the fence. That was too close. I turned to see Mimi staring at me, her eyes wide.

“I'm sorry, Meems”, I said. “I will be careful. I promise.” I turned back to the street. The car had moved on after admonishing me with a short toot from its horn. But I had a visit to make. Looking carefully as I crossed the street, I made my way through the neighborhood to a house that I knew well. Trotting up the driveway I passed the colorful rocks, the exotic cactus, and desert plants that Muffin's person had so lovingly placed and planted. I scratched at the door and waited. I scratched again. After a moment I heard a weak eager bark from inside.

“Oh, Muffy”, came a high sweet sing-song voice. “I believe you have a gentleman caller at the door.” My swishing tail was already betraying my attempt at cool and calm. Then the door opened just enough for me to see smiling eyes and a wide grin. “Who is it?”, Muffin's person sang to the air above me. I gave a bark that I knew she understood to say, “seriously?”. The door opened wider, and I scooted in past her. Muffin was in her usual place on her pillow on the comfy chair. I jumped up and after a brief nuzzle, sat next to her. Her tail wagged and she seemed very happy to see me. But she didn't get up. After many happy summers with her person and romps with her friends, Muffin had become an older girl that didn't get around so easily, anymore. But that was ok. What she wanted now were stories of the neighborhood, especially of my adventures with Little Limpy. She insisted on telling me how special a friend Mimi is to her and how lucky I am to have her in my life. I agreed.

After a time, her words slowed, and her eyes grew heavy. I stood and moved closer to give her a long sweet nuzzle. I told her how much we all loved her, and how special she was to all that were fortunate enough to know her. Her person had sat across the room, watching. Tears were in her eyes and spilled onto her face. Seeing that I was about to leave, she walked over and picked me up. Looks like this was a day for hugs because she held me tight. “Thank you”, she whispered. She kissed the side of my face and placed me gently on the porch, then watched as I walked away, heading back home.

As I walked, I felt a stab of pain not knowing how many more visits I might have with Muffin. I've lost friends before and I knew that living life meant I would lose others. But then I realized that the pain I felt for those friends, meant that they had been important to me. That they had mattered. I only hoped that I had been good enough, caring enough, to have mattered to them. Meems waited for me on the porch. She knew where I had been.

“Come over here, Scruff. Next to me”, she said, scootching to make room for me on her pillow. I did.

WSK Clubhouse Calendar

December 2021

We're on the Internet!
www.theknollfarmurieta.org

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	December Birthstones <i>Turquoise</i> December Flowers <i>Holly & Narcissus</i>					
5	Hanukkah Ends <i>Jewish</i> Arts & Crafts <i>12 pm</i>	7 (tomorrow the 8 th) Feast of the Immaculate Conception <i>Christian</i>	8 AppFolio Training & Assistance <i>11 am</i>	9 Trash Day	10 Board Office Hours 9-12 <i>Henry Kantrowitz</i>	11 AppFolio Training & Assistance <i>11 am</i>
12	Arts & Crafts <i>12 pm</i>	14	15	16	17 Board Office Hours 9-12 <i>Marcia Livingston & Terry Quinn</i> Parade at 4 pm & Potluck at 6 pm	18
19	Arts & Crafts <i>12 pm</i>	21 Winter Solstice <i>(Shortest day/ longest night)</i>	22	23 Trash Day	24 Christmas Eve <i>Federal Holiday</i> Office Closed	25 Christmas Day
26	Arts & Crafts <i>12 pm</i>	28	29	30 Trash & Recycle	31 New Year's Eve <i>Federal Holiday</i> Office Closed	
First Day of Kwanzaa <i>African</i>						

