

Warm Spring Knolls (WSK)

A 55+ Community

February 2022

Neighborhood News

Looking for a Friend that will Love you Always?



One waits just for you!
Call "Friends of the Valley" 951-506-5069

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

2022 Board of Directors

President

Glenn Ingraham
951-642-2897

Vice President

Henry Kantrowitz
951-202-1130

Treasurer

James Sebring
951-365-3419

Secretary

Your Name Here
XXX-XXX-XXXX

Architectural Director

Rick Martinez
559-816-9240

Facilities Director

Nancy Misko
805-268-0523

Keys & Calendar

Terry Quinn
541-788-8293

From the 2022 Board of Directors

For two years, since Covid crashed the party, we all learned to adapt. For the WSK board that meant shutting down activities (which are coming back!) and learning to do the necessary work of running our HOA, in relative isolation. People didn't come to meetings, understandably, so we cancelled all but the required quarterly ones. But we kept at it. If you came to the January meeting, you saw the list of projects that were accomplished in just this past year. So yeah, the board did well despite the challenges, as a number of residents stepped up to point out. But important comments from residents like Sue Starling made us reconsider a few things. First, some want to see us resume monthly meetings. No problem, just be sure to attend. And second, some want to see the board spend more time at these meetings discussing the issues and projects under development. A very good point. Sounds like folks are ready to go back to seeing how the sausage is made.

You Ought to Know...

Mortgage Relief

In a recent issue, information on obtaining mortgage relief/ assistance for seniors was provided. But now, because of hardships arising as a result of Covid, the California Mortgage Relief Program was created. To learn more call 1-888-840-2594, or go to: <https://camortgagerelief.org/>

Got Skills?

RivCo is looking for volunteers to undergo training as responders in the Trauma Intervention Program (TIP). Responders will be deployed to assist people who are dealing with the trauma of death of a loved one, accidents, etc. There are qualification requirements that have to be met and you'll have to undergo TIP training. To learn more, call 951-698-2453 or email info@tipswrc.org.

And Still More Scams...

This one comes from Murrieta City Council. A money mule is a person who receives money, that has been acquired illegally, and sends or transfers the money on behalf of another person. Money mules often are unaware they have been targeted and that they may be participating in money laundering. A person typically becomes involved as a money mule through romance, lottery, or work-from-home

scams. The victims of these scams have been tricked into sending money until they are unable to send anymore. The scammer then offers the opportunity to "earn" back the money by receiving cash in the mail or allowing the use of his/her bank account. The victim is then allowed to keep a small portion of the money and is required to send the remainder to another potential money mule, which eventually gets to the scammer. If you believe you are being targeted by a money mule scammer, report it to your local law enforcement immediately.

Free Safari Park Entry for Seniors...

During the month of February, all visitors aged 65 and older receive free admission to the Safari Park. Enjoy the sights on an Africa Tram, see the platypuses and other Aussie species at Walkabout Australia, wander through Tiger Trail, take a stroll around Mombasa Lagoon, and relax with refreshments on the patio at Kijamii Overlook. There's a world of sights to see—all at the Safari Park!

Seniors 65+ must present valid photo ID at turnstiles for free entry. Parking not included.

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

**WSK Board Meeting
February 16 @ 11 am**

2021 Volunteers

Activities

Marcia Livingston
951-440-5611

Audit Committee

To be determined
XXX_XXX_XXXX

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 January 31, 2021

Operating Account: \$ 33,566
Reserve Checking: \$ 55,294
Reserve Savings: \$ 134,523

In Remembrance

Some of those we lost in 2021:

Arthur Yorke	Jerry Dorn
Betty Hazen	Judith Weber
Bob Hyink	Laura (Max) Seffens
Carol Pierce	Marie Womack
Christine Padilla	Robin Wright
Donald Hogue	Sally Langstaff
Eve Japha	Victor Hormozi
Ida Hines	

Apologies for those not listed. Several of these late WSK residents are likely never to be remembered for the important roles they played in our community. But, they did. Some served on the Board of Directors or on committees, and others were just well known, long time WSK personalities. Whatever they may have been to their careers, family, friends, and neighbors, our WSK community is the poorer without them. - The Editor

Senior Advocate

Shelby Price

Attitude - by Charles Swindoll

"The longer I live, the more I realize the impact of attitude on life. Attitude, to me, is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think or say or do. It is more important than appearance, giftedness, or skill. It will make or break a company...a church...a home. The remarkable thing is we have a choice every day regarding the attitude we will embrace for that day. We cannot change the inevitable. The only thing we can do is play on the one string we have, & that is our attitude... I am convinced that life is 10% what happens to me, and 90% how I react to it. And so it is with you...

We are in charge of our attitudes.

Remember:

Often it is better to stay silent and let people think you might be an idiot, than to open your mouth and remove all doubt!

The 'A' Team – Terry Quinn

WSK Activities Committee Report - Your A-Team in Motion

This year started off with a bang when the Committee met and planned out some fabulous events for the first six months of 2022.

The February adventure is Taco Tuesday and the date for this is 2/22/22 from 4-7pm. Please see the enclosed flyer (Made by Kris Runkel and Gay Rose).

Although no details will be revealed before the newsletter announces them, but please... **SAVE THE DATES:**

- Saturday, March 19
- Sunday, April 10
- Sunday, May 1
- Saturday, June 18

The next Activities Committee meeting will take place at the Clubhouse on February 8 at 3pm. Be there or be SQUARE!

Murrieta Senior Center

(951) 304-7275

Police (non-emergency)

(951) 304-2677

Waste Management

(Trash bin replacement)
(714) 558-7761

I might wake up early and go running. I also might wake up and win the lottery. The odds are about the same.

An insurance agent is a person who lends you an umbrella when the sun is shining but wants it back the minute it begins to rain!

WELCOME COMMITTEE – Terry Quinn & Holly Martinez

In 2021, Warm Spring Knolls welcomed over 22 people to our community. It can be overwhelming, as well as lonely, when someone new first arrives. Here are a couple suggestions to help them get more comfortable:



- **Introduce Yourself** - Make the time to stop by their home and welcome them
- **Share Relevant Information** - Histories, hobbies, WSK events, local attractions, etc.
- **Offer to Help** - What do they need? Can you unload a few boxes from the truck or see if they need any groceries right away?

Stay tuned next month for more tips. In the meantime, please give a hearty WSK welcome to **Kathy and Loren Beers** at 38043 Via del Largo. They love bike riding, walks and going to the beach. We are all so glad you are here!

More new residents are still moving in, so once again, let's give them a WSK Welcome!

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

A young father explaining to his toddler son how to wash himself in the bathtub explained: "First you start at the top and wash down as far as possible. Then you go to the bottom and wash up as far as possible. Then you wash possible."
- Humor Contribution by Carol Brown

From Christi White, our City Council Rep

Redrawing of the redistricting map has been completed. All HOAs in The Knolls will remain in one district. If approved in the next few weeks, The Knolls will shift to District 5.

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.

It's more than a Mortgage, it's a Reverse Mortgage!



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Loans made or arranged pursuant to Real Estate Corporation License Endorsement, California Bureau of Real Estate Broker #01837820, NMLS #274336
These materials are not from HUD or FHA and were not approved by HUD or a government agency.

February Board Meeting Preview

Some of the items that the Board will discuss at the February meeting (see agenda on bulletin board at least 4 days prior to the 2/16 meeting):

- Terracing/Landscaping Project – Overview of scopes of work
- Electrical/Lighting Improvement Project
- Termite Inspection – Status of bids and tentative plans
- Dumpster Rental – Rationale and resident availability
- Door Lock Security Improvement Project – Scope
- Mileage Reimbursement
- Sam's Club Membership – Rationale
- Quarterly Audit vs. Monthly Financial Review

Need a Venue?

If you're planning a party, memorial, or any other gathering, be sure to check into the availability of the WSK Clubhouse.

4 hours or less - \$100
Up to 6 hours - \$150
Security Deposit - \$200
Kitchen rental: - \$40

Not all events are subject to charges (except for the security deposit)

Contact **Terry at 541-788-8293**



*Remembering - **Helen Schmitt***

With that sharp mind, warm personality, and infectious smile, you knew from the start that Helen would be trouble. And she was. She wasn't one to be satisfied with the status quo just because it was "the way we always did things". From her first involvement with board meetings and WSK governance in 2015, Helen's voice was one of courtesy and patience, but she readily shared her sharp eyed intolerance for any hints of laziness, ineptitude, or lack of progress in improving our community. When she accepted a leadership role, the WSK Board took on new members and began a campaign of cost cutting while simultaneously launching new important initiatives for the betterment of WSK. Then, after serving on the board for a few years and having made many lasting friendships, Helen moved to Minnesota to be with her family. Helen passed in mid-January 2022, much to the sadness of all who knew her. But if you did know her, then it is easy for you to imagine her smiling warmly and raising her wine glass in a toast, wishing us all a safe journey.

Health Insurance

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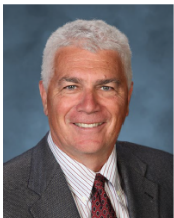
We Have the 3 Major Manufactured Home Insurance Companies

- Replacement Cost Coverage for home (fire, water damage, etc.) •
- Low earthquake rates (optional) •
- No limit on plumbing leak damage •



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CA license 0D50865

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

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

California Office on Aging

Check out the Resources for Seniors!

Groceries or Meals: Call 2-1-1 or visit www.211ca.org

Medicare Information: Call 800-434-0222

Community Connections: Call 888-670-1360 for someone to listen

Protection from Abuse and Neglect: Call 833-401-0832

Fraud Protection: Call 877-908-3360

Alzheimer's Support: Call 800-272-3900

Donations Wanted

We have been working on the sunset plateau project for almost a year and it is still under development.

To help keep costs down, we always welcome the donation of new or used **garden hoses** (25 or 50 ft and kink resistant). We are also looking for **benches** in good condition. We will pick them up from your house. Donations are also accepted to help buy benches or to plant more trees and plants.

A fruit tree section has been started and hopefully will be producing lots of fruit for the community in the next two or three years. Remember the sunset plateau is still in its development phase but you can walk over to it any time. It is located just south of the club house entrance. As always, if you do walk out there be sure to watch your step. The area is undeveloped and unpaved. Thanks!

- Henry



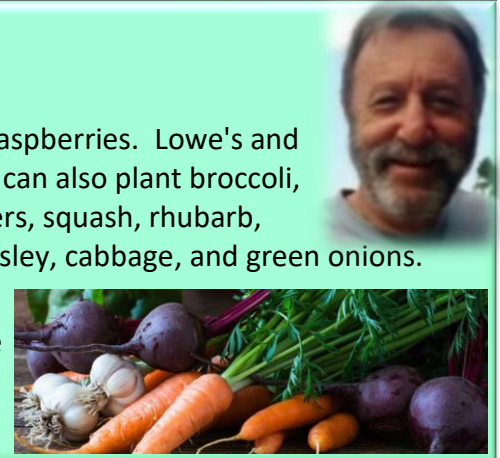
February Gardening

- Henry

There is still time to plant bare-root fruit trees along with black berries or raspberries. Lowe's and Home Depot still have a pretty good selection of bare-root fruit trees. You can also plant broccoli, cauliflower, kale, chard, grapes, artichokes, celery, eggplant, gourds, peppers, squash, rhubarb, strawberries, asparagus, tomatoes, chives, onion sets, shallots, lettuce, parsley, cabbage, and green onions.

Be on the lookout for the first sign of leaves on your deciduous fruit trees and young shade trees. When you do see those leaf buds emerge, it's time to fertilize. And, if you haven't yet, you can still prune grapes and roses.

Happy Gardening! Enjoy being outdoors.



A WSK neighbor, who would prefer to remain anonymous, offers these tips for dealing with COVID-19

Hopefully you won't need this, but if you get the virus like I did, here are a few suggestions that helped me get through it:

- Don't stay in bed. Sit up in a chair all day -walk around every hour - only sleep in your bed and with your head raised
- Do breathing exercises every hour during the day. Breathe in through your nose - out from your mouth with your teeth closed
- Eat light, but do be sure to eat even if you don't feel like it
- Drink lots of water
- Use lemon in your water or emergen-c and take zinc
- If you have a cough, ask doctor for benzonate 200 mg capsules
- If you have nausea, ask doctor for ondansetron HCl 4mg tablets. Really helped me!
- Try to sit outside or in the sun for 10 mins everyday
- When symptoms pass, walk a little more every day to rebuild your strength

Hope you find this helpful!

Keys & Calendar Report

– Terry Quinn

Our next big project that directly affects our membership is the installation of a key-pad outside the pool gate. Won't it be wonderful to enter the pool area without going through the clubhouse!

Other upgrades concern security for our office and replacement of locks, door-knobs, etc. These items are a minor expense.

Please see calendar events on the back page and pay special attention to the flyer on page 6.



Thank You Marcia!!

- Glenn

She's been a long-time WSK homeowner but became a full-time resident only a few years ago. When she did finally make WSK her full time home, Marcia Livingston wasted no time in getting involved in her community. No surprise, because over the past few years, those of us that work with her learned that that's just what Marcia does: She helps. She started by sitting in on the Activities Committee meetings, and later, she moved on to a Board position (while still helping with Activities). And all the while she volunteered time at a local charity kitchen, did work with her church, and helped ill family members who greatly benefited from her assistance (and for months she did all this with a broken leg!!).

At the risk of stepping to the edge and peeking into her private life, it's worth saying that if you know Marcia then you likely know that she got here after raising five children by herself, all the while supporting her young family on a career in the medical industry. She is affectionately known by her fellow board members as 'Mom', because she takes no \$*^% from anyone, keeps the peace, and if you're good, will let you have a cookie.

Marcia retired from the board with the January meeting being her last. We love you, Marcia! Thank You!!



Taco Tuesday

Warm Spring Knolls
2/22/22

4pm

BYOB

Start your Taco Tuesday off with your choice of beef, chicken or a veggie option. Sprinkle with cheese, lettuce; add refried beans and Spanish rice. Top it with mild or hot salsa. And a side of chips, of course!!

Drinks include: tea, Margarita mix or Horchata. Then finish it all off with dessert.
ALL FOR \$5. What a deal!

Play "Loteria" and win a door prize. Come connect with old friends or meet new ones.
¡Olé!





Scruffy Says... "A stranger is just a friend you haven't met..."

So, here's what happened. As we passed Carl's house, where my shaggy pal Little Limpy lives, I caught a scent in the air that made my nose quiver. Not a bad scent, at least not one from a dangerous wild thing, but an odd scent that we don't normally have in this neighborhood. Like familiar smells will do, this scent flooded my mind with memories of long ago. A time of living rough, when I didn't know where my next meal would come from and when this smell was an all too familiar presence. It's a lived-in smell. Kind of like the fragrance that follows Little Limpy around when he needs a bath. But I knew at once that this smell did not come from my giant dog-pal. Whatever 'it' was, it lurked in Carl's overgrown back yard.

Later that day, when my persons were getting their dinner ready and Mimi lay curled up in a nap, I slipped out under the fence and went to investigate. I trotted up to Carl's porch and found Little Limpy also napping, sprawled on his rug on the porch. Not wanting to be rude, I sat and waited patiently for him to open his eyes. And I waited. I tried staring at him, it usually works on Mimi. Nope, nothing. I checked to see if he was even breathing. Yep, no worries there. I really did not want to startle my friend awake, but I may have accidentally splashed him with water from his bowl when I leaned in to get a drink. I stood back. He opened one eye.

"What?", he murmured the question.

"C'mon, we've got something that needs to be checked out", I said, trying to make it sound like an exciting adventure awaited us. He still hadn't moved and continued to gaze at me sideways with one open eye. I found myself tilting my head until we looked at each other nearly level.

"What do you mean by 'something'?", now he lifted his head from the rug and opened his other eye, giving me his full attention.

"I caught a scent this morning that seemed... familiar. I thought that we might poke around."

"And where are we going to do this poking?", he asked, beginning to stand. I waited before answering, wanting to give him all the time he needed to get his big old bones standing upright. After a few awkward moments of shifting his weight and contorting, he finally made it to his feet. Then he stretched his forepaws out in front of him and arched his back in a mighty joint-popping stretch that seemed to go on forever.

"Finished?", I asked when he finally sat down next to me.

"Yes, I am, thanks", he said while scanning the neighborhood for anything unusual. "Now, where will this poking around be done?"

"Uhm, well... that's the thing..."

"Is it close?" Little Limpy asked, interrupting me.

"Yes", I said with certainty. "It is quite close."

"Good, good. I don't want to go tromping off, not this close to dinner, anyway. So, where are we going?"

"Your backyard", I said. Little Limpy looked at me for a long time without speaking.

"What do you know?", he finally asked. Hmmm, interesting, I thought. Now he had my full attention.

"Nothing except...", I started to say. Then, "Just a tail-twisting minute!" I was really proud of that last. I'd been waiting for days to use it on someone other than Mimi. She hadn't been impressed. "What do you mean by 'What do I know? What exactly is there to know?'" He didn't say anything more, just kept with the penetrating gaze. It was pretty good. I'll have to practice that look.

Then finally he broke his silence. "Ok. Let's go." He led the way down the steps and around the side of the house. The gap through the broken boards of the fence was just wide enough for his bony shoulders to pass through. We entered into what had become a jungle of overgrown and overwatered shrubs, trees, and vines. Little Limpy ambled along with his slight limp causing his rump to rustle the greenery. Maybe the sound was meant as a warning to whoever or whatever we were approaching. We stopped at spot where grapevines flowed from an overgrown trellis, completely obscuring the corner of the yard behind it. Little Limpy parted the vines with his nose and motioned for me to have a look. I did and saw a bundle of rags in the leaf litter that had built up over time.


"So? That's just a bundle of..." My breath caught in my throat as I saw the rags shift, revealing bright eyes, shining up from a smiling face. "That's... It's a..."

"Scruff, little buddy. Meet Bob."

WSK Clubhouse Calendar

February 2022

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

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	February is Black History Month	1 Lunar New Year	2 Groundhog Day	3 Trash Day	4 Board Office Hours 9-12 Glenn Ingraham	5 Private Event
6	7	8 Activities Committee Mtg 3 pm	9 Board Meeting Agenda Posted	10 Trash & Recycle	11 Board Office Hours 9-12 Rick Martinez	12 Private Event
13	14 Valentine's Day 	15	16 Board Meeting 11 am	17 Trash Day	18 Board Office Hours 9-12 James Sebring	19
20	21 Presidents' Day Federal Holiday	22 Taco Tuesday 4-7 pm	23	24 Trash & Recycle	25 Board Office Hours 9-12 Nancy Misko	26
27	28 Maha Shivaratri Hindu	February Birthstone Amethyst February Flowers Violet		Pool is closed until late Spring Spa is open until 9 pm Clubhouse is open (pool table, ping pong) Clubhouse is available to rent for events		

