

WARM SPRING KNOLLS WSK

A 55⁺ Community



Community Newsletter

July 2023

CONTACT INFO:

38145 Via Del Largo Murrieta, CA 92563

Office: (951) 677-5758 wsk.murrieta@gmail.com

OFFICE HOURS:

Fridays - 9am to 12pm

NEXT QUARTERLY MEETING Saturday, July 22, 11AM

2023 BOARD OF DIRECTORS

President

Tom Woolslayer 951-252-5652

Vice President Rick Martinez 559-816-9240

Treasurer
Joanne Marsh
714-401-7648

Secretary
James Sebring
951-365-3419

Architectural Director Henry Kantrowitz 951-202-1130

Facilities Director Nancy Misko 805-268-0523

Keys & Calendar Debra Clark 562-322-7727

Police (non-emergency) (951) 304-2677

Waste Management (Trash bin replacement) (714) 558-7761

A NOTE FROM OUR PRESIDENT - Tom Woolslayer



I want to take a moment to thank all those individuals who help and put time into making things better here at WSK. I'm very happy with the progress that has been made this year. All of my fellow board members, as well as all of the committee volunteers have made my job much easier.

I will see you all at the July quarterly meeting. The first Neighborhood Watch meeting will be immediately following the meeting on Saturday July 22, 2023. See you all then!! — Tom

ACTIVITIES COMMITTEE - Sherry Tatar

Our Hobo Potluck was lots of fun with tables full of foods to choose from. If you couldn't make it you sure missed out on a good time. We as a committee met recently to think about what our upcoming months should look like. A few of our plans will include a Sock Hop in August, a Harvest Dinner in October and a Winter Wonderland for the holidays. Our next event coming up is a Breakfast on July 15th at 8:30-10:30am. Our menu is still open to consideration so come and let us surprise you with something warm and tasty. Bring a friend or neighbor, have a cup of coffee, and sit and visit with us for a while.



















2023 VOLUNTEERS

Activities

Sherry Tatar 951-536-4604

Audit Committee
Open Position

Clubhouse Rental Debra Clark 562-322-7727

Compliance Officer
Open Position

Emergency PrepOpen Position

Library

Pierce & Norma Box 951-696-1070

Newsletter

Jenn Rawlings 760-884-7064

Senior Advocate Shelby Price 951-461-7557

Streets/Infrastructure
Jim Francis
760-294-1122

Website

James Sebring

Welcome Committee
Terry Quinn
541-788-8293

Joanne Marsh 714-401-7648

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 Jenn at:

newsletter.wsk@ gmail.com

WE LIVE IN A BEAUTIFUL COMMUNITY - Jenn Rawlings



For July I wanted to spotlight some unique places in Murrieta and Temecula that are great for a day outing or to take your grandkids/family.

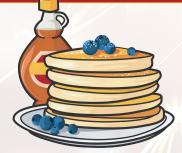
Blueberries - The Temecula Berry Company - https://temeculaberryco.com/ Saturday and Sunday July 1 & 2, 2023. 7am-7pm and POSSIBLY (check website) Monday and Tuesday, July 3rd and 4th from 8am-noon

1stFruitsFarm - https://www.1stfruitsfarm.com/

U-Pick and Farm Tours of our seasonal farm are approximately 90 minutes long by appt. only. Certified Naturally Grown Farm cart Pick-ups available in Temecula with appt. Delivery available. Call 951-977-3276 for more info. (

Hawk Ranch Farm And Animal Tours - https://www.hawkranch.co/
40 lush ranch acres with mature trees and 1/3 of an acre pond featuring over a dozen different types of farm animals, including alpacas. With a total of over 100 animals and hundreds of fish.

BREAKFAST



Warm Spring Knolls

July 15th

Sat. 8:30-10 am

WSK MEETINGS

Board Meetings every
Tuesday 9-11AM
Next Quarterly Membership
Meeting Saturday, July 22,
11AM - WSK Clubhouse

WSK HOA FINANCIALS

YTD as of End of June 2023

Operating Account: \$49,403
Reserve: \$236,261
Savings: \$114,608
CD: \$121,653

MEET YOUR NEIGHBORS Dale & Colette Allen



I first met Dale and Colette when they rounded up my husky who got loose when we first moved in. Life savers! It was clear they were dog lovers and I was so thankful! I now see them riding around in their golf cart with their faithful german shepherd, Brandy Mae.

Dale and Colette have been married for 40 years. They are both Veterans. Colette spent 4 years in the arm as a Culinary Chef and Dale did 2 tours in Vietnam as a Paratrooper. That's amazing! They met at a gas station in Ohio and shortly thereafter fell in love.

They both enjoy a vegan lifestyle. Colette loves to cook as a vegan cuisine chef and Dale loves to collect sports trading cards.

Their favorite day trip is to Encinitas and love eating at the Lotus Cafe. Here in Murrieta they enjoy the Veggie Grill off of Margarita.

Before buying their beautiful home, they rented here for four years. They loved the community and when Dale ran across the for sale sign on his current home, he told Colette, "we are buying a house!" Well, of course she wanted to see it first, and when she did, she fell in love. She gave me a tour of it today, and it is beautiful! One of the largest homes in the neighborhood at nearly 2800 sq. ft. It has a Hawaiian flair to it and is very warm and inviting! Their outdoor space is a retreat in itself with lots of green space and plenty of room to entertain their guests (and grandchildren)!



Be sure to say hi to Dale and Colette (and Brandy Mae) if you see them riding around in their golf cart or up lounging at the pool!

KEYS & CALENDAR - Debra Clark



The 4th of July is a national holiday in the United States of America. Also known as Independence Day, the 4th of July commemorates the signing of the Declaration of Independence, which solidified the American colonies'

resolution to fight for their independence from Britain. One may also ask, what is Independence Day and why do we celebrate it?

The Story of the Fourth of July The Declaration of Independence. We celebrate American Independence Day on the Fourth of July every year. We think of July 4, 1776, as a day that represents the Declaration of Independence and the birth of the United States of America as an independent nation. The 4th of July celebrates the reasons WHY veterans serve the military: life, liberty, happiness. Military members love this holiday, not because they love to fight, but because they love their country. Don't know about you, but I love my country, my Flag and am very proud to be an American! Fly your American Flag high and proud! Take honor in being able to live in a free country!

Fun Fact: In 1990, residents began a campaign for city status which resulted in the incorporation of the City of Murrieta on July 1,1990. By then the population was 24,000. The 2010 US Census was 103,466, making it the largest city in southwestern Riverside County at that time.

Senior's Pet Day - Visit residents of senior communities in the local area and bring them joy:)

If you and your animal would like to participate, please call 951-471-8344 for more information.

55

"We must all hang together, or assuredly we shall all hang separately." - Benjamin Franklin (1706–1790)

33

WELCOME COMMITTEE – Terry Quinn and Joanne Marsh



We have a wonderful couple that has moved into our community. Please welcome Elaine and Bill Schneider at 38238 Via Del Largo. Elaine enjoys scrapbooking, cards and Bunko.

She was a Red Cross Volunteer for many years. Bill was an Engineer and an Army Veteran. His hobby was stamp collecting and computers and still dabbles in those on occasion.

They moved here to down-size and enjoy the good life. Welcome to Warm Spring Knolls!

Next month we will be introducing several new people so hold onto your hats ;-)

WSK NEIGHBORHOOD WATCH UPDATE



We had more criminal activity off of Via Princessa on the 29th of June. Police showed up in force and the intruder was arrested. We encourage everyone to be vigilant, look out for your neighbors as they go on vacation, purchase flood lights and security cameras to help detour criminal activity. if you need help installing them, Mike Saiz from Favors for Neighbors can help you. (His card is listed in our business directly).

If you have any questions or concerns with the rising events in our community, please reach out to us and let us know. We want to remain a safe and beautiful place to live and by watching out for each other we can!

SENIOR ASSISTANCE PROGRAM - Shirley Sebring



Our Mission: To establish a vital resource for the residents of WSK.

For years we have had a Senior Advocate who has provided information on sources for seniors, and that will continue. In fact, this

new Assistance Program is an extension of the Senior Advocacy Program, and they will work in partnership with each other.

What our WSK association has realized is that as we age, some of us need a helping hand. Some of us can give that helping hand.

On July 14th, the board of WSK had an open house to introduce the concept of the Senior Assistance Program.

This week we started going door-to-door to get feedback. We are asking for help in identifying any residents who may need that helping hand, and identifying those residents who would like to give a helping hand on an as need basis. We are also trying to identify what types of help our residents need.

We will continue to survey our neighborhood. This may take time since we only hit 10 to 12 houses a day. So, if you know anyone who needs any kind of assistance, or if you need assistance, or if you want to volunteer in any way, please call me directly or call the HOA office and they will contact me.

If you need assistance that we are not yet able to provide, we suggest you contact Mike Saiz of Favors for Neighbors, who provides services at low or no cost. (His business card is in the advertisement section of this newsletter).

We are looking forward to connecting with more WSK residents this coming month!

Below you will find an article by one of our new volunteers, who is a retired lawyer, and has a heart for the elderly who have been taken advantage of by scammers.

IF IT SOUNDS TOO GOOD TO BE TRUE... Frank Biddle

The legal definition of fraud is the intentional use of deceit, a trick or some dishonest means to deprive another of money, property or a legal right.

One survey found that two-thirds of financial crimes against the elderly are carried out by family, friends, or other trusted individuals. The average loss per incident is an estimated \$120,000.00 according to a 2020 study from the AARP Public Policy Institute. Family members steal twice as much money as strangers according to the study.

More than 3.5 million incidents of elder fraud occur every year. Don't be one of them.

Fraudulent investment schemes are prevalent with seniors. Before entering into any investment program, check with your lawyer, bank, or other trustworthy individuals. The old saying of "if it sounds too good to be true", it most likely is.

Frank Biddle, Esq., Inactive

CREDIT CARD SKIMMING DEVICES DISCOVERED ACROSS MURRIETA; POLICE ISSUE WARNING



"Over the past few months, the Murrieta Police Department has seen an increase in illegal card skimmers across the city. From counter payment terminals, to ATMS, to fuel pumps, illegal card skimmers are everywhere!" the agency warned Wednesday. The gadgets capture data and/or record cardholders' PINs. Criminals use the info to create fake debit or credit cards and then steal from victims' accounts. Be vigilant when using your card.

FROM THE SECRETARY - James Sebring

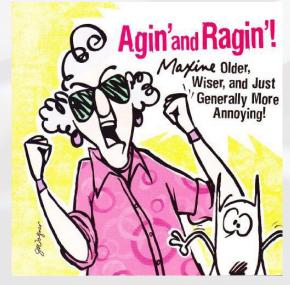


SCAMS: Our residents continue to get caught in scams or talked into expensive purchases. There is no soliciting in the Knolls. If someone calls you, mails you, or knocks on your door to sell, update, upgrade, or

improve your life in some way and you have not asked them prior --- Please just hang up, close the door, and trash the mail. If someone calls you and tells you that your house is on fire, and you do not smell smoke or hear the smoke alarm - hang up. Do not give any personal info if you have not called them and know who they are!

WSK will have some people going door-to-door in the near future to talk about the WSK Senior Assistance program. They will have WSK ID badges. If you are unsure to whom you are speaking, call the Office at 951-677-5758.

Email Blasts: WSK sends out information weekly by email. If we do not have your email, we cannot contact you. Your recourse is to attend the weekly board meeting or come to the office on Friday. I understand the desire to just ignore the outside world, but the HOA is here to help you, and on occasion to entertain you. We also have a website (theknollofmurrieta.org) and a Facebook page (Warm Spring Knolls Community) which are good sources of information and entertainment.



ON THE TOWN - Sherry Tatar



Our neighbors in Units I and III have been busy cooking up some hearty barbecue meals and the get togethers are a lot of fun. Unit I fires up their grills at 5:00pm ever Friday and Unit III gets cooking at 5:00pm on

Saturdays. Unit III will be hosting a karaoke night on July 6th for \$3 door cover charge. I encourage everyone to venture out and get to know our neighbors by attending some of these events. They are great fun and I know this first hand! I hope to see you there.



Tired of Price Hikes on Your Mobile Home Insurance?

Call <u>us</u> for the lowest prices on new and older homes in California and Arizona!

We Have the 3 Major Manufactured Home Insurance Companies

ent Cost Coverage for home (fire, water damage, etc.)

• Low earthquake rates (optional) •

• No limit on plumbing leak damage •

Leger Insurance Advisors
Call or email Gary Leger for a quote: 949-244-7611 • LegerInsurance@gmail.com



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

IT DOESN'T GET ANY EASIER... Glenn Ingraham

I keep checking, keep hoping, but I have to face reality: I'm not getting any younger. It seems like each day (yeah, I'm being dramatic), but each day there's a new thing. A new twinge when I do that, or another reminder that my balance isn't automatic anymore, and no, I can't leap over that short fence. These days I'm lucky to crawl over it. So no, I'm not getting younger, but I have found the blindingly obvious solution: Work that part of me that's wanting to take a forever siesta. The part of me that has been getting my attention lately is my legs, my pins, the giddy-up you want to avoid getting a hitch in. The work I decided to do to keep me from becoming a couch potato is also solving one of the other maladies I mentioned: Balance. And that work is.... Line Dancing.

I swore I wouldn't do it. Taking Line Dancing classes was Josie's thing, not mine, and blah blah blah. I was intimidated. Me, who'd never line danced before, would go into a class full of people that already knew how to do this thing? Not likely. But she persuaded me to give it a try. And no, it wasn't easy. Of course I didn't know the steps. How could I? But I looked around me and decided that I wouldn't give up. Everyone has to start a thing for the first time sometime. And now, a few months later the class is the highlight of my week. Well, almost. The real highpoint of the week is sharing this fun and rewarding activity with other residents of The Knolls.

Josie and I teach a Line Dancing class once a week on Tuesday at 11:30 at the Warm Spring Knolls Clubhouse. We have a great group of beginning regulars each week and still have a spot or two open. If you're interested in avoiding melting into your easy chair, come by and give it a shot. Heck, we're old, what do we care what anyone thinks except ourselves?!



"We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness..."

- Thomas Jefferson (1743–1826)



YOU GOT THE GUTS FOR IT? Terry Quinn

Let's talk GUTS. Most people would rather not think about, let alone talk about, what happens to food once it tickles our taste buds and is gone from sight. That's when the magic begins. Our bodies are such fascinating miracle workers. They take whatever we feed them and they try to make the best of it. What we give ourselves can be the difference between feeling sick and tired or feeling energetic and vibrant.

I'm crazy about cultured food. I'm so nuts about it that I make all of the different foods listed here and would LOVE to show you how you can easily introduce these foods to your regular diet. Here's a list of what I make in my kitchen: Kefir; Yogurt, a couple different kinds; Cultured Vegetables; Kefir Soda; Kombucha and Sourdough Bread.

Each month I would like to share one of these wonder bugs, bacteria.

KEFIR – This is the powerhouse of probiotic health containing 50 different kinds of bacteria. It is so easy to make and absolutely yummy.

Here are a few of the things kefir can do for you:

- · Lower blood pressure
- · Lower cholesterol
- · Calm central nervous system
- · Detox and remove harmful substances
- Reduce inflammation
- Lower blood sugar
- · Help with acid reflux
- Feed Bifidobacteria (our biggest bug friend)
- Help with allergies

There has been quite a bit of interest from people wanting to learn more about Cultured Food and Vegetarian Cooking. Because I think this is FUN I am willing to teach classes once a month to anyone interested in learning more. Please call me at 541-788-8293.

HA Evidently the people of Dubai do not like the Flintstones, but apparently the HA people in Abu Dhabi do! HA

POOL / SPA REMINDERS FOR SUMMER VISITORS - Henry



We have a community pool and we have to have rules posted and in our CC&R's. Most of our members abide by these rules, Thank you! We appreciate it. For those that don't, we're asking for your help.

Nancy Misko works very hard around the clubhouse. She is a volunteer like the rest of us and gives of her time to make the club house and pool area nice. She cleans the furniture every Monday morning. The Club House / pool area is the responsibility of all who use it. If you see a cob web, remove it. If you see trash on the ground, help dispose of it. If you bring it in, make sure you bring it out. There is a hose available to anyone in the pool area to rinse pavers or furniture. Let's take pride in our pool area and keep it clean!

As a reminder, we do have a camera that records all activity around the pool area. So be aware of that. SPA HOURS END AT 9PM, Please be out of the spa or showers and headed to the exiting gate at **9PM**, not 9:01 pm. Duane and Amparo close up the spa **every night** at 9PM and they should not have to wait for people to get out after 9pm. No one under the age of 18 is permitted in the spa.

CHILDREN'S POOL HOURS ARE 10AM TO 2PM

everyday. We know it's summer, kids are out of school and visiting, but we ask you to please abide by these hours. Remember to let your grandkids know there is no running, jumping or going into the planter areas around the pool. Big flotation items are not allowed either. Kids can have a great time at the pool while abiding by the rules. Make sure they are considerate to others using the pool as well. Also, guests or family of residents are coming into the pool and clubhouse without the homeowner being present. Please be aware that your clubhouse code will be deactivated if this happens. Please do not give your code out to your relatives or friends as we have computer records of door access. Thank you for your cooperation! Now go out and enjoy the facilities.

SCRUFFY SAYS by Glenn Ingraham



Scruffy Says, "They have to learn how to be."

The winter rains ended a while ago and the green is still everywhere. Sitting on my porch pillow in the early morning I close my eyes and drink in the rich smells of life that is just

bursting to be in the world. Flying, crawling, and scampering in all the growing green stuff are young ones of every kind. It is springtime and the world is filled with babies!

Is there anything cuter than a baby of just about any creature? Ok, maybe not a baby slug, but I bet slug parents think the sun rises and sets on their little ones. Most parents do. Hey! Maybe that's why most critter parents work so hard for their young! It's the 'cuteness' factor!!

Speaking of cute, take one look at a Bobcat kitten. I dare you to look into those big trusting eyes of the little fuzzball and not say, "Ohhhhh" while your heart melts. They are so adorable!! But for bobcat kittens to grow into majestic adults their parents have a big job. And it's not just about feeding them or teaching them where to find food. Parents have to teach young ones how to BE. How to be a bobcat or a duck or a hawk or a skunk or a coyote or a quail. Babies have to be taught how to find or make shelter, how to avoid being attacked or eaten, and most important for social critters, they have to be taught how get along with others of their kind. In other words, they have to learn how to BE before the little rascals grow up and the cuteness wears off. And that is the problem with persons' furry pals: dogs and cats. Oh, and birds, too. Well... some birds. The smart ones. When adopted as a baby, young pets don't get the chance to learn those important skills from an adult of their own kind. Instead, they usually have to learn social skills from... you, a person. And since your pet isn't a person, being raised as a person can leave them confused and anxious and sometimes just a bit crazy.

But who can resist a puppy? Or even better, a whole litter of puppies? Plump little furballs that tussle and tumble while yipping and romping through the grass as they chase grasshoppers and each other. Some dog I know whose name might be Scruffy once spent a whole afternoon letting a bunch of puppies jump on him and play tug with his tail. Who could resist? And that's the problem. Puppies are so adorable that they are taken from their home while they are still babies, long before they have had the chance to learn what a dog needs to know to get along in polite society. If the pup is lucky enough to get adopted by a loving person, it's up to the person to help the pup gain confidence and to learn dignity and respect for others, and most important, to learn manners.

So, you might say that your furry pal has fine manners thank you very much, and you might be right. I have lots of friends in the neighborhood that are taken for walks (nice!!) and get to go for playdate visits and they all behave quite courteously. Yes, I'm talking about you Muffin, and Oliver, and Snookums, and Bodie, and Emma, and Mindy, and Kira, and especially you my late friends Molly and Big Dog (we miss you every day!).

But there are those other fur-faces out there that really twist my tail. They just don't get it. They lunge and bark seem to think that they are the boss of everyone. You know what I mean. Underneath the tough-dog act, those poor dogs are anxious, tense, afraid, and are not having a good time. Like so many dogs that are adopted as adorable pups, they have always been treated like a little prince or princess and could do no wrong. So they grew up thinking that they are the leader of the pack they are living in. If you think I'm barking up the wrong tree, well ok, yeah, again you might be right. But just for sniggles, here are a few thoughts for you.

When you open the door, do you have to worry about your pal bolting to freedom? If yes, then your pal thinks they are in charge. Sorry, but it is likely true. One important thing a pup learns when growing up with other dogs is that the pack leader(s) come and go first. In a person's home that means that the person always enters a doorway first. The same is true for stairs.

If your pal has a toy, do they run away, bark, or worse, growl if you try to take it away. If yes, then it is the same as before. The same applies to food possession.

One thing about us dogs is that we always want to know who the boss is. If we don't, then something deep in our bones tells us that we have to be the leader, or at least try to be. So we do, often with bad results. To be the leader in your pack, you don't have to be tough or angry or shout. Please don't do those things, they only make things more frustrating for you and your pal. Try teaching your lessons through play and be encouraging. Introduce simple words like 'out' or 'off' to signal that something is over or off-limits. You can inspire and reward good behavior with properly delivered treats. A smelly treat works great to distract a dog from a bad behavior since our world is all about the richness of a good smelly thing. But be careful, treats are for getting our attention, to teach us to follow your lead. They are not the forever cure.

I'd like to tell you more, but Mimi is giving me the 'haven't-you-said-enough' eye. She's probably

Are you House Rich but Cash Poor?

Then you should consider a Reverse Mortgage

A Reverse Mortgage will improve your "Quality of Life" and give you "Peace of Mind" 5M

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

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

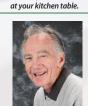
Owen has 15 two-minute videos on his website, www.reversemortgages62.com, that will show you how Reverse Mortgages work and will answer most of your questions.

AND... 22 Google 5-Star Client Reviews that will give you An Overview of how his clients feel about how he helped them set up their Reverse Mortgages.



760-484-6660

email: owen.coyle@gmail.com www.reversemortgages62.com



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 will come to your home and

meet with you face to face

Owen Coyle
24 Years Experience

24 Years Experience Your Reverse Mortgage Specialist Serving San Diego County since 2003 BRE#01253295 / NMLS#279015

ACCREDITED BUSINESS FHR LITE



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.

right so... Hey!.. Here comes my person with our leashes. Yes! Time for a walk, and time for me to practice what I preach. See you around!



"I am well aware of the toil and blood and treasure it will cost us to maintain this declaration, and support and defend these states. Yet through all the gloom I see the rays of ravishing light and glory. I can see that the end is worth all the means. This is our day of deliverance." - John Adams (1735–1826)



NEW WSK MONTHLY BUSINESS CARD SIZED ADS

PERSONAL MESSAGE - \$25/MONTH

BUSINESS POSTINGS - MONTHLY / \$40 - 6 MONTH COMMITMENT \$30 / MONTH

If you know a great business that has helped you in WSK, tell them about this great opportunity to advertise to the rest of our neighborhood! Contact Jenn today at newsletter.wsk@gmail.com

Michael Saiz Friend & Founder mikesaiz33@gmail.com

No fee's, just favors. Give us a call, if we can help, we will.





Favors for Neighbors "There is no call too small"

951-239-6953

TOTAL THERMAL IMAGING SERVICES

Safe No Radiation Breast / Body Screening

Glee Pozos, C.C.T. 951-743-6900

IgniteRX/Thermography 44045 Margarita Rd, #103 Temecula, CA 92592



www.thermographyinlandempire.com



Residential Commercial Remodels

"We're Here To Serve You!"

Wendy Saiz Kevin Saiz
Office # (951) 375-9599 Cell # (951) 816-8602

P.O. Bo 1366, Wildomar, CA 92595 Full Service Plumbing - All Work Guaranteed ieplumbingservicesinc@hotmail.com







A Brewery in Murrieta, CA. Traditional styles & unique, thought provoking blended & barrel-aged beers.

41601B Cherry Street Murrieta, CA 92562 (951) 698-4556



corcoran

PAULA MICHALSKI #01054349

(951) 961-1441

Paula has been a Realtor in the Temecula/ Murrieta Valley for over 20 years.



Health

Insurance

Specializing in Medicare Options



Individual and Covered CA



Licensed Agent Lic# 0F86590



Licensed Agent Lic# 0L74083

We are a local agency licensed and trained specializing in health plans 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.

GREAT OAK

We can help you find a plan that fits at NO COST to vou!

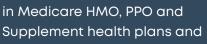


www.greatoakis.com

Calling the number above will direct you to a licensed insurance agent.

Making Medicare Easier By **Kristina Merrick**

My name is Kristina and I am a local Health Insurance Agent license 0C19662, specializing in Medicare HMO, PPO and



RX plans. I provide no cost, no obligation plan review at your own home or over the phone.

Turning 65 or leaving your group/employer Insurance? Call me at 951-561-4002 or www.sbhis/kmerrick

Kristina Merrick

(951) 807-7588 (TTY:711) 9am to 5pm Kmerrick@sbhis.net www.sbhis.net





Living Waters Hospice

THE CORNERSTONE OF COMFORT CARE

Living Waters Hospice is a Christian based process of care. Although the word 'hospice' may seem frightening, it is merely a process for teaching and caring for others while letting them age in place at home with extra help from our nurses, home health aides, and chaplains. Our mission is to bring comfort while serving families.

Kyle Clark

Customer Service Representative

Vaters

22300 Van Buren Blvd., Ste. 102 Riverside, CA 92518 Phone (909) 315-8113 Fax (909) 315-8147 Cell (562) 322-7728 kclark@lwhospiceca.com

ANIMAL FRIENDS OF THE VALLEY!

If you can't adopt, what about fostering a friend? Visit Animal Friends of the Valley!

951-506-5069 • www.afv.org

Mon - Tue: 10:00 AM - 4:00 PM

Wed: 10:00 AM - 7:00 PM Thu - Fri: 10:00 AM - 4:00 PM

Sat: 10:00 AM - 5:00 PM

Open the 3rd Sunday of each month from noon to 4:00pm





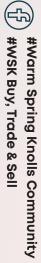
WSK July Newsletter

WSK CLUBHOUSE CALENDAR

July 2023

w							
sletter	Want to rent the WSK Clubhouse? Call Debra at 562-322-7727			July's Flower water lily &		July's Birthstone Ruby	30
	29 Golf Knolls BBQ 5-7pm starts \$8.00	HOA OFFICE HOURS 9-12 Water Exercise 9-10AM	TRASH & RECYCLE Water Exercise 9-10AM	Water Exercise 9-10AM Chair Exercise 10:30-11:30AM Mexican Train 1-4 PM	Water Exercise 9-10AM Board Meeting 9-11AM Line Dancing 11:30AM-1PM	Water Exercise 9-10AM Chair Exercise 10:30AM	23
	Quarterly 22 Membership Meeting 11AM	HOA OFFICE HOURS 9-12 Water Exercise 9-10AM	TRASH Water Exercise 9-10AM	Water Exercise 9-10AM Chair Exercise 10:30-11:30AM	Water Exercise 9-10AM Board Meeting 9-11AM Line Dancing 11:30AM-1PM Cards 1-4 PM	Water Exercise 9-10AM Chair Exercise 10:30AM	16
	GK BBQ 15 Warm Spring Knolls Breakfast 8:30-10AM - \$7	HOA OFFICE HOURS 9-12 Water Exercise 9-10AM	TRASH & RECYCLE Water Exercise 9-10AM	Water Exercise 9-10AM Chair Exercise 10:30-11:30AM Mexican Train 1-4 PM	Water Exercise 9-10AM Board Meeting 9-11AM Line Dancing 11:30AM-1PM	Water Exercise 9-10AM Chair Exercise 10:30-11:30AM	9
	8 Golf Knolls BBQ 5-7pm starts \$8.00	HOA OFFICE HOURS 9-12 Water Exercise 9-10AM TRASH	6 Water Exercise 9-10AM	Water Exercise 9-10AM Chair Exercise 10:30-11:30AM	4th OF JULY! 4 Water Exercise 9-10AM No Board Meeting Line Dancing 11:30AM-1PM Cards 1-4 PM	Water Exercise 9-10AM Chair Exercise 10:30-11:30AM	2
	Golf Knolls BBQ 5-7pm starts \$8.00						
	SATURDAY	FRIDAY	THURSDAY	WEDNESDAY	TUESDAY	MONDAY	SUNDAY

We have a new Instagram account!







www.theknollofmurrieta.org