

# HILLTOP HIGHLIGHTS

*Inside:*

**The Oceana**



**And Sale**

*Also Inside:*

- ☞ **Keystone Client Code of Conduct**
- ☞ **Octoberfest**
- ☞ **Halloween Party**

Nr 25. 18 juni 1924.

Pris 30 öre.

# ALLERS FAMILJ-JOURNAL



## En nutida häxa.

Månsmanntiden, när helan framom lögt och leffen är full av trofveri, sätta sig häsorna på kvastskall och rida åt Biskopstulla för att tiska för skenet, för ungdomens smekvälja i pöskan. Förr i tiden voro häsorna några utlösa gamla kärningar i svarta, fläckrande kläder och med tröskor på fötterna. Det var ingen lösting osv, när de som många skuggor kom fram över kullen. Men tidens förändring, och nu ser en häxa helt annorlunda ut. Häxan visar oss den nutida kostyrroten till de gamla trofverieterna. När hon skall rida till Biskopstulla, svänger hon sig graciöst upp på sin — dammsugare och svävar som en fagar dröms löst i månsmanntiden.

*There is seldom anything really new under the sun!*

### A note to website viewers:

This page does not appear in the printed version. Please scroll down to see the rest of this month's Hilltop Highlights. And, since the printed version is done only in black & white, you can see, here, the full color of the original design.

**Contact Information:**

**Office Phone:**

760-757-3937

**24 Hour Emergency**

(Water & Plumbing)

949-833-2600

**Website:**

[www.oceanaseniors.org](http://www.oceanaseniors.org)

**Statement Questions:**

tbd

**Maintenance:**

[maintenance@ocaoffice.org](mailto:maintenance@ocaoffice.org)

**Homeowner Concerns:**

[office@ocaoffice.org](mailto:office@ocaoffice.org)

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**Non Emergency Police**

(to report suspicious activity):

760-435-4900

**Emergency Police:**

**911**

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**Table of Contents**

- Message From the Board . . . . . 3
- Keystone Client Code of Conduct . . . . . 3
- News You Can Use . . . . . 4
- Flora and Fauna . . . . . 4
- Emerald Isle Info . . . . . 5
- August Fireside Chat. . . . . 5
- Oceana Good Neighbor Fund . . . . . 5
- Art Studio Workshops . . . . . 6
- Save the Date . . . . . 6
- October Activities
  - Octoberfest. . . . . 7
  - Fall Craft Show and Sale . . . . . 7
  - Halloween Party. . . . . 7
  - 5<sup>th</sup> Thursday Afternoon Treat. . . . . 7
  - Coffee Hour . . . . . 7
- Meet Your Neighbor . . . . . 8
- OCA Committee Membership . . . . . 9
- Calendar . . . . . 10-11
- Things To Do at OCA . . . . . 12
- Updates From the Isle . . . . . 13
- Notices & Reminders . . . . . 14
- August Activities Recap . . . . . 16
- Committee & Club Reports
  - Art Studio . . . . . 18
  - Community Resources Center . . . . . 18
- 96-Year-Old Bank Note . . . . . 19
- Did You Know? . . . . . 20

Don't mind me,  
I'm just returning your  
nose. I found it in my  
business again.



**Office Staff:**

**General Manager** Von Yacoubian  
vyacoubian@keystonepacific.com

**Front Desk / Temporary Landscaping  
Coordinator** Antoinette Valenzuela  
avalenzuela@keystonepacific.com

**Administrative /  
Committee Assistant** Tracy Richardson  
trichardson@keystonepacific.com

**Facilities Manager** (Open)

**Maintenance Admin. Asst.** Adan Lira  
alira@keystonepacific.com

**Contact for all:** 760-757-3937  
Office@ocaoffice.org

**Office Hours:**

Mon.-Thurs., 9 am-Noon; 1pm-4 pm  
Fri., 9 am-3 pm

Appointments available by calling the office

**Board of Directors**

**President** Roxanne Remmel  
rremmel@ocaoffice.org

**Vice President** Kathleen Dowling  
kdowling@ocaoffice.org

**Secretary** Evelyn Thomas  
ethomas@ocaoffice.org

**Treasurer** Lynn Leszczynski  
lynnl@ocaoffice.org

**Director** Lisa Bagot  
lbagot@ocaoffice.org

**Director** Teresa Chamberlain-Spradlin  
tchamberlain-spradlin@ocaoffice.org

**Director** Curt Conant  
cconant@ocaoffice.org

**All Members** ocaboard@ocaoffice.org

**Office Information**

- The deadline to submit information for The Hilltop Highlights is the 1<sup>st</sup> of the month preceding the publication month. Use the HUB submission form on the website. If you have attachments, then you may send your information along with the attachments to: oceanahub@gmail.com. Late submissions will be included as space permits.
- Have a payment to make or a work order to submit after office hours? Please use the drop box located on the front/west side of the OCA Business Office (checked Mon-Fri).
- How do I submit a work request? (Two kinds: maintenance work request and landscape work request) The most efficient manner is to submit an online request to keystone-connection.net. The work request forms are available on our website (oceanaseniors.org) or at the office. Submit completed forms to the office, via office@ocaoffice.org, or by fax to 760-757-8177. All work requests are prioritized with other scheduled work. We do respond to an emergency situation (e.g. sewer back-ups and exterior water leaks) within 24 hours. After normal business hours and on weekends emergencies should be reported to our customer care center at 949-833-2600.
- Are you moving? Do you have a neighbor who has moved or passed away? Please provide such information to the office at: office@ocaoffice.org.

**Keep Informed**

**Oceana**

oceanaseniors.org

**City of Oceanside**

ci.oceanside.ca.us

**San Diego County**

sandiegocounty.gov

**Report City Code Infractions**

When you encounter a parking problem that is a violation of city code (e.g., blocking access to your garage, parking on red lines, or blocking traffic),

Call: 760-435-4500

ci.oceanside.ca.us/gov/dev/code/oversee.asp

The monthly General Session Board of Directors' meeting normally takes place at 9:30 am on the last Wednesday of the month. It is held in the Auditorium and by Zoom. The link will be communicated to residents via email and posted on the website. Agendas are posted on bulletin boards and the website. Homeowners who cannot attend may email comments by noon the day before the meeting to the Board President or to the General Manager. Zoom chat is not available.



## A Message from the Board of Directors

This month I'd like to talk about our need for civility. We live in a community where we are in very close proximity to our neighbors. There is an unwritten Code of Conduct called 'Kindness' or following the 'Golden Rule'. As Michelle Obama states, "Kindness can break down barriers, change a person's entire mood, and create an everlasting bond".

We also have a very succinct Client Code of Conduct that is part of our Keystone Pacific's contract with us. I am including it with this message. There is an expectation of respectful behavior and appropriate language towards not only Management and staff, but to the Board of Directors, Committee members, Vendors and your neighbors.

Most of us are volunteers, giving this community our valuable time in order for what we hope will be an opportunity to make OCA better. These positions came with no how-to-do-it manual, so we do our best to follow the Davis Stirling laws, our Governing Documents, and consensus decision making.

If you don't agree with the Board of Director's decision, a Committee's decision, Vendor or Management's method of tackling problems, by all means you have every right to express that opinion. There are several processes that the Board has offered; Fireside chats every 3<sup>rd</sup> Wednesday at 6:00pm in the Library; homeowner comments at the General Board meeting; or contact a Director or our GM, Von, through email. We want your feedback, but done in an appropriate respectful manner.

*"Be kind, for everyone you meet is fighting a battle you know nothing about."*

-Wendy Mass

**Roxanne Rimmel,  
Your President,  
OCA Board of Directors**

### Keystone Client Code of Conduct

At Keystone we believe in creating a respectful and inclusive environment for all our clients and partners. We believe that when people treat each other with mutual respect, our partnership will grow stronger, and your community will thrive. Our team adheres to a strict code of conduct and ethics, so our clients understand they are valued. We kindly request that you adhere to the following code of conduct while engaging with our team members:

- **Inappropriate Language:** Please refrain from using profane or vulgar language. Avoid using abusive language, name calling, threats, or derogatory remarks while interacting with our team or fellow community members. In addition, please refrain from raised voices or yelling while conducting association business.
- **Respectful Behavior:** Treat all our employees, representatives, and fellow board and community members with respect, courtesy, and kindness. Do not engage in any form of discrimination, harassment, bullying, offensive, behavior based on race, color, ethnicity, national origin, gender, sexual orientation, religion, disability, age, medical condition, military/veteran status, or any other protected characteristic.
- **Safety and Security:** Maintain a safe and secure environment for yourself and others. Do not engage in any physical actions that may compromise the safety, security, or well-being of our employees, representatives, fellow Board Members, or residents.
- **Compliance with Applicable Laws:** Abide by all local and national laws while engaging with our company. Do not engage in any activities that violate these laws or facilitate illegal actions.
- **Continuous Improvement:** Help us improve our services by providing constructive feed-

*Keystone Continued on page 8*

## News You Can Use



We had a summer break with July's board meeting and resumed in August. Based on the recent BOD decisions, homeowner comments, and our last General Meeting, here is the 'News You Can Use'.

### New Management Update

The new manager arrived as of August 19<sup>th</sup>. He vowed to make a weekly walk-through of the grounds with Total Landscape and then to provide a list of what is to be done that week by Unit. He will review at the end of the week to see how progress went. We are very anxious to see this happen with hopes the grounds will improve.

### Landscaping

Total Landscaping has completed the installation of the smart water controllers for landscaping. There is an ongoing need to replace pipes and heads. We are told that normal watering will resume though in this heat it is doubtful that our brown lawns will turn green soon. We will need to mow more with the water back on.

### Water Remediation Committee

This committee will resume in October now that Total Landscape is here and working with the new manager. In conjunction with the Landscape Committee, we will look at various ways to address the need to save water and also remove turf.

### 2025 Budget

The process has begun with the new manager starting to work up projected numbers for the board to review. The manager is also reaching out to the CPA for an income tax update. If the taxes are not done, we will move forward with a new CPA immediately.

### 503 Committee

This committee has been very active in looking for ways to reduce the size and scope of the 6 story building being proposed. Last month a town hall was held with our city councilman and the mayor has met with us. Read all about it in their monthly report. Volunteers are needed, as our next step is to go in front the of the City Council with our comments. Now is your chance to provide input on this.

### Rental Report

We expect the results of the rental report now being worked on at the next Board Meeting.

## Lawsuit

There was a hearing in August and we have asked our attorney to give us a 1-page writeup in layman terms of how to interpret the last hearing. We have not received this and will update the community via the Hilltop Highlights and Web when received. There is misinformation being sent to the community by the FLA group, so wait for the update from our attorney.

Lisa Bagot  
BoD

## Flora and Fauna

### Report on a recent Board action

Recently, concern has been expressed about a common landscape plant we have at Oceana, The Fire Stick plant. This beautiful plant gets its name from the brilliant color it turns during the cooler months. It is also known as Euphorbia Tirucalli, pencil tree, and pencil cactus. The Fire Stick, along with hundreds of plants, can be harmful



Fire Stick plant

to humans and our pets. Instead of removing many of these plants in our community, we aim to educate instead of eradicate.

Fire Sticks contain a milky white sap that is caustic and may cause severe irritation to the skin, mucosa and eyes upon contact. Ingestion may cause severe irritation of the mouth and stomach accompanied by pain and diarrhea. This plant is classified as a chemical skin irritant. Medical attention is advised if any of these things occur. When handling any plant with a white milky sap it is advisable to wear gloves, long sleeve shirt, long pants and protective glasses.

You may recognize some other common plants that can be toxic to pets and people in your own garden: Bird of Paradise, Poinsettia, and Oleander to name a few.

The HOA has a rule that pets are to be kept on a 6-foot leash. This, along with supervision, should help protect our furry friends from accidental ingestion of toxic plants and substances. Enjoy all the beauty these plants provide and extend caution to friends, family and your pets!

Amy Neering

## Emerald Isle Info

The following is in response to some questions that have been raised at Oceanside Community Association's (OCA) Board of Director meetings about Emerald Isle Golf Course.

Oceana Golf Club, Inc.. (OGCI), a California corporation, has owned the property adjacent to Oceanside Community Association, commonly known as Emerald Isle Golf Course, since 1985.

The property had been operating as a nine-hole golf course since 1965. Following several closures and court cases, the course was reopened in 1986 as an 18-hole executive course.

Since acquiring the golf course property, OGCI has leased the management of the course, driving range and clubhouse to several golf course professionals.

Beginning in 2014, PGA golf pros Holly and John Kennedy have managed the property. The lease obligates the lessee to pay rent (based on a percentage of the profit) to OGCI.

OCA, the non-profit homeowners association, is the sole shareholder in OGCI. Each year OGCI issues stock dividends or buys back shares of stock from OCA. For example, this year OGCI paid OCA stock dividends totaling \$60,000.

While Emerald Isle is open to the public, Oceana residents receive a 25% discount on green fees. Be sure to ask for the Oceana discount when playing golf at Emerald Isle.

Roxanne Rimmel

## August Fireside Chat

Lisa Bagot led this month's August Fireside Chat. It was attended by 5 homeowners of which 4 had never attended a Fireside Chat. The greatest concern is the ongoing change over to Total Landscape and when there will be a known rotation of work on the various units for normal monthly maintenance. We discussed the need to save water, and the new landscape smart meters received by grant and recently installed to help. There is a desire to remove some turf with the approval of the homeowner request. The new management and new onsite manager were discussed with high concern for the need for current financial statements and our Tax return. Now that the new manager is here, he is tackling these issues. It was mentioned that the shorter 1.5-hour monthly board meeting was greatly appreciated. The lengthy board meetings are not popular. Lastly, we discussed the new 6 story apartment build-

ing next to the church known as the 503 Project. Our community continues to look for ways to reduce the project size. The attendees felt that it was time well spent, they learned things they didn't know, were able to voice their concerns and meet some of their neighbors.

Lisa Bagot



## Oceana Good Neighbor Fund

If you weren't able to attend our September meeting to learn more about the Oceana Good Neighbor Fund, here's a recap of our structure and purpose. More information is available at [www.OGNF.org](http://www.OGNF.org) or send your questions to:

[info@OGNF.org](mailto:info@OGNF.org).

### Who Are We?

OGNF is an independent group registered with the IRS as a 501(c)3 non-profit organization. We are funded by tax-deductible donations from you, the residents of Oceana, and plan to seek additional funding from outside sources as our mission advances.

All OGNF Board members are residents of Oceana. None of us are members of the Oceana Board, and vice versa. Our funds are completely separate from HOA funds. Complete Bylaws are available on our website.

While we are a separate organization from the Oceana HOA, OGNF has been approved as an Oceana Aladdin Project (enabling us to meet in Clubhouse rooms, communicate through Hilltop Highlights, etc.).

### What Is Our Mission?

OGNF is focused on:

- Providing emergency cash grants to qualified Oceana residents from OGNF funds. We launched a 6-month pilot program on August 1 and have already been able to help your neighbors who are struggling financially.
- Working with the Oceana HOA to access additional grant funding for projects (such as infrastructure improvements) to enhance our Oceana lifestyle while keeping HOA costs down. As a non-profit, we may be able to act as a fiscal sponsor for the Oceana HOA, providing access to project funding that would otherwise be unavailable.

Oceana GNF Continue on page 20

## Art Studio

All classes held in the Art Room.

5 Wednesdays, 10am-Noon:  
October 2, 9, 16, 23, and 30

### "Small Wonders" Watercolor Classes

Each week we will make a unique watercolor item.



Sign up for one or all classes. Each class is different. Each class has a two-week sign-up window ending the Monday before the class. Register and pay at the office. Fee is \$5, limited to 15 participants.

Saturday, October 12, 10am-Noon

### Succulent Pumpkin Workshop

Make a beautiful living piece of art!

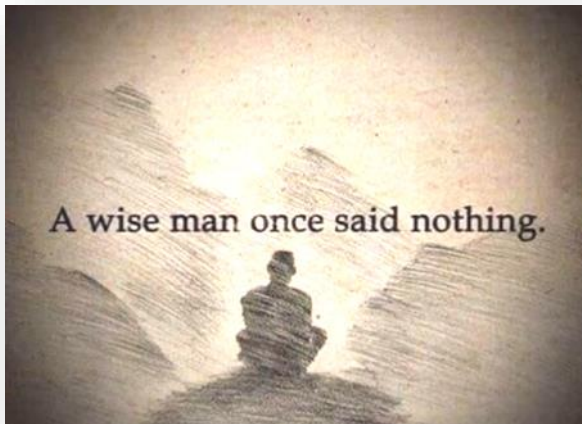


Only \$5. Limited to 15 participants, each participant must bring their own pumpkin. Sign-up through 10/10.

Be sure to check out the Tuesday eblasts and the Oceana website for the latest and greatest sign-up info.

Are you looking to see a particular class or looking to teach a particular class? Please reach out to me and we'll see what we can do.

Caryn Leventhal  
carynnicole30@yahoo.com



## Save the Date

Back By Popular Demand

The Drama Club of Oceana

👉 Presents 👈

## THE TAVERN AT OCEANA CONTINUES



An Original  
Play with  
Music

3 Performances:

Saturday, November 2, 7pm

Sunday, November 3, 3pm

Sunday, November 10, 3pm

At The Oceana Club House Auditorium

Reserve Your Seats Early!

Admission \$10.00.  
Tickets on sale in the OCA Library  
thru 10/26, at these times:

- Tuesdays from 6 pm - 7pm
- Thursdays from 9am - 11am
- Sundays from 12pm - 2pm

Don't miss it!





# October Activities

**Wednesday October 9, 5-7 pm**



**Adrienne Nims and her band. Good German Food & Beer**

Enjoy grilled bratwurst, sauerkraut, cold German potato salad & a special dessert plus German Beer, wine & soda. All for only \$15. Sign-up by October 7.



**When:** October 9, 5-7pm  
**Where:** Clubhouse  
**Enjoy:** Good Food, Good Music  
**Signup:** By October 7  
**Fee:** \$15

**Saturday, October 12, 11 am-2 pm**

**The Oceana We're Back!**  
**Fall Craft SHOW And Sale**

Explore the awesome creativity of Oceana's multitude of Artists and Crafts People. Meet them and delve into 'how they do it'. Most items for sale. Public admission is free. Bring cash, checks, credit cards (just in case).

**Note to Those Oceana Artists and Crafts People who wish to display:**  
See the announcement under Notices and Reminders.

**When:** October 12, 11am-2pm  
**Where:** Clubhouse  
**Enjoy:** Art, Raffles, Fun!  
**Signup:** NA  
**Fee:** Admission is Free

**Saturday, October 26, 5-7pm**



\$15. Sign-up 10/3-10/24

Don your ghoulish apparel or come as you are—we'll decide in the costume contest. Dancing, plus pizza & salad from Spirito's. Halloween treats for dessert, beer, wine & soda.

**When:** October 26, 5-7pm  
**Where:** Clubhouse  
**Enjoy:** Ghoulish Fun!  
**Signup:** 10/3-10/24  
**Fee:** \$15.



**Thursday, October 31, 2-3:30pm**

**5<sup>th</sup> Thursday—Afternoon Treat**



Music by Bell Pepperz; Snack from caterer Eddie Chiw; plus wine & soda. \$5. Sign-up 10/8-10/29

**When:** October 31, 2-3:30pm  
**Where:** Clubhouse  
**Enjoy:** Fun, Music & a Snack  
**Signup:** 10/8-10/29  
**Fee:** \$5.

**Please Note:** No late sign-ups or payments at the door, so don't miss out and sign-up on time!

## COFFEE HOUR

From 9 to 10:30 am  
Thursdays



- Oct. 3 : Bingo
- Oct. 10 : Celeste
- Oct. 17 : Clay Colton Duo
- Oct. 24 : Hospice of North Coast
- Oct. 31 : 5<sup>th</sup> Thursday—Afternoon Treat



Questions? Call the office at 760-757-3937

## Meet Your Neighbor

When Lisa and I arrived here 2 years ago, we attended the New Resident Orientation. We were immediately welcomed and encouraged to join clubs and committees. As a new homeowner, I was a bit overwhelmed. While I stood in the rear of the auditorium, with a flood of emotions written all over my face, I was approached by one woman, who gently and quietly spoke to me. "Welcome, I'm Anita. Do you have any questions?" With a huge sigh of relief, I responded, "Yes, thank you, I do." And so began my friendship with Anita Romaine, our neighbor for the October issue of Hilltop Highlights.



Anita Romaine

Anita was born in Newburgh, N.Y., located 60 miles north of New York City. She is the youngest of 3 children having one brother and one sister. The family moved to Madison, New Jersey, where they resided until leaving for San Francisco when Anita was 8. There she grew up, graduating H.S. in Lafayette, Ca. At the age of 19, Anita married a US Air Force Airman and the two moved to Yuba City, Ca. They were stationed there until a transfer relocated them to Turkey, where they lived for 2 years. Guess what folks? Anita moved again, this time to Wichita, Kansas, where they were blessed with their first child, a daughter. Eight years later, Anita's husband left the Air Force and they moved to Southern California. Anita shared that she was a "stay at home mom", briefly employed as a beautician, (no wonder her hair always looks great), along with having her son in 1973. After 36 years of marriage, while living in Oceanside, Anita's husband succumbed to cancer and passed in the year 2000. During this time, Anita worked for SkyWest Airlines as a supervisor in customer service, retiring in 2003. Set up on a blind date by a mutual friend, Anita met Jay Crawford and they were married one year later. After doing some traveling, they settled here at Oceana in 2006.

My question as usual, "Why Oceana?" She immediately answered, "It was affordable!" Anita became involved in Ceramics, organized a gathering for the residents of Unit 14 where she acted as Unit Advisor until 2021,

volunteered on the Activities Committee, coordinated the Art Show, currently volunteers at Share and Wear, and if that isn't enough, Anita was elected to the OCA Board of Directors as Board Secretary from 2021-2022. Anita is proud of her involvement in the Oceanside Cultural Arts Foundation and acts as Chair of Days of Art which raises scholarship money for H.S. seniors. Their mission assists students with their careers, providing 'pianos on the street' for spontaneous music and inviting families and students to experience the arts in Oceanside. "The arts are so important here", she added.

As a homeowner for 18 years in Oceana, Anita has seen many changes. She mentioned that she has observed a change in our website, sees people as more active and engaged and also somewhat younger. "I just love living here," she stated. "Unit 14 is the party unit."

You are one involved woman Anita! We thank you for all you have contributed to our community. As the theme song from the TV sitcom *Golden Girls* says, "Thank you for being a Friend!"

Gail Olenick

### Keystone Continued from page 3

back, suggestions, and ideas. We appreciate your input in creating a better experience for all of our clients.

We empower our team to take action should we encounter the above behaviors. Should our team encounter these behaviors, they are empowered to take the following steps:

1. We will politely ask to stop the behavior.
2. We will adjourn the board meeting, walkthrough, or business meeting for a period of 5 to 10 minutes.
3. We will adjourn the meeting indefinitely and reschedule for a future time.
4. If steps one through three have been followed and the behavior persists, a Keystone leader will call the Board President to discuss further actions we can take to eliminate the behavior.
5. We may recommend the adoption of a rule that addresses conduct towards Association Vendors (including agent) so that an enforcement policy is established and violating owners can be fined for unacceptable behavior.
6. Should we be ineffective in eliminating the behavior, we will discuss a manager change or other management options including termination.

Thank you for your cooperation in creating a positive and respectful environment for everyone in your community and at Keystone.

# OCA Committee Membership

## Activities Committee

Meets: 1<sup>st</sup> Tues. ea. Month,  
10 am, Card Room  
Chair  
Ellen Marciel  
Charlie Wendt Treasurer  
Teri Battaglia Share & Wear Mgr.  
Mary Anne Dilloway  
Pat Hawkins  
Carolyn Kruse  
Chuck Kruse  
Karin Messaros  
Gail Olenick  
Lisa Olivero  
Ginger Thayer  
Donna Wendt  
Lynn Leszczynski Board Liaison

## Architectural Committee

Meets: 2<sup>nd</sup> Tues. ea. Month,  
9:30am, Card Room  
(Agenda deadline: 1st day of month)  
Acting Chair  
Paula McDonald Compliance Design  
Tracy Richardson Review Coordinator  
Mike Castoro U 1,1A,4  
Paula McDonald U 2,6  
Jay Crawford U 5  
Fritz Beechler U 3, 12  
Barb Belcher U 8  
(Open) U 9  
Steve Erbe U 10,11  
Bruce Cowgill U 7, 7A  
Charles Daily U14  
Lisa Bagot Board Liaison  
Kathleen Dowling Board Liaison

## Community Resource Center Committee

Meets: 2<sup>nd</sup> Wed. ea. Month  
10:30am, Card Room  
Temporary Chair  
Jim Floyd Secretary  
Kris McLaughlin Computer Room  
Mary Hall (on leave) CRC Greeter  
Donna Wendt Veterans Affairs Liaison  
Evelyn Thomas  
Connie Iniquez  
Sydnie Wauson  
Teresa Chamberlain-Spradlin Board Liaison

## Finance Committee

Meets: 3<sup>rd</sup> Mon. ea. Month  
9:30am, Community Room  
Chair  
John McDonald Secretary  
Charlie Wendt  
Nancy Follin  
Don Jones  
Meg Marple  
OCA General Manager  
Lynn Leszczynski Board Treasurer  
Lisa Bagot Board Liaison

**NOTE:** Unless otherwise indicated, the deadline for Cte. Agendas is 10 days prior to the meeting.

## Landscape Committee

Meets: 2<sup>nd</sup> Fri. ea. Month,  
10am, Billiards Room  
Chair  
Mike McLaughlin  
Phyllis Allinson  
Peter Cornog  
Donna Grabel  
Denny Metz  
Steve Omlor  
Teresa Chamberlain-Spradlin Board Liaison  
Curt Conant Board Liaison

## "The Hub" Committee

Meets: 1<sup>st</sup> Wed. ea. Month  
2pm, Community Room  
Chair  
Gail Olenick Secretary  
Diane Danner Digital Coordinator  
Virginia Mann Print Coordinator  
Pam Spangler Website Coordinator  
Sandy Riser Website Photographer  
Lisa Olivero  
Ellen Marciel  
Kathleen Dowling Board Liaison

## OCA Media Sub-Committee

Geoff Allison  
Lee Mansis  
Anita Romaine  
HUB Contacts: [Oceanahub@gmail.com](mailto:Oceanahub@gmail.com)

## Facilities Committee

Meets: 2<sup>nd</sup> Mon. ea. Month,  
11 am, Community Room  
Chair  
Meg Marple Co-Chair  
Peggie Moore Secretary  
Mary Anne Dilloway  
Steve Clayton  
Yves Fournier  
Pasha Turley  
Curt Conant Board Liaison  
Lynn Leszczynski Board Liaison

### *Committee Membership*


*Continued on Things To Do Page following the Calendar*

### **Attention all Committee Chairs:**


Please remember to update ALL changes (times, days, contacts), by submitting the information directly to the HUB; not the OCA office. The form for submission is on our website. Just click on Helpful Links at the top of the home page and you will find the HUB where there is a simple, easy to follow form. Thank you.


**Note:** All Activities/Clubs are subject to change. Please check with the listed contact person first.

Events Scheduled Every Week - By Weekday

Every Sunday	Every Monday	Every Tuesday	Every Wednesday
Pickleball Adv Open Play (outdoor): 9:30-11:30am Pickleball-Indoor -Private: 2:30-4pm 	Water Aerobics 7:30am Keep Fit Class: 8:30-9am Water Aerobics 9am Pickleball Adv Open Play (outdoor): 9:30-11:30am Yoga (Chair) 10am Ceramics 12:30-3:30pm Chair Volleyball: 1-2pm Lapidary: 1-3pm Woodshop: 1-3pm Pinochle: 1-4pm Pickleball Open Play (indoor) -Open: 2-4pm -Private: 4:15-5:30pm Trivia: 6:30-7:30pm	Pickleball Adv Open Play (outdoor): 9:30-11:30am Share & Wear: 10-2pm Dominos: 12-4pm Ceramics: 12:30-3:30pm Lapidary: 1-3pm Woodshop: 1-3pm Pickleball Open Play (indoor): 1:30-4pm Drama Club 4-5:30pm Billiards Warm-Up 6-8pm Poker: 6-8pm	Water Aerobics 7:30am Keep Fit: 8:30-9am Water Aerobics 9am Pickleball Adv Open Play (outdoor): 9:30-11:30am Art Studio: 10am-2pm Share & Wear: 10-2pm French Club: 11am-Noon Cribbage: 1-3pm Lapidary: 1-3pm Woodshop: 1-3pm Spanish Club: 3:30-4:30pm Friends of Bill W: 5:00pm

Other Scheduled Events

Sunday	Monday	Tuesday	Wednesday
		1 10am Activities Cte. Card Room	2 10am-Noon Small Wonders Watercolor Class- Art Room 2pm The Hub Cte. Community Room 3:30pm Spanish Club - Community Room
6	7 1-4pm Mahjong - Community Rm.	8 9:30am Architecture Cte. - Card Room 10am Book Club - Library	9 10am-Noon Small Wonders Watercolor Class- Art Room 10:30am CRC -Community Room 5-7pm Octoberfest - Clubhouse
13	14 11am Facilities Cte. Community Room	15	16 10am-Noon Small Wonders Watercolor Class- Art Room 3:30pm Spanish Club - Community Room 6-7pm Fireside Chat - Library
20	21 9:30am Finance Cte. - Community Room 1-4pm Mahjong - Community Rm.	22	23 10am-Noon Small Wonders Watercolor Class- Art Room
27	28 10am BOD Exec. Session	29	30 9:30am Open Board Mtg. - Auditorium 10am-Noon Small Wonders Watercolor Class- Art Room

Every Thursday	Every Friday	Every Saturday
<b>Coffee Hour:</b> 9am Pickleball Adv Open Play (outdoor) 9:30-11:30am Band-It Fitness 9:30-11am Billiards: 10am-Noon Share & Wear: 10-2pm Discussion Group: 10:30am Ceramics: 12:30-3:30pm Lapidary: 1-3pm Woodshop: 1-3pm Spanish Class: 2-3:15pm Billiards (Private): 6-8pm Sing-Along: 6pm	Water Aerobics 7:30am Keep Fit: 8:30-9am Water Aerobics 9am Pickleball Adv Open Play (outdoor): 9:30-11:30am Tai Chi: 10am-Noon Share & Wear: 10-2pm Hand & Foot: 12pm Ceramics: 12:30-3:30pm Woodshop: 1-3pm Pickleball Open Play (indoor): 12:30-4pm	Pickleball Adv Open Play (outdoor): 9:30-11:30am 



Thursday	Friday	Saturday
<b>3</b>	<b>4</b>	<b>5</b>
9am Coffee Hour - Bingo Clubhouse		10am-2pm SSS 
<b>10</b>	<b>11</b>	<b>12</b>
9am Coffee Hour - Celeste Clubhouse	10am Landscape Cte. Billiards Room 3-5pm Oceana Art Show and Sale Set-Up - Clubhouse	10am-Succulent Pumpkin Workshop - Art Room 11am-2pm Oceana Art Show and Sale - Clubhouse
<b>17</b>	<b>18</b>	<b>19</b>
9am Coffee Hour - Clay Colton Duo Clubhouse		
<b>24</b>	<b>25</b>	<b>26</b>
9am Coffee Hour - Hospice of North Coast Clubhouse		5-7pm Halloween Party - Clubhouse
<b>31</b>		
No Coffee Hour Today - Instead: 2-3:30pm 5 <sup>th</sup> Thursday Afternoon Treat. Clubhouse 		

Disclaimer: The information in this edition is subject to change. For updated information, please go to our website at [oceanaseniors.org](http://oceanaseniors.org)

# Things To Do at OCA

**Art Studio** - Wed., 10am-2pm.  
Info: Caryn Leventhal 760-518-6982.

**Billiards** -Thurs. 10am-Noon. Warm-Up Tues. 6-8pm. Friendly group for socializing and skills development. **Private Group Play:** Thurs. 6-8pm. Billiards Room.  
Info: Lonnie Burrows, 760-433-9481.

**Band-It Small Group Fitness**—Thurs, 9-10:30am. Contact Deborah Schwab 551-206-5862 to sign up. Only six participants per 30 min session.

**Book Club** - Second Tues. each Month 10-11am. In the Library. Info: Jeri Gustafsson 760-754-2911.

**Ceramics Studio** - open every Mon., Tues., Thurs. and Fri. 12:30-3:30pm. Info: Paula McDonald, 760-703-3661, paulamcd@cox.net

**Chair Volleyball** - Mon. 1pm. Clubhouse. Info: Dave Freeman, 818-262-0788

**Cribbage** - Wed. 1-3pm in the Cardroom. We play 2's, 3's and 4's. Info: Rhonda Christopher, 760-231-1808.

**Discussion Group** - Thurs. at 10:30am (following Coffee Hour) in the Library.  
Info: Alan Dolit (760) 519-3765.

**Dominos Group** - Tues., 12pm in the Card Room.  
Info: Dona White, 760-533-2484.

**Drama Club** - *Currently closed due to play rehearsal.* Info: Tony Schwab 201-739-7521.

**French Club** - Wed., 11am-Noon in the Library.  
Info: Diedre Burke, (213) 924-6653 .

**Friends of Bill W.** - On ZOOM Wed. 5pm. Info: Lin Riley, (760) 429-9224, or Linriley@cox.net

**Garden Club** - Meetings on occasion. Info: Lisa Olivero 917-589-2003

**Hand & Foot** - Fridays at 12pm Card Room.  
Info: Joan Jeffery, 206-307-7220

**Keep Fit Exercise Class** - MWF 8:30-9am. Auditorium. Info: Don Jones, 760-703-4583.

**Lapidary** - Mon. thru Thurs. 1-3 pm.  
Info: John Pitarresi, 760-917-6631.

**Mahjong** -2<sup>nd</sup> & 4<sup>th</sup> Mon. 1-4pm. Clubhouse Community Room. Info: Diana Siegel, 760-405-3306

**Pickleball** - Play levels: Open, Advanced Open and Invitation Only. Clubhouse and Outdoors. See OCA website pickleball activity page for specifics. Info: Denny Hanrahan, 760-525-0643 (please leave a message) or Steve Reigle, stevereigle@gmail.com.

**Pinochle** - Mon. 1-4 pm. Card Room. Double or triple deck; 3,4,5 and 6-seat tables. We play for fun.  
Info: Rhonda Christopher, 760-231-1808.

**Poker** - Tuesdays 6-8pm. Card Room.  
Info: Rhonda Christopher, 760-231-1808.

**Share & Wear:** TuWeThFr, 10am - 2pm,  
Info: Teri Battaglia, (714) 458-6842

**Sing-Along** - Thurs. 6-9pm in the Auditorium. Feel free to bring a snack & a drink.  
Info: Glen Hemingway, 760-518-5716.

**Spanish Class** -Thurs. 2-3:15pm. Community Room. Contact Nancy Hildebrand at (760) 638-8809. Class is limited to 12.

**Spanish Club** -1<sup>st</sup> and 3<sup>rd</sup> Weds. 3:30-4:30pm. Community Room. Contact Erin Quinton at eequinton@gmail.com.

**Tai Chi** -Fri. 10am-Noon. Auditorium.  
Info: Janice Burrows , 760-277-5139.

**Trivia** -Mon. 6:30-7:30 pm. Card Room.  
Info: Colleen Eidson , 760-529-9999

**Water Aerobics** - Mon-Wed-Fri 7:30am and 9am.  
Info: text Mary Hurban at (209) 834-6036 or Betsy Wilson at heybetsy0040@att.net

**Woodshop** -Mon-Fri 1-3pm.  
Info: Jim Romans, 949-742-2311.

**Yoga (Chair)** - Mon. 10-11am. Auditorium.  
Info: Peggie Moore, 949-887-4641 or YogaWithPeg@gmail.com

**Committee Membership**  
*Continued from Committee Membership page*

**Unit Advisors Committee**

Meets: 2<sup>nd</sup> Wed. ea. Odd-Numbered Month  
9am, Clubhouse Auditorium

Jeff Kern Chair  
Diane Pettibone Secretary

Unit:

1 Ron Landsel	760-231-7586
1A Lynn Schneidenbach	619-889-4612
2 (Open)	
3 Laura Bennett	760-224-2524
4 Sally Lopez	760-421-4187
5 Dr. Andrea Anderson	510-701-4044
6 (Open)	
7 Renee Maricque	920-562-3436
8 Jeff Kern	908-420-1853
9 Phyllis Allinson	760-809-9551
10 Judy Hartmann	909-518-8767
11 (1-45) MaryAnn Alger	503-348-9959
11 (46-77) Diane Danner	760-803-1637
12 (1-53) Jaci Ackles	760-845-4612
12 (54-98) (Open)	
14 Toby Roberts	760-721-6077
& Kristine Hale	858-775-4253
<b>Evelyn Thomas</b>	Board Liaison

# Updates From The Isle

OCEANSIDE, CA

OCTOBER 2024

# EMERALD ISLE GOLF COURSE



## HEADING TO THE MAJORS.

In this years competition amongst the top professionals in the prestigious group of the PGA & LPGA, our Director of Instruction made the Isle beyond proud. Not only has Natalie Vivaldi had an incredibly competitive year on the local California circuit, she is now officially qualified for the 2025 KPMG LPGA Tour Major Championship. Hosted in Frisco Texas in June of next year, we look forward to supporting our head pro on her journey and her path to always growing the game.

## UPCOMING THIS FALL AT EMERALD ISLE GOLF COURSE:



### 10/21 & 10/22 THE GOLF COURSE WILL BE FULLY CLOSED

The putting greens on the course and the practice green will be aerated (process in which we punch small holes in the greens to allow ventilation, healthy root growth, and deep water saturation) they are then top dressed with sand, watered, and given a break from the mowers for a bit. Typically the greens are fully healed within 2-3 weeks of normal weather. We always appreciate your patience while we do this necessary bi yearly process in order to keep our course and especially our greens healthy, and ready for all of our upcoming fun and events! Make sure to stay up to date with us on our website, social media, and app for dates on music nights, and to stay in the loop of any changes last minute with us here at The Isle.

 **VIEW & SAVE OUR MASTER CALENDAR OF ALL EVENTS UPCOMING AT EMERALD ISLE GOLF COURSE** 

 **THE ISLE GRILL MENU**  
OPEN DAILY 6:30AM-4:30PM  
JOIN US ON THE PATIO FOR SOME FOOD & DRINKS OR CALL US FOR A PICK UP ORDER

 **BOOK A PRIVATE LESSON**  
**BOOK A GROUP LESSON**  
MORE INFO ABOUT OUR DIRECTOR OF INSTRUCTION NATALIE VIVALDI, PGA 

LOOKING FOR NEW GEAR FOR THIS WINTER ON THE GOLF COURSE? COME SHOP LOCAL WITH US AND GRAB SOMETHING FROM YOUR FAVORITE OCEANSIDE GOLF COURSE FOR EVERYONE.





## Ghosts, Ghouls and Goblins - Oh, My!

The witching season is upon us, folks. This is the season when many children, young and not-so-young, dress in outlandish costumes and surge into the streets to go 'trick or treating.' Most are agog at the prospect of all of the 'treats' awaiting them. A few might even pay attention to the restricted vision and/or hearing caused by their costumes—or not.

If you happen to be out, driving on the streets on that night, **please** exercise caution! No child's 'trick' should be a trip to a local emergency room or worse!

Al Arnold

## Barking Dogs

Yes, again!

Dogs are wonderful companions and friends. Many of us probably can't imagine living without them. And there are quite a few dogs here in Oceana.

Owning a dog entails the responsibilities of proper care and training, and most dog owners dutifully—and lovingly—comply. But, there are occasional problems such as when a dog is left outside and allowed to bark for hours on end. In a densely populated environment such as Oceana, this problem can be serious.

The fault is not the dog's. It is the owner's. There is something amiss in the dog's environment or its training that the dog's owner needs to address. And, if that dog's owner either **cannot** or **will not** address the problem, then he or she should at least have enough consideration for their neighbors to find a home for that dog with somebody who **can** and **will** address the problem.



# Notices & Reminders

## A Notice to Residents

Let's help those confused delivery people!

If you receive a package that was delivered to you in error, please drop it off at the office to be redirected to the right address. If you know where the correct address is, and you're able, you could also deliver it yourself. Your neighbors will thank you!

Sean O'Connell

## New Architectural Request Form

The Architectural Committee has posted a new Architectural Request form to the web-site. Please use it to request approval for any improvements, modifications, changes and/or additions to your property

Tracy Richardson

## Share & Wear Special Dates

For the Holidays!

Our annual Holiday Sale will be Friday Nov. 22<sup>nd</sup> and Saturday Nov. 23<sup>rd</sup> from 10am 'til 2pm. On Saturday we will also have our Super Saturday Sale. There will be no SSS in December. Share and Wear will be closed Thanksgiving week and two weeks at the end of the year starting Dec 24. We will reopen with a Super Saturday Sale on January 4<sup>th</sup>, 2025.

Teri Battaglia

## Share & Wear Gift Cards

Share and Wear is now offering Gift Cards. Gift cards may be issued for any amount with a \$10 minimum. Stop by the Boutique or the Annex and ask one of our volunteers.

Teri Battaglia

## Share & Wear Schedule

A reminder for all:

Share & Wear is open for business:

10am to 2pm Tues. thru Fri. Weekly &

10am to 2pm First Saturday each Month

(The Super Saver Sale—50% off)



# The OCA *Fall Craft* SHOW & Sale

## Those who wish to participate:

The show is scheduled for Saturday, October 12 from 11am to 2pm in the Clubhouse Auditorium. All OCA residents are eligible. To participate, you must register for a space at \$10 per space. Spaces will be for tables or easels (which will be provided). Sign-up forms are available at the office and include detailed instructions on how to proceed.

**Sign-up will be accepted through October 2.**

Chuck Daily is heading the event. For questions, please call 760-612-9856.

## Clean Up After Your Dog

This is a reminder that we find the need to republish more frequently than we might wish. Most dog owners in Oceana do clean up after their dog faithfully. Unfortunately, it only takes one or two to generate an unsightly mess. So, here it is again:

### Scoop the Poop!

*It's the good neighbor thing to do and*

*. . . it's the Law!*

*. . . And, Please,*

*don't let your large dog pee against a bench on which your neighbor might need to sit.*



## City Street Sweeping for OCA

No parking on city streets, both sides,  
9am-1pm,  
1<sup>st</sup> & 3<sup>rd</sup> Fridays

## Donations Success!

We would like to thank the Oceana residents who supported our recycle project by donating bottles and cans. Their donations have resulted in over \$2,100 which we will spend (along with a donation from the Activities committee) on new billiard table cloths and rubber cushions for our tables. Again, thank you Oceana.

**Lonnie Burrows -Billiard contact**  
**Tain Soreboe -Head of project**  
**Sheryl Selvaggio -Treasurer**

## Are You an Accident Waiting to Happen?



The speed limit on city streets (Vista Campana and Vista Bella) is **25** miles an hour. The speed limit on the interior streets is **10** miles an hour. Please observe these speed limits. Yours and your neighbor's safety are involved.



## Pool & Spa Hours Reminder

### Residents

Summer Hours - 7:00 am to 9:00 pm  
Winter Hours - 7:00 am to 7:00 pm

### Guests

11:00 am to 1:00 pm  
3:30 pm to 4:30 pm

All guests must be accompanied by a resident at all times.

## NO EXCEPTIONS

**NOTE:** The pool is closed any time there is an outdoor event poolside, from one hour before the event until the event is over.



# Activities Recap

## August 2024

### Ice Cream Social

It was a wonderful August Saturday afternoon of ice cream sundaes, root beer floats and loads of fun for everyone... and it was FREE!!



Anton the juggler (and chair balancer) provided gravity-defying entertainment.



This was complemented by our great musical entertainment combo of Jimmy and Enrique. They had us "dancing in the hall."

### Poolside Luau

After missing several years, Oceana hosted a Luau for our residents. Pulled pork sliders, shredded jerk sliders, mac 'n cheese, grilled pineapple, and special "Blue Hawaiian" drinks were available. "Lea Love" provided Hawaiian music. Lea Love



is an Oceanside native, and we were happy to hear that she and her partner, Swells OC, had just gotten married the week before! The Activities Committee volunteers dressed up the pool area with leis and grass skirts. What fun!

### Afternoon Treat

A "Fifth Thursday" in August had a 2 pm "Afternoon Treat" instead of the traditional morning Coffee Hour. This month we had a light snack of chicken skewers, fruit and sodas.



### Sept 2024 - Labor Day Party

On a spectacularly sunny September day, Oceana had over 140 people in attendance for our Labor Day Party. The food was excellent with

several varieties of chicken wings, baked beans, pasta and Caesar salad. The great entertainment was the Cool Rush Band. They



played almost nonstop for 2 hours with great vocals and instrumentation from their 5-piece band. Many attendees were up dancing to their great music and asked for a couple of encores because they were having so much fun.



## August Coffee Hour

Coffee Hour in August had another great month of different presentations and entertainment.



Thursday morning Coffee Hour events start between 8:30 and 9:30 am when you pick up a beverage (yes, we also offer sodas) and food of choice (only \$1 each). At 9:30 announcements of upcoming events at Oceana are provided (plus some fun stories and a few jokes). At 9:45 the visiting entertainers and fun begins. Please join us on Thursdays if you can. The following are the great events and entertainers we had this past month.

### Bingo

"Knock, knock!"  
"Who's there?"  
"B, I."  
"B, I, Who?"  
"B, I, N, G, O!"  
"B, I, N, G, O!"  
"B, I, N, G, O!"  
and Bingo was his Name-OH!"



Ellen Marciel called several rousing games of Bingo this past month. Traditional, Square, "B's" only and finishing with "Black Out" games. Lots of prizes for our winners again. It's a great activity for us as "Seniors" to help build our "Hand-Eye" coordination. Come and join us on most 1st Thursdays of the month!



### Susie Lotzof

Susie Lotzof was back again this year. She did not disappoint us with her singing and storytelling.



ing. (e.g. Her twin sister being left-handed, but she was right-handed... always "right"). She sang many popular songs and got some folks to join her up on the stage to dance during one of her numbers. Susie provided "lots of" fun for us.



### Robert Parker

Robert again "Blessed Us" with improvisational magic on the piano and wonderful stories. He says each time he plays a song... it is always new, because he never knows what will come out of his hands. He told a fun story about being a bus driver and almost falling asleep in his younger days. It's always magical when he comes to entertain.



### Adrienne Nims

Adrienne has such great energy and mastery of her woodwind instruments. She is the premier flautist in the San Diego area. She has an amazing repertoire of music for all occasions. She always puts on a great show for us!



Charlie Wendt

# Committee & Club Reports

## Art Studio

Amazing Art was created in August! We started off with our Zentangle class led by resident Barb Belcher. We all felt a lot more relaxed and zen after the class, plus we walked away with beautiful art we created ourselves. Then we had our awesome Rock Painting Class led by residents Anne Elsbree and Kim Emmett. Who knew rock painting could be so creative and FUN???! And then we finished out the month with our beautiful butterfly watercolor class let by resident Carol Finkas! Our creative juices were certainly flowing!!!



Zentangle



Zentangle



She Rocks!  
Instructor Barb

September will be busy, busy, busy! The last of our watercolor series, cork creations and acrylic pouring are on the agenda—so be sure to check the weekly eblasts and website for more details!

Also be on the lookout for October's classes. We will have 4 watercolor classes, each one different from the next. You can sign up for just one or all 4. The choice is yours! Also we will have a succulent pumpkin workshop. So start looking for the perfect pumpkin to bring to class!



Watercolor

Please remember, the art room is open every Wed 10-2 so if you want to bring an art project you are working on—come on over—we would love to see you!



Anne & Kim  
Rock Stars



Watercolor

Caryn Leventhal

## Community Resources Center

Help! CRC Volunteer Needed. There are several levels of volunteering at the Community Resource Center. Much of the work can be done in your home including research for new sources of help and programs for our residents. Or, you can volunteer to work a few hours a week or month in the center, located in the clubhouse lobby. One role is that of a Greeter which includes opening CRC, welcoming residents and providing a tour of the different programs located on [oceanaseniors.org/](http://oceanaseniors.org/) by clicking on Useful Links. The computers and printer are available for residents to use anytime we are open when a private session isn't being held.

Neighbor Helping Neighbor Private Sessions are run by volunteers who are willing and able to use a computer and websites to navigate various programs available to assist residents. There is a required training prior to working with a resident. The Private Sessions can be as simple as allowing the resident to use the computer to pull up the programs desired. And, can be as complex as assisting residents with completing and printing off applications. Confidentiality is used at all times. No resident's personal information is kept on the hard drive at the CRC. In-Home Private Sessions require an advanced level of training. This style of Neighbor Helping Neighbor is used when a resident cannot attend a Private Session at the CRC due to health, mobility or another issue for a home visit. At a resident's request for in-home visit, the scheduling will occur by a lead volunteer. Two Neighbor Helping Neighbor volunteers make up the in-home visit team.

To find out more about volunteering, please email [ocacrc@gmail.com](mailto:ocacrc@gmail.com) to request a CRC Volunteer Packet.

Kris McLaughlin

## Veterans' Corner

What if you could hold a doctor's appointment from the comfort of your home? What if your doctor could make a virtual house call? What if you did not have to experience the anxiety of walking through the halls of the VA Medical Center/Hospital to see your doctor? What if your mobile hand-held device provides you access to your VA medical team? What if you can hold a visit from your VA doctor from your computer? What if you could have a visit from your VA Medical Team without leaving your home? The Department of Veterans Af-

fairs modernized the practice to provide veterans healthcare. Under the umbrella of Telehealth, The VA provides web-based programs for veterans to connect with their VA medical team. One of the newest programs is VA Video Connect.

The VA Video Connect (VVC) is a web-based program. It is a secure video conferencing app. VVC helps veterans meet face-to-face with their VA Healthcare team through live video on any computer or mobile device with an internet connection. VVC provides a veteran the ability to take part in video visits, gain access to specialists from around the nation, and talk with their VA primary care doctor. VVC is more convenient and comfortable, visits occur in their own space with much less intrusion, veterans are more at ease, reduce exposure to various contagious illnesses, reduces the chance of rescheduling or appointment delays due to traffic, parking, traveling through dangerous weather conditions, and easier to fit into their schedule.

The VA has partnered with AT&T, T-Mobile, Verizon, and SafeLink by TracFone to help veteran subscribers avoid data charges when using VVC on their networks. Please contact the local Oceanside VA Medical Center or The Jennifer Moreno VA Medical Center (formerly The La Jolla VA Medical Center) for more information at (858) 552-8585.

Evelyn Thomas



## 96-Year-Old Bank Note

*The following is an actual letter that was sent to a bank by a 96-year-old woman. The bank manager thought it amusing enough to have it published in the New York Times. What else he did about the letter is unknown.*

To whom it may concern,

I am writing to thank you for bouncing my check with which I endeavored to pay my plumber last month. By my calculations, three nanoseconds must have elapsed between his depositing the check and the arrival in my account of the funds needed to honor it. I refer, of course, to the automatic monthly transfer of funds from my modest savings account, an arrangement which, I admit, has been in place for only thirty-one years. You are to be commended for seizing that brief window of opportunity, and also for debiting my account \$30 by way of penalty for the inconvenience caused to your bank.

My thankfulness springs from the manner in which this incident has caused me to rethink my errant financial ways. I noticed that whereas I personally attend to your telephone calls and letters, when I try to contact you, I am confronted by the impersonal, overcharging, pre-recorded, faceless entity which your bank has recently become. From now on, I, like you, choose only to deal with a flesh-and-blood person. My mortgage and loan repayments will therefore and hereafter no longer be automatic, but will arrive at your bank, by check, addressed personally and confidentially to an employee at your bank whom you must nominate. Be aware that it is an offense under the Postal Act for any other person to open such an envelope.

Please find attached an Application Contact Status form which I require your chosen employee to complete. I am sorry it runs to eight pages, but in order that I know as much about him or her as your bank knows about me, there is no alternative. Please note that all copies of his or her medical history must be countersigned by a Notary Public, and the mandatory details of his/her financial situation (income, debts, assets and liabilities) must be accompanied by documented proof. In due course, I will issue your employee with a PIN number which he/she must quote in dealings with me. I regret that it cannot be shorter than 28 digits but, again, I have modeled it on the number of button presses required of me to access my account balance on your phone bank service. As they say, imitation is the sincerest form of flattery.

Please allow me to level the playing field even further. When you call me, you will now have a menu of options on my new voice mail system to choose from.

Please press the buttons as follows:

1. To make an appointment to see me.
2. To query a missing payment.
3. To transfer the call to my living room in case I am there.
4. To transfer the call to my bedroom in case I am sleeping.
5. To transfer the call to my toilet in case I am attending to nature.
6. To transfer the call to my mobile phone if I am not at home.
7. To leave a message on my computer, a password to access my computer is required. Password will be communicated to you at a later date to the Authorized Contact.
8. To return to the main menu and to listen to options 1 through 7.

**Bank Note** Continued on page 20

## Did You Know?



October 4

### History

World Smile Day celebrates the simple and powerful act of smiling which spreads kindness and positivity. This celebration encourages people to engage in acts of compassion and promote happiness by sharing smiles with others. A simple smile can create significant bridges of understanding, transcending cultural, linguistic, and geographical barriers.

The origins of World Smile Day can be traced back to commercial artist Harvey Ball, who created the iconic yellow smiley face in 1963. Initially intended as a cheerful symbol for an insurance company's internal morale-boosting campaign, the smiley face soon became a cultural phenomenon and an enduring symbol of happiness. In 1999, Ball established World Smile Day to remind people of the profound value and impact of smiles in fostering goodwill and human connection. The smiley face is a widely recognized symbol of American popular culture and has inspired countless imitations and variations, including the use of emojis in digital communication.

In America, World Smile Day is observed in various ways, ranging from organized events such as smile parades or flash mobs, to simple acts like giving compliments and friendly gestures throughout the day. Many people choose to volunteer or donate to charitable organizations, supporting causes that promote happiness and well-being in their communities. World Smile Day is celebrated on the first Friday of every October.

### Facts

- A Duchenne smile is a full smile involving all facial muscles. It is named after 19<sup>th</sup> century French neurologist Guillaume Duchenne.
- Even a forced smile can lead to a mood boost. The physical act of smiling releases dopamine in the brain, which gives feelings of happiness and satisfaction.
- Contrary to popular belief, smiling does not take more effort. It usually takes 12 muscles to smile and 11 muscles to frown. Some studies suggest that we may use as many as 43 muscles to frown.
- "Share your smile with the world. It's a symbol of friendship and peace." - Christie Brinkley

**Oceana GNF** Continued from page 5

### Do You Need Help?

OGNF's emergency grant program is a 6-month pilot running from August 1, 2024 through January 2025. Grants of up to \$100 per household are available to low-income Oceana residents. For complete information on applying for a grant, please drop into the Community Resource Center (CRC) office, email [info@OGNF.org](mailto:info@OGNF.org), or visit [www.OGNF.org](http://www.OGNF.org).

### How Can You Help?

Our 2025 Board of Directors was elected at our September general meeting, but there is always room for more volunteers! Consider becoming an active Board member or volunteering for shorter, ad hoc work groups addressing our need for grants, outreach, fundraising, and other projects.

We also accept tax-deductible donations via Zelle® or by personal check. See:

[www.OGNF.org](http://www.OGNF.org)

for a Zelle® link and our mailing address.

Help us help your neighbors and support the Oceana lifestyle!

### The OGNF Board of Directors



"Same to you!"

**Bank Note** Continued from page 19

9. To make a general complaint or inquiry. The contact will be put on hold, pending the attention of my automated answering service. While this may, on occasion, involve a lengthy wait, uplifting music will play for the duration of the call. Regrettably, but again following your example, I must also levy an establishment fee of \$50 to cover the setting up of this new arrangement. Please credit my account after each occasion.