

HILLTOPPER

DECEMBER 2025 PALOMAR ESTATES WEST

Onsite Management

Maintenance: Jorge Martinez
Office: Jessica DuBois

Office Hours: Monday thru Friday

9:30 a.m. – 12:00 p.m. 1 p.m. – 4:00 p.m.

Office Staff

Gayle Plant

Weekend Relief

Doug Tickner

Security Patrol Hidden Valley Security (760) 744-1061

Office: (760) 727-5453 Fax: (760) 727-3054

After hours - emergencies only:

(888) 518-6064

E-mail: Palomarestateswest@gmail.com

Resident website: Pewresidents.com

Offsite Management

PROPERTY MANAGEMENT HAVEN MANAGEMENT SERVICES

3491 Concours Street, Suite 204

Ontario, CA 91764

Property Supervisor: Katie Davis (909) 930-9750 Ext. 3005

Fax: (909) 481-7260 kdavis@havenms.com

MILLENNIUM HOUSING

611 Anton Blvd., Suite 890 Costa Mesa, CA

92626 Phone: (949) 515-5100

Fax: (949) 515-5101

http://millenniumhousing.com

President: George Turk

COO / Vice President: Lori Carraway Director of Asset Services: Diana Welsh SPARC Director: Stacee Kazmierski

MILLENNIUM MEMO

"What happens when the Palomar Ground Lease expires in 2037?" Question from PEWRA.

This might be the most common question we get—understandably, of course. The very unsatisfying answer: we can't say with certainty. As you know, Millennium doesn't own the land under Palomar. We operate under a ground lease expiring on March 1, 2037. If we can't buy the land by then—believe me we'd love to!—Palomar would then be owned by the Walker Family, the landowners.

At that point, our deal with the City will end, along with the protections that are part of that deal. If that happened today, the Walkers would be subject to City Rent Control and restrictive zoning, which would make it difficult to change the use.

Will the City still have Rent Control and zoning restrictions in 2037? The current City Council is a strong supporter of Millennium and Palomar's residents, and preserving affordable housing is a State Mandate, but who can predict politics that far ahead?

Something to keep in mind when you vote for future City Council members.

In Other News

- Only 12 people came to the SPARC Medicare Seminar, so perhaps we should stop having those for a few years. We hope more of you attended the Nov. 20 Cybersecurity program, however. That is an important topic!
- Jessica is awarding this month's Kudo to "Larry Brown, for helping us keep the Pickleball players updated and making them follow the rules." Not an easy task, I would assume. Thanks for your service, Larry.
- Recent expenditures: Paving (\$239K!), new Pool Furniture, finishing the Laundry Room, working on getting the Car Wash back and running and, if feasible, a new Ice Machine in the Clubhouse.

A resident complained to me about the old machine. "It was just like my neighbor. Loud, leaks sometimes and only works when it feels like it." It should be better now.

Remember This From 6 Years Ago?

Q. What was the Snowman doing at the market, rummaging through the carrots? A. He was picking his nose.

Enjoy the Dec. 11 SPARC Holiday Party...and have a very Merry Christmas and a fun New Year! George Turk

NOTES FROM YOUR PEWRA BOARD

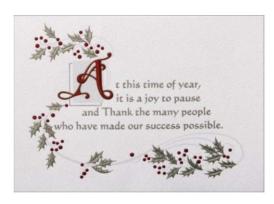
FALL has arrived and, as we look forward to the holidays, we have much to be grateful for living in this beautiful community.

A few things that we have discussed, as well as moved forward on, in the past month.

- We have been monitoring the speeds in the park and have been approved to move forward with a "first steps" alternative to the very costly speed bumps and solar speed signs. Delineation posts with signs attached will be used in the CENTER of several streets. This idea is used in other parks and appears to slow down vehicles. Most importantly, the delineator posts will not hamper the movement of emergency vehicles through the park. Please, pay attention on our streets for the safety of all residents.
- In addition to the above, management is looking at ways to add physical STOP signs to the
 streets with road markings for stop signs. It seems not many people are paying attention and
 are driving right through. We are hoping an eye level visual would be a better deterrent and
 provide more safety for walkers, pets, and other drivers.
- We are researching purchasing some new appliances in the Pavilion as we have discovered some safety issues as well as complete failures. We are in ongoing discussion with Millennium however the timing could not be any worse with the recent expense of the Hillside Project.
- The Board is also looking into ways to reduce the noise effects of the Pickleball play as homes
 are very close by. There have been a few ideas from wrapping the courts in a sound barrier
 cloth to quieter paddles and balls. If you have any ideas you could share, we are all ears!
- A new expense reimbursement form has been passed out to each group with a current budget.
 It is important to be aware of your budget, to spend accordingly, and not exceed the funds that have been allotted. This form will make the request/distribution process more clear as well as aid the auditor when that time comes.

A couple of other important items of note:

- ❖ The Annual Food & Toy Drive (Nov 15 to Dec 16) is more important now than ever. Please dig deep and share whatever you can with those in need. red FOOD collection barrels at Sp 454 and red TOY barrels will be at Sp 440 (ONLY unopened toys)
- The PEWRA Board has funded the "Get Moving" class on Monday and Wednesday at 11:15 AM from Nov 3 Jan 21, 2026. Please get moving and bring a friend! We need more participation to keep this going.
- No Board Meeting in January 2026!



Thank you to our volunteers, our Board of Directors, Management, and our community!

Have a blessed Holiday Season!

Susan Friedman PEWRA Treasurer

December Calendar



Things to Do at Home in December.

December Holidays

- December 6 is Saint Nicholas
 Day. The patron saint of children is the model for Santa Claus and giftgiving.
- December 7 is National Pearl Harbor Remembrance Day.
- December 8 is Bodhi Day in the Buddhist calendar, celebrating Buddha's enlightenment; it's celebrated in a way that's similar to how Christians celebrate Christmas to honor Jesus Christ.
- December 13 is St. Lucia's Day, which has long been associated with festivals of light. Before the Gregorian calendar reform in 1752, her feast day occurred on the shortest day of the year (hence the saying "Lucy light, Lucy light, shortest day and longest night").
- December 14 marks the beginning of Hanukkah this year, the 8-day Jewish festival of lights.
- December 15 is Bill of Rights Day.
- December 17 is Wright Brothers Day.

- **December 21** is the **Winter Solstice**—the astronomical day when the hemisphere is tilted as far away from the Sun as possible. Starting in ancient times, people celebrated the rebirth of the Sun event through Yule.
- December 25 is Christmas Day, a Christian holiday commemorating the birth of Jesus Christ. Learn more about American Christmas traditions.
- December 26 is Boxing
 Day (Canada, UK) and the first day of Kwanzaa.
- On the last evening of the year, **December 31**, kiss the person you hope to keep kissing!

Manager's Notes

I want to send a BIG THANK YOU to Cathie Byrd, Cathy Bassett and everyone who helped & came to celebrate my wedding, I love you all!

Happy Holidays everyone!

December is my favorite time of the year, it's when I start reflecting on just how lucky & happy, I am at this point in my life. You all have a lot to do with that, and I am beyond thankful for you all.

I hope you all have an amazing Holiday Season with your friends and family.

Your manager, Jessica





Palomar Estates Residency Association Board (PEWRA)

President - Cathie Byrd; Vice President - Garry Larson; Secretary- Jo Gehringer; Treasurer - Susan Freidman **Directors -** Jesse Nieto, Michael Ach, Rick Towle



Board Meeting: 1st Tuesday of the month (6:30) in the Pavilion Room

SOCIAL CONNECTION

Merlin Chancellor – Chair, Cindy Palermo – Treasurer, Marilyn Ferri – Secretary, Simon Spears, Cathy Bassett, Rusty Bassett, Angela Sirota, Shevaun Teegarden, Heike Corbeil, Carol Godett, Linda Kerridge, Cindy Towle, Rick Towle, Lynne Widdison, Malcom Widdison, Linda Freeman, Jo Gehringer, Lisa Corrigan

HILLTOPPER COMMITTEE

Delane Johnson, Fran Miller, Becky Hall, Lynn Thomas, Mary Wallace

READY ADVISORY PANEL

Bryan Cooper, Mary Wallace, Cindy Palermo, Debbie McQuillan, Fran Miller, Jo Gehringer, Lee Tydlaska, Neil Teegarden, Robert Fierro, Ruthann Kirby

BREAKFAST COMMITTEE

Mikkie Sawyer, LuAnn Foster, Trish Coy, Cathy Bassett, Karen King, Pat Taylor, Marcia Brown, Sheila Miller, Denise Hickey, Toni D'Alessandro, Tish Litz

GYM COMMITTEE

Larry Brown, Rusty Bassett, Marie McElligott

RULES COMMITTEE

Jesse Nieto, Mary Wallace, Jo Gehringer, Delane Johnson, Shevaun Teegarden, Christine Parkman

For Fire, Sheriff, or Emergency in progress, such as break-ins, health problems or a life-threatening situation, call 911.

If you have a non-emergency question or to file a report, please call the San Diego Sheriff Dept at 760-510-5200.

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GAME NIGHT ON FRIDAY NIGHTS

Every Friday, starting at 6 PM

Come play cards or domino games or bring a game you want to share/teach.

Mexican Train, Threes, Sequence, Chicken Foot, etc.

Bring your own beverage.

If you would like to bring a snack to share, that is great also.

ACTIVITIES DIRECTORY

<u>ACTIVITY</u>	TIME & DAY CONTACT		PHONE	
Art Gallery	On Exhibit in Pavilion	Sharon Lubert	909-519-8915	
Aquarobics	9 am M-W-F	Trish Coy	760-536-9338	
Cardio Aquarobics	9 am Tu, Th, Sat			
Billiards (Men)	9 am Tu	Peter Oberg	760-300-8891	
Billiards (Women)	1:30 pm M	Gerri Harper	760-500-8681	
Bingo	6:50 Th	Delane Johnson	612-240-4049	
Book Club	Fourth Friday 2:00 pm	Cynthia Towle	503-317-3544	
Breakfast	1st Sat 8:30 am	Mikkie Sawyer	760-690-7825	
Bridge	Varies - Call Ann	Ann Webb	702-449-9916	
Cooking with Katie	Third Tuesday 4:00 pm	Katie Rodriguez	760-310-8623	
Darts	6-8 pm Thurs Game Room	Chuck Thomas	707-799-6555	
Dog Park	8 am- 8 pm Daily	Tom Matthews	951-660-0411	
Game Night	Friday 6 pm	Linda Kerridge	858-776-6783	
Garden Club	1st M 2 pm	Merlin Chancellor	661-670-1336	
Community Garden	8 am – 8 pm	Robert Fierro	619-339-0433	
Get Moving	Mon & Wed 11:15-11:45	Sparc	760 702 4072	
Hand and Foot	Wed 1 pm	Kim Stevenson	760-703-4872	
Let's Dine Out	Times vary	Linda Kerridge	858-776-6783	
191	0	Cathie Byrd	530-417-5186	
Library	Open Daily	Susan Balog	916-759-2636	
Mahjong	1pm M	Kim Stevenson	760-703-4872	
Medical Rehab Lending Closet	Open as needed	Rusty Bassett	619-301-9551	
		Jesse Nieto	408-666-8088	
Meditation	Tu 10:30 am	Sali Weiss	619-729-3226	
Mexican Train	2 nd and 4 th Tu 4:30 pm	Margie Farrelly	760-855-8416	
Movie/Dinner/Dance Nights	Dates Vary	Simon Spears	760-583-1549	
Pet Place	Every Day 8 am-8 pm	Vicky Hetrick	760-672-2258	
Pickleball	8:00 -10:00 am M-W-F-S	Larry Jones	937-478-2500	
Open Play All are Welcome!		·		
Ping Pong	Tu 10:30 am	Nejla Gharajedaghi	760-536-9583	
R.E.A.D.Y. Panel	3 rd Tuesday at 2 pm in	Mary Wallace	619-887-0700	
Emergency Preparedness	Card Room	Bryan Cooper	858-342-3334	
Shuffleboard	1:30 pm M	Rusty Bassett	619-301-9551	
Strength & Balance	10 am M-W-F	Dean Kelsey	760-519-1909	
Social Connection	Dates vary	Merlin Chancellor	661-670-1336	
	,	Simon Spears	760-583-1549	
Tai Chi	9 am Th	Rudy Cobos		
Tai Chi 24 Yang Style Form	9-10 am Tu	Arnold Epel	760-208-9627	
Tennis		Jim Catley	360-301-1566	
Yoga	4:30 pm M	LuAnn Foster	480-203-4330	
Chair Yoga	10 am Tu			

Hilltopper submissions to pewhilltopper@gmail.com.

All submissions must be submitted by the 10th of the month.

If you notice any errors or omissions, please contact the Hilltopper at pewhilltopper@gmail.com
Hilltopper Distribution – Becky Hall - 858-967-8725

The Hilltopper may edit articles for publication and will not publish anything of a political, medical, religious nature or solicitations. The Hilltopper does not publish articles submitted anonymously.

THE HILLTOPPER DOES NOT ENDORSE ANY OF THE ADVERTISERS THAT APPEAR IN ANY ISSUE. USE AT YOUR OWN DISCRETION.

To advertise your business in the Hilltopper, call Boe Davis at Mobile Home Park Magazines, 408-744-1011, ext. 3107.



Garry Larson	1
Darlene Pienta	2
Eleanor Flaherty	3
Diane Dripps	4
Christine Parkman	4
Tom Cook	4
Cece Brissenden	5
Bruce Adams	5
Angelina Hill	5
Eyvonne Manley	5
Carole Sharpe	5
Joan Gehringer	6
Larry Brown	7
Simon Spears	7
Harold Meek	8
Grigoriy Kremennoy	9
Leslie Williams	10
Dana Eads	10
Mike Marchessault	10
Shelby Asch	11
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John Walters	12		
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Cristina Bolton	16		
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Michael Wilkinson	18		
Mary Baarretta	18		
Mary Ahart	19		
Fred Allen	19		
Frederic Elmore	19		
Lisa Kaufman	19		
Trish Blalock	20		
Sohrab Bonshahi	20		
Susan Walters	20		
and throughout the year that we d			

Carolyn Westbrook	20
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Noel Amposta	22
Bob Marvin	22
Mary McGraw	22
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Anne Nowicki	23
Theresa Rogers	23
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Pamela Guy	30
Engrid Epel	31

If you know of any birthdays throughout the year that we don't have on our list, please send an email to pewhilltopper@gmail.com so we can include those birthdays in the future.

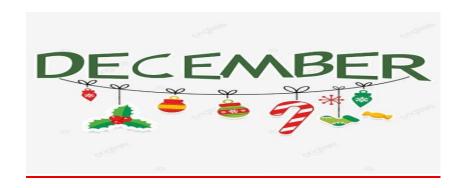
Directory Changes

Please make the following additions and corrections to your park directory

SPC	DELETE	ADD	PHONE NUMBER
352	Johnson, Teresa	Cook, Tom	619-300-4163
		Maltby, Terri	858-692-3450
268	Mahler, Herlinda	DeMaria, Cynthia	760-613-5952

DECEMBER 2025

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2 Recycle	3	4	5	6
	Pickleball 8-10 am Aquarobics 9 am Strength & Balance10am Get Moving 11:15 - 11:45 Mahjong 1 pm Shuffleboard 1:30pm Women's Billiards 1:30 Garden Club Tea 2:00 Yoga 4:30	Cardio Aquarobics 9 am Men's Billiards 9am Tai Chi 9 am Chair Yoga 10 am Ping Pong10:30am Meditation 10:30am Sunset Pickleball 6pm Board Meeting 6:30	Pickleball 8-10 am Aquarobics 9 am Tennis 9 am Strength & Balance10am Get Moving 11:15 -11:45 Hand & Foot 1 pm	Cardio Aquarobics 9 am Tai Chi 9 am Sunset Pickleball 6pm Darts 6-8 pm	Pickleball 8-10 am Aquarobics 9 am Strength & Balance 10am Game Night 6 pm	Breakfast 8:30 Pickleball 8-10am Cardio Aquarobics 9 am
7	8	9	10	11	12	13
	Pickleball 8-10 am Aquarobics 9 am Strength & Balance10am Get Moving 11:15 - 11:45 Mahjong 1 pm Shuffleboard 1:30pm Women's Billiards 1:30 Yoga 4:30	Cardio Aquarobics 9 am Men's Billiards 9am Tai Chi 9 am Chair Yoga 10 am Ping Pong10:30am Meditation 10:30am Mexican Train 4:30 Sunset Pickleball 6pm	Pickleball 8-10 am Aquarobics 9 am Tennis 9 am Strength & Balance10am Get Moving 11:15-11:45 Hand & Foot 1 pm Hilltopper Submissions Due	Cardio Aquarobics 9 am Tai Chi 9 am Holiday Event 12-1:30 Sunset Pickleball 6pm Darts 6-8 pm	Pickleball 8-10 am Aquarobics 9 am Strength & Balance 10am Game Night 6 pm	Pickleball 8-10am Cardio Aquarobics 9 am
14	15	16 Recycle	17	18	19	20
	Pickleball 8-10 am Aquarobics 9 am Strength & Balance10am Get Moving 11:15 - 11:45 Mahjong 1 pm Shuffleboard 1:30pm Women's Billiards 1:30 Yoga 4:30 Food & Toy Drive ends	Cardio Aquarobics 9 am Men's Billiards 9am Tai Chi 9 am Chair Yoga 10 am Ping Pong10:30am Meditation 10:30am READY 2 pm Cooking with Katie 4:00 Sunset Pickleball 6pm	Aquarobics 9 am Tennis 9 am Strength & Balance10am Get Moving 11:15-11:45 Hand & Foot 1 pm Movie Night 6 pm	Cardio Aquarobics 9 am Tai Chi 9 am Sunset Pickleball 6pm Darts 6-8 pm	Pickleball 8-10 am Aquarobics 9 am Strength & Balance 10am Social Hour 5:00PM Game Night 6 pm	Pickleball 8-10am Cardio Aquarobics 9 am Holiday Pot Luck 5:00
21	21	23	24	25 Christmas	26	27
	Pickleball 8-10 am Aquarobics 9 am Strength & Balance10am Get Moving 11:15 - 11:45 Mahjong 1 pm Shuffleboard 1:30pm Women's Billiards 1:30 Yoga 4:30	Cardio Aquarobics 9 am Men's Billiards 9am Tai Chi 9 am Chair Yoga 10 am Ping Pong10:30am Meditation 10:30am Mexican Train 4:30 Sunset Pickleball 6 pm	Pickleball 8-10 am Aquarobics 9 am Tennis 9 am Strength & Balance 10am Get Moving 11:15-11:45 Hand & Foot 1 pm	Christmas	Pickleball 8-10 am Aquarobics 9 am Strength & Balance 10am Book Club 2 pm Game Night 6 pm	Pickleball 8-10am Cardio Aquarobics 9 am
28	29	30 Recycle	31 New Years Eve			
	Pickleball 8-10 am Aquarobics 9 am Strength & Balance 10am Get Moving 11:15-11:45 Mahjong 1 pm Shuffleboard 1:30pm Women's Billiards 1:30 Yoga 4:30	Cardio Aquarobics 9 am Men's Billiards 9am Tai Chi 9 am Chair Yoga 10 am Ping Pong10:30am Meditation 10:30am Sunset Pickleball 6pm	Pickleball 8-10 am Aquarobics 9 am Tennis 9 am Strength & Balance 10am Get Moving 11:15-11:45 Hand & Foot 1 pm New Years Eve Party 5:00			



May all your days be happy and bright.

But one in particular day.... is definitely "our delight "

Serving you breakfast on Saturday,

December 6th until your hearts content.

Along with our favorite special guests,

please join us in welcoming

Rebecca, Jim, Mike and Daniella to our tables.

No speeches, no singing or dancing,

just a special gathering with our Sponsors
in celebrating another year of their support.

Mikkie & her Team





Annual food and toy drive will run from Nov.15th thru Dec.15.

The red <u>food</u> barrels will be at Space 454. Please, no perishable items.

The red toy barrel will be at space 440. Only unopened toys.

Thank you in advance to Melissa Szilagyi for organizing the food drive and to Bob and Pat Taylor for organizing the toy drive.

GET MOVING CLASS ENDING JANUARY 21

I am sad to announce that funding has been exhausted for the Get Moving exercise class. I know you feel that it is just the right level for your mobility and the class size is growing as more people hear about it. I will add it to next year's budget request and see what happens. However as of now, the last class will be on Jan 21st.

If a generous benefactor would like to step up and fund this, the cost is \$ 600 for a three-month session or \$ 2400 for the entire year. Please contact me or the PEWRA board with any questions or donations.

Thank you Rick Towle

PEW Book Club

Greetings from the Book Club!

Our December selection is "Bridge of Sighs" by Richard Russo. It is an "Oprah Book Club" pick. A powerful story about unrequited love, life-long friendships, epic family drama, and the grip of the past. One man's small-town life takes a turn when a trip to Venice reopens old wounds and forgotten dreams. It makes one wonder: Can you truly overcome your destiny?



The Book Club meets the 4th Friday of the month. However, we will not be meeting in December. We will be discussing this book at our January meeting. Our meetings take place in the Multi-Purpose Room the 4th Friday of the month at 2:00pm. Please join us for enthusiastic discussions about our chosen books.

Until then, keep reading!
Cynthia (Cindy) Towle 503-317-3544 towlecandr@gmail.com

"I cannot live without books..." Thomas Jefferson to John Adams June 10, 1815

PEW Library Donation Guidelines:

*Magazines must be <u>no older than 3 months</u>

*Books must be in <u>excellent condition</u> and <u>no older than 10 years</u>

*No CD's or DVD's

The library is quite full, so your adherence to these guidelines would be greatly appreciated. You may have noticed that some bottom shelves are empty. I have noticed those books never get checked out, so I am not filling those. Bending over that far for some is not that easy!

There is a bookshelf by the window with free books that are not to be returned to the library. Help yourself to as many as you want. Also, magazines do not need to be returned.

If you have books to donate and are unable to get them to the clubhouse, give me a call or text and I will pick them up.

Happy Reading!

Susan Balog 916 759-2636



PALOMAR ESTATES WEST PET PLACE



- WE HAVE HAD ISSUES WITH PETS GETTING LOOSE AND NEEDING TO BE IDENTIFIED.
- PLEASE REMEMBER TO HAVE YOUR DOG OR CAT MICROCHIPPED. PLEASE CONTACT VICKY @ SPC 304 IF YOU NEED ASSISTANCE. VICKY DOES HAVE A MICRO-CHIP READER IF YOU'RE NOT SURE IF YOUR ANIMAL HAS BEEN CHIPPED.
- PLEASE MAKE SURE YOUR DOG OR CAT HAS A COLLAR ON IF YOU'RE IN THE PARK. IT SHOULD HAVE AN ID TAG SHOWING PET'S NAME AND YOUR CELL NUMBER.
- PLEASE MAKE SURE A PHOTO OF YOUR PET IS GIVEN TO THE PARK OFFICE ALONG WITH A FULL DESCRIPTION OF THE PET.
- IF YOU NEED ANY HELP WITH YOUR PET, SUCH AS A VET REFERRAL, REHOMING AND TRAINING, CONTACT VICKY@ 760-672-2258. CONTACT INFO IS LISTED IN THE ACTIVITIES DIRECTORY FOR EASY FUTURE REFERENCE.
- Any donations can be brought to Spc 304. Tax receipt provided.

(SUBMITTED BY VICKY HETRICK)

THANK YOU...

I would like to express my sincere gratitude to everyone who donated clothes to the local women's shelters. At the end of the "My Neighbor's Closet" event on November 8, many people had some clothing that had not been purchased. A friend and I offered to accept donations that we will take to the local women's shelters. Your generosity was OVERWHELMING, literally. We filled my SUV and two other vehicles. All these items will go to women who really need them and they will greatly appreciate them. Especially during this holiday season, they will have some new-to-them clothes to help them celebrate and help them feel seen and cared for. And thank you to Lee and Bill who helped get all of the items out to the vehicles.

May your generosity return to you many fold.

Thank You

Susan Pettijohn, Spc 107



Cooking With Katie

Come join us to learn about ways you can cook healthy and delicious meals on a reasonable budget!

Date: Tuesday, December 16th

Time: 4pm-5:30pm

Location: Palomar West Clubhouse

Demo: Holiday Recipes

Sign up at the clubhouse to get a spot for this free, tasty class! Sign-up List goes up on 1st of each month. Class max of 25.

EASY BREEZY SPAGHETTI SQUASH

Pierce the squash 6-8 times with a knife. Microwave for a total of 9-18 minutes (depending on the size). Start with 6 minutes, reposition each time and microwave in 1-2 minute increments. Squash is done when it feels like a ripe avocado. Cut off both ends and slice horizontally. Scoop out seeds and shred pulp with fork into spaghetti strands.

AUTUMAL HARVEST SPAGHETTI SQUASH

1 jar Autumnal Harvest Pasta Sauce 1/2-1 container Holiday Vegetable Hash 1 container sweet Italian Chicken Sausage (cut into rounds) Parmesan Cheese Spaghetti Squash

In a large skillet, saute vegetables in EVOO. When limp, push to the side and add sausage. Add more oil if necessary. Saute until brown. Add sauce and simmer until hot and bubbly. Add water if too thick. Serve over cooked Spaghetti Sauce and sprinkle with Parmesan.

WHITE CHICKEN CHILI

1 pound ground Chicken

1 medium. Onion (chopped)

1 can chopped Green Chilis

1/2 tsp Oregano

1/2 tsp ground Cumin

1/4 tsp. Dried Chili Flakes

3 cups Chicken Broth

1 can corn (drained)

1 can Pinto Beans (drained)

1 iar Salsa Verde

1 block Cream Cheese (cut into cubes)

Corn Chips

Corn Bread (made in advance)

In Oil...saute onions until soft. Add chicken and crumble until cooked. Add chilis, spices and stir. Add broth, corn, beans and salsa. Use a potato masher to break apart the beans and corn to thicken. Add cream cheese and stir until melted and smooth. DO NOT BOIL. This takes a few minutes. Dish into bowl and top with corn chips. SERVE WITH TRADER JOES CORN BREAD MIX, ADDING 1 CUP OF CHEESE TO THE BATTER

BANANA CREAM SUPREME

24 Graham Cracker Squares

1/2 cup Butter (Melted)

1/4 cup Sugar

1 pkg. Cool Whip (thawed)

1 pkg Instant Vanilla Pudding

1 cup (8oz) Sour Cream

3 Bananas

1/3 cup Chopped Pecans

Combine Graham Crackers, Butter and Sugar. Press into the bottom and sides of a SpringForm Pan. Combine Cool Whip, Pudding and Sour Cream with a whisk. Pour half of filling over crust. Slice Bananas and layer on top. Pour remaining filling over crust. Sprinkle with pecans. Refrigerate to chill and serve.



HOLIDAY TEA
PARTY!

CELEBRATE THE SEASON WITH WARMTH & GOOD CHEER!

The Palomar Estates West Garden Club cordially invites you to a festive Holiday Tea Party!

Join us for an afternoon of delightful teas, delicious treats, & joyful company as we celebrate the spirit of the season!

Monday,
December 1, 2025

2:00 pm - 4:00 pm

Palomar Estates
West Clubhouse

Bring your favorite tea cup & a small plate of finger food to share &

BRING A FRIEND!

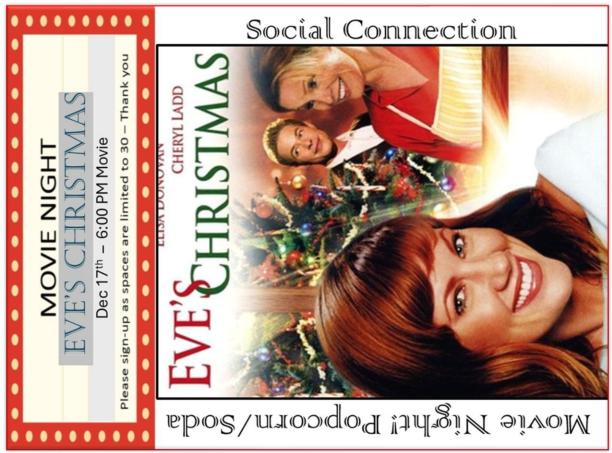
Tea provided or bring your preferred

R.S.V.P. BY TUESDAY, NOV. 25, 2025 TO

Mvchanc@gmail.com 662-670-1336

Festive Attire Encouraged





Social Commection



Social Hounr







Sign up at the clubhouse and pay by January 11th

³70.00 4:30 – 9:00 pm

Join us at the Clubhouse for live music with

They're back!

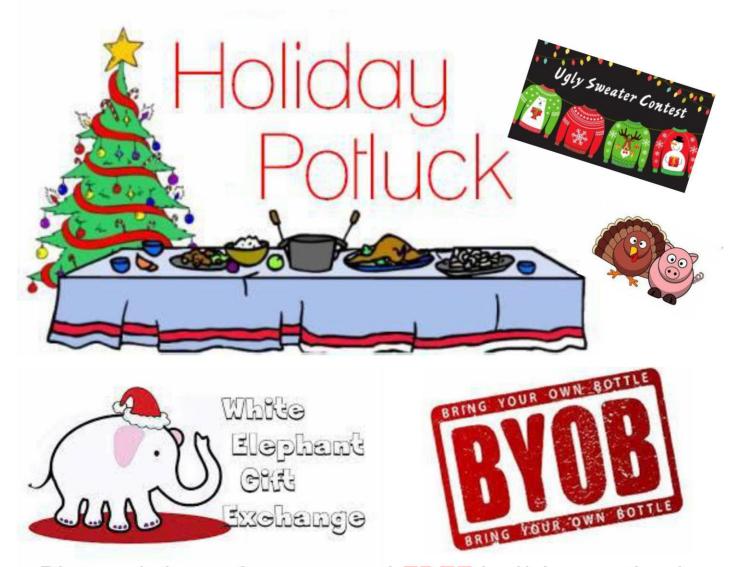
Potluck, BYOB and 50/50

Blue Suede Crew



Home for the Holidays :





Please join us for a casual FREE holiday potluck Saturday December 20th 5:00 PM

Bring your own favorite holiday homemade side dish or dessert for 8-12 people.

Turkey and ham are provided.

Sign up at the clubhouse by Sunday December 14th (**Optional**) Gift Exchange - Bring a wrapped gift, maximum value \$15.00. Ugly sweater contest with prizes.

A Social Connection Event



Wednesday December 31st \$2^{5.00} 5:00 – 9:30 pm ^{\$2}5.00

Social Commectio

Join us at the Clubhouse for live music with Cadillac Fringe, Crudites appetizer tray, Baked Lasagna, Caesar Salad, Bread, Dessert, and 50/50

Watch the BALL drop in New York! Sign up and **pay** before December 27th

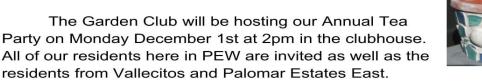


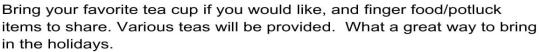
PEW Garden Club

November's meeting was a craft workshop. We assembled several varieties of succulent themed centerpieces, some were for personal use and others made pieces to sell at the craft fair. Everyone always enjoys the craft workshop and their creativity really shows.

November 5th was a Mosaic workshop at Cathie Byrd's home. Terracotta pots and all supplies were provided. People brought broken ceramic pieces to use in their mosaic designs. A great scrumptious lunch of hardy chicken soup and bread was served. Thanks a million Cathie Byrd for hosting, teaching and cooking a wonderful lunch.









We have garden plots available at the Community Garden in two sizes 4x4 or 8x4, contact Robert Fierro at 619-339-0433 if you're interested.

Submitted by Merlin Chancellor

"I look upon the pleasure we take in a garden as one of the most innocent delights in human life."

Joseph Addison



Where Have All the Bugs Gone? By Herb Field Urban Entomologist

I know what you're thinking. "I know where the bugs have gone! They're in my kitchen eating the cat food! They're spinning webs under all of my patio furniture! They're eating holes in my fenceposts!" Believe it or not, a paper recently published in the

scientific journal Biological Conservation, concluded that bees, ants and beetles are disappearing at a rate 8 times faster than that of mammals, birds and reptiles. The journal reviewed nearly 800 studies from around the globe spanning 13 years. The research showed that declines in almost all regions of the globe may lead to the extinction of up to 40% of insect life over the coming decades. Currently, one-third of insects are already classified as endangered.

So why are we seeing such a rapid decline in insect populations? The number one factor appears to be loss of habitat due to agricultural practices, urbanization and deforestation. The second leading cause of this massive decline is due to the increased use of fertilizers and pesticides worldwide. These products have

seeped into every corner of the ecosystem along with other chemical pollutants. The next offender lies in biological factors such as invasive species and pathogens. Lastly, and certainly not least, is climate change. This is particularly evident in tropical regions, where the impact of climate change is known to be greater and the ecosystem more fragile.

Matt Shardlow of the UK noted, "It's not just about bees, or even pollution and feeding ourselves-the decliners also include dung beetles that recycle waste and insects like dragonflies that start life in rivers and streams." Researchers are rightly concerned about the ripple effect of these declines. Many species such as birds, fish and reptiles depend on insects as their primary food source. That is not to say all will suffer due to these changes. On the contrary, some insect populations will thrive due to these environmental changes. Fast-breeding insects, such as houseflies, cockroaches and mosquitoes are likely to do well in warmer climates with less competition for resources.

More research on this subject is sorely needed on this subject, as the primary information sources come from the UK and North America with very little information on places like Africa and South America. However, if we review the outcomes of past extinction events, we can see that they spawned massive adaptive radiations, where the few surviving species adapted and occupied all available niches and evolved into new species and subspecies.

So, what can we do on a small, local scale to alleviate the declines we are seeing in insect populations? First and foremost, we can make our gardens insect-friendly. This equates to avoiding pesticides and choosing organic options as often as possible. As we gently and gradually restore the ecosystems around us we are likely to see this ripple effect continue. Every effort to be mindful in this regard makes a huge impact for our tiny neighbors!

For questions regarding insects and gardening, please contact me at entomologyservices@gmail.com.

Happy gardening!

Halloween 2025

































