



HILLTOPPER

NOVEMBER 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: Stacey Kazmierski

MILLENNIUM MEMO

There were two fires in our Parks last month. One home was uninsured, wiping out that family's entire equity. The other resident had insurance, but likely the wrong kind.

That first case was sad but also a little frustrating, because we've discussed insurance many times – as recently as the May issue of this magazine. "But my home is so old, it isn't worth insuring," you say? That sort of thinking might be shortsighted.

If you have Actual Cash Value coverage, you're correct: you wouldn't get much money. With a Replacement Cost policy, however, your 50-year-old home might be replaced with a brand new one after a fire. That policy costs more, but isn't your home worth it?

By the way, that first fire was apparently caused by a faulty air conditioning unit. Other fires have been caused by overloaded electric outlets. Don't let that happen to you!

Public Service Announcement

The way you're being billed for electricity is about to change. Due to a law passed in 2022 – AB 205 – you'll see a new "Base Services Charge" of \$24.15. The goal: "to make it more affordable to use electric technologies and clean, sustainable energy."

We're told that, as a trade-off, the cost of your actual usage will go down, possibly by 10%. The result: low electricity users might pay more, "medium" users about the same, but high electric users might save money. That's how I understand it, anyway.

Folks on the CARE Program get a discount on this new charge, so it's more important than ever to make sure you're enrolled, if you qualify. You can find out about that at sdge.com/CARE or sdge.com/FERA. As usual, we're just the messenger here.

SPARC in Palomar West

Did you attend the Scam Seminar last month? If so, you learned about various scams affecting Seniors: email spoofing, smishing & phishing, romance fraud, AI scams...

If you don't know what those are, make sure you come to the next one, on Nov. 20. That session will cover phone scams, app safety and phone settings that help prevent you from being scammed – and yes, there will be refreshments.

Lastly, SPARC is sponsoring a Holiday Party on Dec. 11, with ornament making, raffles, lunch and "Southern California's favorite Sax & Vocal Artist," Tony Merlo. Sound fun?

Handy Thanksgiving Tip?

Q. How do you make a Turkey Stew?

A. Keep it waiting for several hours.

Have a great Thanksgiving!

George Turk

NOTES FROM YOUR PEWRA BOARD

- It seems that few of the speeders have slowed down a bit. Thanks to those who have eased up on the lead foot. The park is in the process of purchasing 10 rubber "Speed Bumps" and additional Stop Signs to be located throughout the park, to address the issue. Also, we have requested a Solar Powered Camera equipped with Watch Your Speed units for the park.
- The car wash on Sierra is now open and soon will be equipped with a wringer for your towels or chamois, to dry them out. This means that the gate to the RV Park will now be closed, around the clock and only those who have rented spaces will have access to that car wash.
- It is that time of year to think about helping those less fortunate if you can, and support PEW Food Drive and Toys for Tots. The food collection bins will be located at SPACE 454 and Toys for Tots at SPACE 440. If you have any questions or need your donation picked up, please contact Garry Larson.
- November 15th is the CHILI COOKOFF/VOLUNTEER APPRECIATION EVENT! There are two signup sheets in the clubhouse: one to attend this FREE event and one for residents who want to enter their BEST chili into the contest. Your PEWRA Board will be there to THANK all you wonderful volunteers who have spent time over the years serving our community in SO VERY MANY WAYS.
- Thanks to PEWRA BOARD Vice President Garry Larson for coordinating the October General Meeting guest speaker, San Marcos City Manager Michelle Bender. Ms. Bender provided a very informative PowerPoint presentation and conducted a highly informative question and answer session.

Warmly,

Michael Ach
PEWRA Director

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### **"GET MOVING" CLASS EXTENDED**

I am happy to announce that our PEWRA board has come up with interim funding for the beginner's exercise class called Get Moving. This will keep the class active Monday and Wednesdays only at 11:15 from November 3rd thru January 21st of 2026.

So, tell your friends to come along and join you for some fun, easy to do exercise that will get you moving, and keep you moving. If participation remains strong for this much-needed class, we can get Millennium to fund it on a permanent basis.

Thank you,  
**Rick Towle**



## November Calendar

### Things to Do at Home in November1.

## November Calendar

- **November 1** is **All Saints' Day**.
- **November 1** is also **Sadie Hawkins Day**.
- **November 2** at 2 A.M. is the **end of Daylight Saving Time**. Set your clocks back one hour on Saturday night at bedtime! [See more about DST](#).
- **November 4** is **Will Rogers Day**.
- **November 4** is also **Election Day** (U.S.). Don't forget to vote in state and federal elections! Every vote counts. Make an [Election Day Cake](#) to celebrate.
- **November 11** is **Veterans Day** (U.S.) and **Remembrance Day** (Canada).
- If you're fortunate, you may experience an "**Indian Summer**" in November, but according to the traditional definition, it can only occur between November 11 and 20! [What is an Indian Summer?](#)
- **November 19** is **Discovery of Puerto Rico Day**.

- **November 27** is **Thanksgiving Day** (U.S.). [Understand the history and origins of Thanksgiving](#).
- The day after Thanksgiving, **November 28** this year, is known as **Black Friday**.
- **November 30** is the **First Sunday of Advent**, marking the beginning of the Advent season.

- "November is the month that reminds us to be thankful. For the big things, for the small things and for making a spring that will come in due time so much sweeter."

### Managers Corner

Happy November everyone! As the holidays grow near, I am reminded of just how lucky I am to be able to come to work each day for such a beautiful community! I am extremely thankful to all of you. I wish you all a very happy Thanksgiving and lots of love & Laughter.

I feel honored to be your manager.



Please remember that the speed in our community is 15mph.

Please remember to pick up after your pets.

Please remember to be kind to your neighbors.



## **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: 1<sup>st</sup> Tuesday of the month (6:30) in the Pavilion Room**

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### **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.**

# **ACTIVITIES DIRECTORY**

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

Hilltopper submissions to [pewhilltopper@gmail.com](mailto:pewhilltopper@gmail.com).

**All submissions must be submitted by the 10<sup>th</sup> of the month.**

If you notice any errors or omissions, please contact the Hilltopper at [pewhilltopper@gmail.com](mailto: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.



|                     |    |
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| Wade Dawson         | 1  |
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| Glenda Arnhart      | 2  |
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| Kay Kristin         | 3  |
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| Helen Lyons         | 5  |
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| Elaine Lotwin       | 7  |
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*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](mailto: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 |
|-----|-------------------|-------------------------|--------------|
| 286 | Primeau, John     | Unlisted                |              |
| 379 | Carrasco, Cesar   | Pagliuca, Donna & Sarah | 714-309-1718 |
| 337 | Winther, Barbaro  | Sonka, Audrey           | 503-616-8696 |
| 385 | Wright, Stephanie | Johnson, Dawn           | 442-224-1114 |
| 326 | Unlisted          | Lara, Laura             | 661-435-3740 |
| 326 |                   | Saunders, Elaine        | 619-850-2809 |

# NOVEMBER 2025

| SUNDAY       | MONDAY                                                                                                                                                                                                                                       | TUESDAY                                                                                                                                                                                          | WEDNESDAY                                                                                                                                                                  | THURSDAY                                                                                                                                          | FRIDAY                                                                                                                               | SATURDAY                                                                                                                                  |
|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
|              |                                                                                                                                                                                                                                              |                                                                                                                                                                                                  |                                                                                                                                                                            |                                                                                                                                                   |                                                                                                                                      | <b>1</b><br>Pickleball 8-10am<br>Cardio<br>Aquarobics<br>9 am                                                                             |
| <b>2</b>     | <b>3</b><br>Pickleball 8-10 am<br>Aquarobics 9 am<br>Strength & Balance<br>10am<br>Get Moving 11:15 - 11:45<br>Mahjong 1 pm<br>Shuffleboard 1:30pm<br>Women's Billiards 1:30<br>Garden Club 2:00                                             | <b>4 Recycle</b><br>Cardio Aquarobics<br>9 am<br>Men's Billiards 9am<br>Tai Chi 9 am<br>Ping Pong 10:30am<br>Meditation 10:30am<br>Sunset Pickleball 6pm<br><b>Board Meeting 6:30</b>            | <b>5</b><br>Pickleball 8-10 am<br>Aquarobics 9 am<br>Tennis 9 am<br>Strength & Balance<br>10am<br>Get Moving 11:15 - 11:45<br>Hand & Foot 1 pm                             | <b>6</b><br>Cardio Aquarobics<br>9 am<br>Tai Chi 9 am<br>Sunset Pickleball<br>6pm<br>Darts 6-8 pm<br>Bingo 6:50                                   | <b>7</b><br>Pickleball 8-10 am<br>Aquarobics 9 am<br>Strength &<br>Balance 10am<br>Game Night 6 pm                                   | <b>8</b><br>Pickleball 8-10am<br>Cardio<br>Aquarobics<br>9 am<br><b>My Neighbors<br/>Closet 10-1</b>                                      |
| <b>9</b>     | <b>10</b><br>Pickleball 8-10 am<br>Aquarobics 9 am<br>Strength & Balance<br>10am<br>Get Moving 11:15 - 11:45<br>Mahjong 1 pm<br>Shuffleboard 1:30pm<br>Women's Billiards 1:30<br><b>Lets Dine Out 5pm<br/>Hilltopper Submissions<br/>Due</b> | <b>11</b><br>Cardio Aquarobics<br>9 am<br>Men's Billiards 9am<br>Tai Chi 9 am<br>Ping Pong 10:30am<br>Meditation 10:30am<br>READY 2 pm<br>Mexican Train 4:30<br>Sunset Pickleball 6pm            | <b>12</b><br>Pickleball 8-10 am<br>Aquarobics 9 am<br>Tennis 9 am Strength &<br>Balance 10am<br>Get Moving 11:15 - 11:45<br>Hand & Foot 1 pm<br><b>Friendsgiving 4:30</b>  | <b>13</b><br>Cardio Aquarobics<br>9 am<br>Tai Chi 9 am<br>Sunset Pickleball<br>6pm<br>Darts 6-8 pm<br>Bingo 6:50                                  | <b>14</b><br>Pickleball 8-10 am<br>Aquarobics 9 am<br>Strength &<br>Balance 10am<br><b>Social Hour<br/>5:00PM</b><br>Game Night 6 pm | <b>15</b><br>Pickleball 8-10 m<br>Cardio<br>Aquarobics<br>9 am<br><b>Food &amp; Toy<br/>Drives Start</b><br><b>Chili Cookoff<br/>4:30</b> |
| <b>16</b>    | <b>17</b><br>Pickleball 8-10 am<br>Aquarobics 9 am<br>Strength & Balance<br>10am<br>Get Moving 11:15 - 11:45<br>Mahjong 1 pm<br>Shuffleboard 1:30pm<br>Women's Billiards 1:30                                                                | <b>18 Recycle</b><br>Cardio Aquarobics<br>9 am<br>Men's Billiards 9am<br>Tai Chi 9 am<br>Ping Pong 10:30am<br>Meditation 10:30am<br>Cybersecurity 12-2pm<br>READY 2 pm<br>Sunset Pickleball 6 pm | <b>19</b><br>Pickleball 8-10 am<br>Aquarobics 9 am<br>Tennis 9 am<br>Strength & Balance<br>10am<br>Get Moving 11:15 - 11:45<br>Hand & Foot 1 pm<br><b>Movie Night 6 pm</b> | <b>20</b><br>Cardio Aquarobics<br>9 am<br>Tai Chi 9 am<br><b>Cybersecurity<br/>12-2</b><br>Sunset Pickleball<br>6pm<br>Darts 6-8 pm<br>Bingo 6:50 | <b>21</b><br>Pickleball 8-10 am<br>Aquarobics 9 am<br>Strength &<br>Balance 10am<br>Game Night 6 pm                                  | <b>22</b><br>Pickleball 8-10am<br>Cardio<br>Aquarobics<br>9 am<br><b>Craft Sale 9-1:30</b>                                                |
| <b>23/30</b> | <b>24</b><br>Pickleball 8-10 am<br>Aquarobics 9 am<br>Strength & Balance<br>10am<br>Get Moving 11:15 - 11:45<br>Mahjong 1 pm<br>Shuffleboard 1:30pm<br>Women's Billiards 1:30                                                                | <b>25</b><br>Cardio Aquarobics<br>9 am<br>Men's Billiards 9am<br>Tai Chi 9 am<br>Ping Pong 10:30am<br>Meditation 10:30am<br>Mexican Train 4:30<br>Sunset Pickleball 6pm                          | <b>26</b><br>Pickleball 8-10 am<br>Aquarobics 9 am<br>Tennis 9 am Strength &<br>Balance 10am<br>Get Moving 11:15 - 11:45<br>Hand & Foot 1 pm                               | <b>27</b><br><br><b>HAPPY<br/>THANKSGIVING</b>                | <b>28</b><br>Pickleball 8-10 am<br>Aquarobics 9 am<br>Strength &<br>Balance 10am<br>Book Club 2 pm<br>Game Night 6 pm                | <b>29</b><br>Pickleball 8-10am<br>Cardio<br>Aquarobics<br>9 am                                                                            |



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

The red food 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.

## Let's Dine Out



Let's Dine Out real close to home @ Panda Garden for a variety of Asian cuisines including gluten free and vegetarian options.

**Where: Panda Garden**

742 S Rancho Santa Fe  
San Marcos 92078  
Next door to CVS

**When: Monday November 10th at 5:00 pm**

Enjoy separate checks and an open menu.

Please call or text Linda Kerridge at 858-776-6783 to reserve your seat.  
Please let me know if you need a ride.



## MY NEIGHBOR'S CLOSET

In coordination with The Social Connection

Saturday, November 8th — 10:00 am — 1:00 pm

**At the Pavilion Clubhouse**  
**Refreshments Provided**

*Time to clean out closets and make some extra holiday money. Bring your gently used or new women and men's clothing, shoes and accessories for sale.*

*This year both Palomar East and Rancho Vallecitos will be invited to participate as vendors and attend as guests. Tables for vendors are \$10 each. For more information, or to reserve a table, **please call or text Cyndy Nelson at 760-880-9885.***

*Space is limited to approximately 20 tables. First come, first served.*

**ALL SALES FINAL!**



# The Craft FAIR



**at Palomar Estates West**

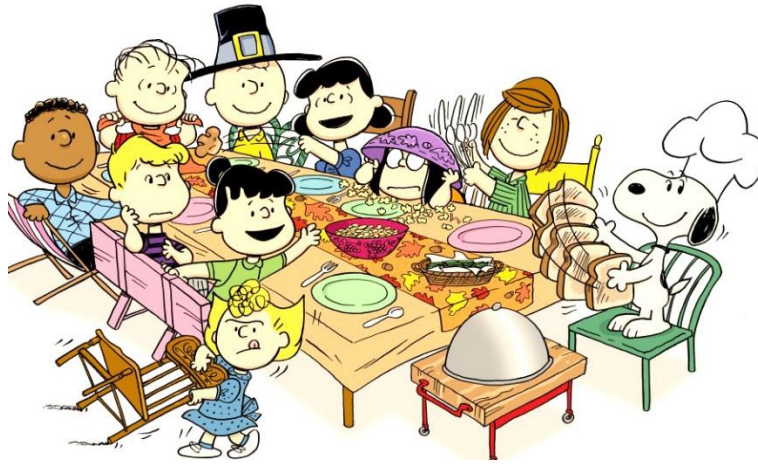
**Saturday, November 22, 9 a.m. – 1:30 p.m.**

At the Clubhouse - Bring a friend!

Handmade Crafts & Baked Goods. Food Vendor for lunch. FREE raffle ticket for \$10 Craft Fair Coupon. Raffle at 10, 11, Noon and 1. Must be present to win. Free coffee and donuts while supply lasts.

# LET'S DINE OUT INVITES YOU TO A PEW "FRIENDSGIVING" FEAST!

( SERVED FAMILY STYLE!)



**WHEN: WEDNESDAY 11.12      DOORS OPEN AT 4:30**  
**FAMILY STYLE DINNER DELIVERED TO YOUR TABLE AT 5:15**  
**WHERE: PEW PAVILION      COST:\$20.00pp**

## MENU

**APPETIZER- 1 CRUDITE' PLATE PER TABLE**

**DINNER- TURKEY, STUFFING, MASHED POTATOES AND GRAVY,  
GREEN BEAN CASSEROLE, SWEET POTATOES, ROLL & BUTTER,  
CRANBERRY SAUCE**

**BEVERAGES- SPARKLING CRANBERRY PUNCH PROVIDED AND BYOB**

**DESSERT- A PUMPKIN TREAT!**

**SIGN UP AND PAY IN THE CLUBHOUSE BY 11.09. DROP PAYMENT (CASH PREFERRED PLEASE) IN THE SOCIAL CONNECTION BOX. IF YOU MUST PAY BY CHECK THEN MAKE CHECK OUT TO EITHER CATHY BASSETT OR CATHIE BYRD. SEE YOU SOON!**

MOVIE NIGHT  
**THE APARTMENT**

Nov 19<sup>th</sup> – 6:00 PM Movie

Please sign-up as spaces are limited to 30 – Thank you

Movie Night! Popcorn/Soda



Social Connection

# SPARC INC PRESENTS SENIOR TECH CONNECT: CYBERSECURITY



## Our Topics:

- Reasons that older adults are at higher risk of being scammed.
- 8 of the most prevalent scams affecting people today.
- Ways you can protect yourself from scammers.
- Important websites where you should report scams.
- Current fraud statistics, both locally and nationally.
- Q&A- 30 min to ask any tech questions

## Details:

Date: November 20  
Time: 12pm-2pm  
Location: PW  
Clubhouse

Signup Deadline:  
November 18



## **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.



**Bring your neighbors or come meet your neighbors.**

**In November  
No Breakfast  
No Cooking with Katie**

## **2025 Social Connection Events**

|        |                                                   |         |         |
|--------|---------------------------------------------------|---------|---------|
| 31-Oct | Halloween Party/Live Band                         | 4:30 PM | \$20.00 |
| 15-Nov | Chili Cookoff / in coordination with<br>PEW Board | 5:00 PM | Free    |
| 19-Nov | Movie Night                                       | 6:00 PM | Free    |
| 20-Dec | Holiday Party<br>Home for the Holidays potluck    | 5:00 PM | Free    |
| 31-Dec | New Year's Eve Party/Live Band                    | 4:30 PM | \$25.00 |



# 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**



SPARC Inc.

JOIN US FOR A

# HOLIDAY EVENT

THURSDAY, DECEMBER 11  
FROM 12 PM TO 1:30PM  
Palomar West Clubhouse

- ❄️ Free Lunch
- ❄️ Crafts
- ❄️ Live Music

THIS EVENT IS FOR PALOMAR  
WEST RESIDENTS ONLY!  
SIGNUPS ARE REQUIRED!  
DEADLINE: DECEMBER 4

# PEW Garden Club

We had a pretty diverse meeting covering our booth at the Vallecitos craft fair and our upcoming PEW craft fair plant sale. Additionally, we planned field trips, craft workshops and our December holiday tea.

This was our first time at the Vallecitos craft fair, we had a good time and sold quite a few items. We're looking forward to PEW's November craft fair. Many of us have already potted up house plants, succulents and created many other unique offerings to sell at the fair.

We have a couple spaces available in the Community Garden. If you would like to grow in one of the 4'x8' garden spaces contact Robert Fierro at 619 339 0433. It is a great time of year to plant those fall veggies or spring blooming bulbs. Check out the new bird and pollinator garden space at the south end of the Community garden. We are in the process of installing California native plants to encourage local wildlife to visit our park and create a fueling station for migrating birds and butterflies.



Thank you, Nancy Cobb, for providing the beautiful Autumn themed spread and tasty goodies for us to enjoy. I am not sure which was my favorite, the fresh apples with caramel dip, cupcakes, caramel corn or the hot cider. Thanks again, Nancy!



On my walks around the park, I have noticed several homes on Rose street that do a spectacular job of attracting many kinds of birds, butterflies and bees with color all year round. I want to give a shout out to Jim & Maureen, Shevaun & Neil, Cathy & Rusty, Robert and Leslie for maintaining such show stopping abundance of blooms.



Join us at our next meeting November 3rd. We will be having a craft workshop where you can create a holiday center piece. All the craft supplies will be supplied. You can bring small succulent cuttings if you wish to share or just show up since there will be plenty of materials to choose from to make your creation.



Submitted by Merlin Chancellor



## GMOs: Pros and Cons

By Herb Field  
Urban Entomologist

GMOs, short for genetically modified organisms, are subject to a lot of controversy.

In the United States the nearly all of corn, cotton and soy are genetically modified, which means most of the foods you eat likely contain GMOs.

Although most organizations and research suggest the GMO food is safe and sustainable, some people believe that they can cause harm to both people and the environment.

So, we already know that GMOs are any organism that has had its DNA modified for a specific purpose. Improving a plant's growth, nutritional content, sustainability, pest resistance and to make the crop easier to farm are a few of the reasons that scientists modify the genetic code of an organism.

In the past scientists would use selective breeding to create a hybrid of a plant that processed the qualities that they desired. When you review a seed catalog for your spring planting you will note that a specific hybrid of a vegetable has been selected for its resistance against a particular plant disease. The problem is that selective breeding takes many generations to find that trait you are looking for and many more generations to create a plant that only produces seed that carries that specific trait every time. Genetic modification accelerates this process by placing the desired genetic trait into the plant's DNA.

The best example and the most widely recognized is the GMO crop, "Bt corn". "Bt corn" has been genetically modified to produce the insecticide Bt toxin. Without boring you with all the science behind Bt, let me say that it is a specific bacterium that produces a bio-toxin that is very target specific. A strain of Bt called Bti is used to kill midge larvae in our lake! The nice thing about being target specific is that beneficial insects such as ladybugs and honeybees are not affected by this pesticide.

GMO crops are incredibly common in the United States, with at least 90% of soy, cotton and corn being grown through genetic modification. In fact, it's estimated that 80% of foods in supermarkets contain ingredients that come from genetically modified crops. Monsanto claims that through the use of GMO crops yields have significantly increased.

While the FDA, EPA and USDA all maintain that GMOs are safe for human and animal consumption there are organizations and scientists that are concerned about adding GMOs into our diets.

My research revealed an issue in the potential for allergic reactions. In early experiments scientist tried using a string of genetic code from Brazil nuts into soy. As it turned out those people allergic to Brazil nuts had an allergic reaction to food created with this modified soy. This approach was abandoned for obvious reasons. Currently there have been no reports of allergic reactions to any GMO food.

There has been concerned that if you modify genetic code that perhaps you will prompt a mutation in humans that would create cancer. Again, no current research shows an increase in cancers from GMOs. The American Cancer Society has stated that they have found no evidence of an increase in

cancer for these modified foods. There was an early study in mice indicating that there was a higher incidence of tumors in mice linked to GMOs but that study was retracted as it didn't meet accepted protocols.

I like most people wondered if GMOs were safe, especially when you read that the European Union has strict regulations on GMOs. Some European Union members, including Germany have stopped the cultivation of GMO's citing that more research needs to be performed to prove that a significant safety margin has been attained.

The most widely used GMO has been Roundup Ready Crops. These are seeds from Monsanto that have been modified to allow them to be sprayed with the herbicide Roundup (glyphosate) with the goal of killing weeds that would starve the plants of nutrients while not affecting the crop.

A recent research article from MIT stated the following points:

1. The use of Roundup Ready Crops has increased the use of the cancer-causing herbicide Roundup by creating "Super-Weeds" that are resistant to Roundup, thus increasing the number of Roundup applications and therefore increasing the exposure to the applicators.
2. Seed Contamination- through a variety of means Roundup Ready genes have been introduced into the food supply and thus contaminating non-GMO crops with the mutation. In Canada, virtually all Canola crops have been contaminated with Roundup Ready canola genes.
3. Monsanto claimed that Roundup ready crops would increase yields and profits for farmers but this report stated that that hasn't been the case. Furthermore, once a farmer has switched to Monsanto's seeds, he can only buy them through Monsanto and the Roundup needed for weed control, a very profitable arrangement for Monsanto.
4. The most common Roundup Ready crops are Soybeans, corn and cotton. Research shows that Roundup Ready crops can contain glyphosate residues, so when you select those crops, you are selecting to eat some Roundup for dessert!

So, it appears that there are upsides and downsides to the use of GMOs. And like most new technologies we must wait decades to find out what the real answers are.

For comments and/or questions contact me at [entomologyservices@gmail.com](mailto:entomologyservices@gmail.com)

## **PEW Book Club**

Greetings from the Book Club!

Our November selection is "Wayward Girls" by Susan Wiggs. This is a haunting tale of hope and solidarity, and the enduring strength of young women who find the courage to break free and find redemption. . . and justice.



The Book Club meets the 4th Friday of the month in the Multi-Purpose Room 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](mailto:towlecandr@gmail.com)

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

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# SAFEGUARD CRITICAL DOCUMENTS AND VALUABLES

## PROTECT YOUR DOCUMENTS AND VALUABLES

Once you have gathered your financial, legal, and contact information, it is essential to safeguard this information.

Consider storing paper copies of important documents at home in a fireproof and waterproof box or safe, in a bank safe deposit box, or with a trusted friend or relative. If you are using a safe deposit box, you may want to ask your bank or check state laws to confirm who can and cannot access the safe deposit box if the lessee dies or is incapacitated.

Store electronic copies of important documents in a password-protected format on a removable flash or external hard drive in your fireproof and waterproof box or safe, or consider using a secure cloud-based service. Visit [www.us-cert.gov/ncas/tips/st04-019](http://www.us-cert.gov/ncas/tips/st04-019) to learn how to use electronic encryption to protect sensitive information. Think about where you store valuable belongings and ways to better protect these items. If you have valuable items stored in a basement, you may want to move them to a higher location and put them in waterproof containers to avoid water damage. Or you may want to keep small items in a flood/fireproof home safe. You may also want to secure items that are displayed on shelves or walls if your home may be subject to high winds or earthquakes. Thank you for doing your part to prepare! Spread the word and encourage others to join the movement at [www.ready.gov/prepare](http://www.ready.gov/prepare).

**HOUSEHOLD:** Think about the documents you would need to identify yourself and your household members, including children and pets, your relationships, or status. These may include:

Vital records (birth, marriage, divorce certificate, adoption, child custody papers) Passport, driver's license, Social Security card, green card, military service identification, other pet ownership papers, identification tags

**FINANCIAL AND LEGAL DOCUMENTATION:** If your home or income is impacted by a disaster, you will need documentation to request assistance from insurance providers and from government disaster assistance programs.

**Housing:** lease or rental agreement, mortgage, home equity line of credit, deed.

**Vehicle:** loan documents, VIN, registration, title.

**Other Financial Obligations:** utility bills, credit cards, student loans, alimony, child support, elder care, automatic payments such as gym memberships

**Financial Accounts:** checking, savings, debit cards, retirement, investment

**Insurance Policies:** homeowners, renters, auto, life, flood, appraisals, photos, and lists of valuable items

**Sources of Income:** pay stubs, government benefits, alimony, child support

**Tax Statements:** Federal/state income tax returns, property tax, vehicle tax

**Estate Planning:** will, trust, power of attorney

## MEDICAL INFORMATION:

Health/dental insurance, Medicare, Medicaid, VA health benefits

List of medications, immunizations, allergies, prescriptions, medical equipment and devices, pharmacy information

Living will, medical power of attorney

Caregiver agency contract or service agreement

Disabilities documentation

Contact information for doctors/specialists, dentists, pediatricians, veterinarians

## EMERGENCY OR HOTLINE CONTACT INFORMATION FOR HOUSEHOLD:

Employers/supervisors

Schools

Houses of worship

Social service providers

Homeowners Associations

Home Repair Services: utilities, plumber, roofer, carpenter, electrician

*Provided by FEMA, accessible at the link below*

[https://www.ready.gov/sites/default/files/2020-03/fema\\_safeguard-critical-documents-and-valuables\\_0.pdf](https://www.ready.gov/sites/default/files/2020-03/fema_safeguard-critical-documents-and-valuables_0.pdf)

*Submitted by the Palomar Estates West READY Team*