

FINANCE COMMITTEE MID-YEAR REPORT

AS OF JUNE 30, 2015

The Niguel Shores Finance Committee is comprised of six owners and meets on a monthly basis to review, monitor and make fiscal recommendations on topics such as budgets, expenses, investments and reserves. The current members of the Finance Committee are: Chair Sue Kichline, Martin Dedrick, Jim Eckstaedt, David Goldberg, Chris Lockwood and Terry McLaughlin. A continuing objective of the Committee is to provide owners a mid-year update on the 2015 budget, actual to date and comments on expectations for year-end variances and ongoing projects. The mid-year update includes expenses and income incurred thru June 30, 2015.

The budget process for 2016 began in July 2015 with a review of the reserves and will continue thru October with committees recommending monies needed for 2016. The Finance Committee reviews these recommendations for clarity and provides a total budget recommendation to the Board in late October. The Committee could not function without co-operation from the various committees, and wishes to thank all involved for their never ending hard work on all our behalf. The Finance Committee welcomes questions and feedback on this mid-year update and invites you to submit comments/questions to the attention of the Finance Chair at mmiller@niguelshores.org.

NIGUEL SHORES INVESTMENTS

The Niguel Shores investment monies are monitored and reviewed by the Controller, Niguel Shores CFO and an Investment Sub-Committee, led by David Goldberg and several members from the Finance Committee. An outside agent is used to assist in identifying appropriate CD investments for optimum interest rate and protection of the principal.

The investments of Niguel Shores are placed in financial instruments insured by the Federal Government. Funds, which are not required for immediate expenditures, are invested in CD's backed by the FDIC.

The budgeted income from investments in fiscal year 2015 is \$48,145 and the Committee expects to exceed this target by year-end 2015. The current investment portfolio is \$3,957,746, which includes \$1,732,121 held in money market accounts to cover immediate short-term expenditures.

INCOME UPDATE

2015 Budget	Earned as of June 30, 2015	\$ Remaining
\$3,368,197	\$1,786,679	\$1,581,518

The major income items include quarterly assessments, bank interest income, newsletter commercial ads, as well as document response (ownership transfer), architecture and gate access fees. The major items we expect to exceed budget are bank interest income, amenity reservation fees and miscellaneous income. The Association recovered a portion of the legal expenses paid in 2014 for litigation matters. The areas we might not achieve budget are assessment late charges, collection fees and program fees. Overall, we anticipate the income to meet the budget for year-end 2015.

MAINTENANCE BUDGET UPDATE

2015 Budget	Spent as of June 30, 2015	\$ Remaining
\$531,323	\$231,423	\$299,900

The Maintenance budget is reviewed and monitored monthly to assure the needs of the community are met and that costs for repairs and expenditures are reasonable and within budget guidelines. As the community ages and the amenities and infrastructures are subject to increased usage, the Maintenance Committee and our maintenance staff are always faced with new and unique challenges.

The maintenance staff consists of the Facility Manager, three full-time and one part-time employee. They perform Continued on page 5

Our Beautiful New Monuments









PLACE YOUR BUSINESS AD ON THIS PAGE IN COLOR TO BE SEEN BY TWO THOUSAND SETS OF EYES

FROM THE HELM

A s summer draws to a close, the Board hopes all have enjoyed the season with friends, family and participating in the multitude of activities hosted by our Recreation Committee. We are pleased to report that the new Camp Hoi was well attended by children of Niguel Shores residents and family friends.

As we move into the fall season, many in the community will be busy on the various committees planning activities, budgets and working on facility projects for implementation in late 2015 and into 2016. The Phase I Coach Light replacement project is underway, street work will take place in late September and proposals are being considered for the next Master Landscape Project; the Cabrillo Slope which is estimated to be underway in early Spring 2016. This is a very large slope with plans that include plantings, irrigation, and V-ditch work. Last month, I mentioned the need for special attention to guest and family parking, on the streets and at the Bluff. Yes, parking is again a point that needs attention by all in Niguel Shores, as many of us and our Securitas staff are being made aware of people parking their cars in the wrong direction on our two-way streets. Even though we are a private community, Niguel Shores residents and guests are still expected to follow *standard parking rules* and that means only parking in the direction of traffic on our streets. We have had a few near-miss accidents due to incorrect parking, so we ask that everyone pay attention and ensure that cars are parked facing the correct direction and as close to the curb as possible.

—Jeannie Sticher

GM REPORT

Monuments Completed: As the *SSN* Editor wrote about in his article last month, we have been working on the updating of the entrance monuments at Mariner, Manta, Garibaldi, Selva and Cabrillo for many years. These have finally been completed with new letters, logo, rock, painted, stucco and planting. The new modern look has met with much appreciation from so many people in the community I wanted to personally thank everyone that has voiced their sincere appreciation and very positive compliments regarding these monuments. As they were being updated many people came in the office for no other reason except to tell staff how wonderful these monuments look now. This is very nice and appreciated by all.

Renovation of the Mercator and Upper Nauticus Slope: The Mercator slope has been planted, jute mesh installed and mulch has been applied. Harvest is now finishing up the irrigation installation and planting of the Upper Nauticus Slope. Once that is planted, jute mesh will be installed and mulch will be put on this slope to finish up the project. This has been a large project and we will continue to move forward with our Master Landscape Planting plan to finish up all slopes.

Thank you for your patience and understanding during this slope and all the landscaping projects.

Volunteers Needed: Niguel Shores is blessed with many wonderful residents who volunteer within our community. Without our volunteers many of the things you enjoy about living here would not be possible. If you don't currently volunteer but are passionate about working with people and having fun at the same time, volunteering in your community may be just the thing for you. Communities are more successful when there is a broad base of active volunteers. The following committees are currently looking for volunteers: Architectural, Maintenance, Traffic and Safety and View Preservation. If one of these committees is something you would consider, contact the management office or go to the website and complete the Committee Membership application found under forms.

Civility in the Community: After reviewing many incident reports from patrol service, hearing individuals come to the office being extremely confrontational with staff and hearing several members of the Traffic and Safety Committee express concern over this matter; I decided it is time to bring this problem to the entire community for help. Please know that while the majority of homeowners treat the staff courteously, there are those few that feel the need to act inappropriately.

Remember that the staff member you are speaking with is merely doing their job, which is to enforce the rules adopted by your community. For instance under Rule 6601 residents must authorize guests prior to their arrival or their guest will not be granted access. Having a gate attendant enforce this rule does not entitle the guest and/or the resident to become verbally abusive as a *means of expressing their displeasure with the situation*.

Being frustrated with a situation is completely understandable but outbursts and bad behavior is not a way to accomplish your goal. If you are unhappy with the outcome of a particular matter then please contact a manager for additional assistance. Your staff is here for you as friend, not foe. We are your allies and not your enemies. We may not be able Continued on page 15

BOARD ACTION SUMMARY

AUGUST 5, 2015 BOARD MEETING: (General Session)

ACCEPTED AND FILED:

—Financial Reports —Delinquency Report —General Session Committee Minutes

APPROVED:

General Session Meeting Minutes for July 15, 2015
 Appointment of Rick Palmer to the Finance Committee
 2014 State Tax Return
 2014 Federal Tax Return
 Street seal proposal
 Ficus tree removal on Bluehill Bay
 Binnacle Drive oversight proposal

DISAPPROVED: none

HEARINGS / MEETINGS / PRESENTATIONS:

—Appeal of View Preservation Decision (Rule 4112, Rule 4121)

REVIEWED/DISCUSSED:

Tree recommendation
 Survey Monkey results
 Resident correspondence
 Manager's Report

TABLED/CONTINUED: none

AUGUST 5, 2015 BOARD MEETING: (Executive Session)

ACCEPTED AND FILED:

-Executive Session Committee Minutes

APPROVED:

Executive Session Meeting Minutes from July 15, 2015
Special Executive Session Meeting Minutes for July 23, 2015

DISAPPROVED: none

HEARINGS/MEETINGS: —Hearing held for violation of Rule 4112 / Rule 4121

REVIEWED/DISCUSSED:

-Legal correspondence

-Delinquency reports

TABLED/CONTINUED: none

AUGUST 19, 2015 BOARD MEETING: (GENERAL SESSION)

ACCEPTED AND FILED:

-General Session Committee Minutes

APPROVED:

 General Session Meeting Minutes for August 5, 2015
 —Resignation of Rob Rifkin from the Maintenance Committee
 —Approval of Joe Barry to the Communication Committee
 —August Litigation Disclosure Statement
 —Commission of a concept drawing for the Cabrillo slope
 —Removal of tree on Verrazanno Bay
 —JES proposal
 —Hetherington proposal for Binnacle slope

—Securitas contract renewal

-Selva exit gate operator replacement

DISAPPROVED: none

HEARINGS / MEETINGS / PRESENTATIONS:

-Cabrillo slope plans none

REVIEWED/DISCUSSED:

—Mercator slope update —Manager's Report

TABLED/CONTINUED: none

AUGUST 19, 2015 BOARD MEETING: (EXECUTIVE SESSION)

ACCEPTED AND FILED:

-Executive Session Committee Minutes

APPROVED

Executive Session Meeting Minutes from August 5, 2015Release for duty to defend claim

DISAPPROVED: none

HEARINGS / MEETINGS:

-Six (6) hearings for violations of Rule 6405

REVIEWED/DISCUSSED: —Legal correspondence

TABLED/CONTINUED: none

NOTE: <u>The NSCA Board of Directors meets the **1st and 3rd Wednesday** of each month unless otherwise posted.</u> The last approved General Session Minutes are posted on the Bulletin Board across from the NSCA Office entrance. In addition, the General Session and Executive Session agendas for the next Board Meeting will also be posted on the Friday prior to the next meeting.

REMINDERS: THE NEXT BOARD OF DIRECTORS MEETING WILL BE HELD ON WEDNESDAY, SEPTEMBER 2, 2015

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many daily and special projects that include both operating and reserve items.

The actual expenditures for the first six months of this year are currently under budget and it is anticipated that we will end the year at or below the planned budget keeping in mind that we constantly face the possibility of unplanned expenditures due to our aging community.

LANDSCAPE BUDGET UPDATE

2015 Budget	Spent as of June 30, 2015	\$ Remaining
\$984,496	\$434,302	\$550,194

The major expense to the Landscape Budget is the Harvest Landscape Maintenance contract. The Board negotiated the contract last year with 3 years remaining. The contract may be renewed annually through 2018 and currently provides price increases of 2% in 2016, 1% in 2017 and 0% in 2018. This contract covers landscape maintenance, including but not limited to mowing, cleaning, weeding, drains, color changes and various other duties.

The reclaimed water used for landscaping is about 21% of this budget and currently is slightly over budget by approximately 2%. The turf reduction and irrigation changes that have been done contributed to keeping our water usage in check through this extensive drought period while maintaining a healthy looking landscape. Other expenses such as pest control, sprinklers, tree work and routine planting and slope maintenance are also part of this budget. The Master Landscape Plan, which has been focused on large-scale slope renewals, turf reductions and irrigation refurbishment, is not included in this budget sector. The budget is managed by the General Manager with feedback and updates provided by the Landscape Committee. The Committee representatives review a specific area and report those items of concern. The Landscape budget is currently on track.

TRAFFIC AND SAFETY BUDGET UPDATE

2015 Budget	Spent as of June 30, 2015	\$ Remaining
\$380,124	\$178,342	\$201,782

Patrol services account for over 90% of the Traffic and Safety budget, with spending for fobs, decals, surveillance equipment and access control software accounting for most of the balance. Thus far in 2015 expenses are slightly (4%) less than budgeted and full year results at or close to budget are anticipated.

GENERAL AND ADMINISTRATIVE BUDGET UPDATE

2015 Budget	Spent as of June 30, 2015	\$ Remaining
\$1,472,254	\$798,297	\$673,957

The General and Administrative budget (G&A) includes payroll for the on-site staff and legal expenses. In addition, this cost center includes operational costs such as printing, postage, computers and other services needed to manage the Association. Legal expenses are currently exceeding the budgeted amount due to litigation related issues. Excluding legal expenses the G&A expenses are currently 5% under budget. At the present time, we expect to cover the excess litigation costs thru the 2014 unused legal budget that was allowed to rollover for use in 2015. This will be reconciled at year-end. All other expenses are anticipated to meet or be under the budgeted amounts.

NIGUEL SHORES RESERVE AND STUDY UPDATE

A review of the Association's reserves is required every three years by an independent contracted consultant. The independent consultant specializes in performing reserve analysis and provides recommendations. The last reserve review completed by the independent consultant was in 2012. The Niguel Shores General Manager, Controller and representatives of the Finance and Maintenance Committees also provide input to the consultant during the analysis. During the interim years, a similar review is conducted by the in-house staff and committees. Currently, the independent consultant is completing the reserve analysis. The final report will be distributed to Association Members in late fall.

The purpose of the reserve analysis is to identify certain assets in the common areas of Niguel Shores that will need to be repaired or replaced within a defined timeframe. Since the cost to repair or replace these assets may be expensive, the reserve analysis identifies and determines the cost to repair or replace and determines a financial plan to accumulate the needed funds.

A partial list of assets identified in the reserve analysis is: street resurfacing, fencing, lighting/electrical, pool, tennis courts, irrigation, and slope repair and master landscape.

Reserve funds spent from January 1 to June 30, 2015 were \$184,097. The funds were used in the following areas: streets, entrances, slopes and landscape.

As of June 30, 2015, the balance in the reserve funds excluding reserves for Breakers Isle was \$3,454,406. As of June 30, 2015, the balance in the Breakers Isle reserve was \$61,554. The Breakers Isle reserve covers the vehicle entrance area, gatehouse, vehicle gates, and fencing, but is not limited to these items.

—Sue Kichline

COMMITTEE REPORTS

COMMUNICATION

As editor of the *Seashore News* I am pleased to report that a Niguel Shores resident has read my appeal to join our Communication Committee and contribute in the preparation of our award-winning newsletter. Meet Joseph Barry, who has lived in Niguel Shores for 15 years. As he mentioned at our first meeting he is already a seasoned writer having written fiction novels. Thank you Joe for joining our committee.

—Karl Kuhn

SEASHORE NEWS

The members of the Communication Committee would like to express our heartfelt appreciation for all the years of writing her Travel Tidbits article in the *SSN*. I am referring to our Niguel Shores resident, Barbara Milner who is moving on to other endeavors. Her travel articles were always so informative and made you want to immediately pack your bags to go to the places she described in her articles. Her articles will be sorely missed by all in Niguel Shores and she will be missed by this committee. Thank you Barbara.

-Karl Kuhn

MAINTENANCE

Seal Coat & Rehabilitation Project

NSCA will be initiating the 2015 street maintenance program this month. The project will start on Monday, September 14, 2015 with asphalt repair in specific areas on the following streets: **Manta Court**,



Via Del Cielo, Vista Grande, Garibaldi, Gourami Bay, Brigantine Drive, Brisbane Bay, Salvador Bay, Abalone Drive, Manta Court entrance and Bluehill Bay. The activity will not require any street closures except for the cul-de-sac at the north end on Manta Court.

The street seal coat activity will start on Wednesday, September 23 and be complete about Friday, October 9, 2015. The street closures (i.e no vehicle access) should not last more than 24 hours. The following developments will be effected: Broadmoor, Sea Terrace I, Villas, Shores Garden, Berkus, Sea Terrace II and Beach Bluff. Each area will be notified with postings in the affected areas at least 24 hours before the closure.

Detailed schedules by street will be posted on the NSCA website as soon as they are available.

Please notify any contractors or service personnel that

they will not have access to the affected areas during the street closures.

Watch your mail, email blasts and our website for the up-to-date details! Additional notices will be sent that tell about the closure and is street specific so you can post it as a reminder of what day your street will be closed.

-Sam Johnson

EMERGENCY PREPAREDNESS How to Save a Life in 26 Days

In last months issue, we announced another AED/ CPR/First Aid class, scheduled for Saturday, September 26 (from 9:00 a.m. to Noon in our clubhouse). This is the third time we have held this certification class for our residents (or friends & family outside the Shores). The first classes got rave reviews for its content and the fact that you can be armed with vital training and know how that could save a life.

If you would like to attend please stop by the office with a check made out to our instructor: Scott Lehnkering, in the amount of \$45, to insure your spot in the class. Refunds will be made up to one week prior to the class if you are unable to attend.

Every year around this time who hasn't said, *Where did the summer go*? With Labor Day upon us and schools getting started again; let's remind ourselves of protecting what matters most: OUR KIDS!!! Telling our children to be careful crossing streets, riding their bikes, watching our for strangers, etc. is on thing, BUT we are the one's that make a difference in their safety.

SOME STARK FACTS: One Million calls to poison centers are made every year about children under 5. 93,000 children under 5 are seen annually in emergency rooms for stair related injuries. Smoke alarms reduce the risk of dying in a home based fire by 50%. Drowning is the #1 cause of death among children ages 1-4.

DO NOT leave your children unattended in bathtubs, around water filled buckets, or wading pools!! Hot bath water causes more than half of all scalds to children. Unfortunately



the list goes on.

GET THE MESSAGE: Protect our children by paying attention to preventive accidents. You might check out a great new website or get the app by going to makesafehappen.com

—Kent Wellbrock

COMMITTEE REPORTS

RECREATION COMMITTEE

The Recreation Committee has had a wonderful summer for everyone. The fall continues with events you want to put on your calendar Now!!



September 6, Bluff BBQ in celebration of Labor Day. 5 to 8 p.m. The time to bring your food to the big grill and

enjoy the visit with friends.



September 19, Movie Night. Details will be on email and Web site.

October 3, Garage Sale. 9 a.m. to 1 p.m.. Start cleaning to see what you can not use, but your neighbors would like. The office will have the information you will need.

October18, Chili Cook-off.

Mark your calendars and start

checking cookbooks for the winning chili. Entering and attending details later.

AARP Driver Safety Program. One day refresher Class—Wednesday October 28. Dana Point Community Center, 496-4252.

Beach Cities Senior Club Trips, Dana Point Community Center, Call Evie @496-4109 for information.

Start your plans for all theses special events.

-Carol Yocom

TRAFFIC & SAFETY

Summer is drawing to a close and with that, we can expect a significant drop in the number of guests entering our community to enjoy our amenities. During this summer season "welcomed guests" often outnumbered residents using the pool. Often during the heat of the summer day, there were a lot more visitor vehicles parked at the bluff than those of residents. I mention this only to give you a little insight to the volume of guests coming to visit each day. I understand that most didn't even use the pool and bluff/ beach access.

Unfortunately, a disproportionate number of the enforcement type contacts our security personnel made this summer, involved guests in one way or the other. Many of these contacts simply involved misunderstandings about rules and were resolved in a reasonable fashion. However, on more than a few occasions the involved guest lost his/her composure and became irate and threatening. Consequently, in this state they could not effectively communicate and ameliorate their own dilemma. It seems as though Parking and Guest Lists are the major areas involving security contacts that illicit a negative response. To eliminate these conflicts we should first ensure our Guest and Party lists are up to date. Then once someone is invited in, we should insure that they display thier visitor pass on the dash and explain that if they don't, their car is subject to being towed away. Recently it has become apparent that guests are parking curbside on some of the narrow streets and are effectively blocking and obstructing traffic. This too can result in the car being towed.

To the Point:

I don't know what sort of frustration is causing it. But it seems as though more and more people are becoming verbally abusive toward our office staff, the guards working the gate, the maintenance crew and landscaping people. All of these folks are doing their job, and at times have to make decisions based on laws and our guidelines. They then enforce our rules that may or may not coincide with each individual's personal sense of order or aesthetics. Launching a tirade is seldom, if ever, an effective method of getting one's point across. God Bless.

-Tim Murphy

WWW.NIGUEL SHORES.ORG

Boy that was quick!!

Seems like just yesterday I was writing about the busy months ahead for our wonderful summers here in Niguel Shores. Now it is September, kids and teachers are heading back to school, summer camp is over and we won't even have trolley service anymore!! But we do have great memories, more beach bluff parking, more lounge chairs at the pool, tables available at the Bluff and we still have some amazing sunsets!!

Speaking of memories, you may want to look back at some photos from our summer events, check out our website. There are pictures of the 4th of July Pancake Breakfast, Sand Castle Contest and even a video of our annual golf cart parade.

Please continue to check out the website for information on social activities in the community, Labor Day BBQ at the Bluff on Sunday, September 6 and rumor has it that the Recreation Committee may be bringing back the very popular Chili-Cook-Off in the fall. As always, the website provides you with up-to-date info about projects, maintenance issues and Board Meeting Agendas.

Stay tuned, by logging on to www.niguelshores.org!! —Patti Staudenbaur

CLUBS

GARDEN CLUB

The Niguel Shores Garden Club's first meeting of the 2015-16 year will be held on Monday September 21, 2015.

The subject will be Floral Arranging. Our speaker, Summer Roberts, is a well known local Floral Design Artist. Summer and her sister have a local floral design business. She will share her tips on floral design with us. See you in September.

—Jerry Koppang

MEN'S CLUB

The Men's club information quest led us deeper into the issues of local politics and into a subject that we did not want to (or could not) hear: a presentation about hearing loss.

President Bill Tally opened both meetings by praising the breakfast teams for starting our day properly with a hearty breakfast.

On July 21, Lisa Bartlett, our 5th District Orange County Board of Supervisors representative, and Vice Chair of the Board was our first guest speaker. Ms. Bartlett gave an extremely informative recap of key projects in our district. First, she addressed water usage and conservation, pointing out that OC currently is reducing water usage by 28%, but we need to continue this effort. She is holding a workshop in the near term to provide guidelines for reducing landscaping water use.

Other projects that she discussed were: the La Plata gap closure that will provide a parkway between San Juan and San Clemente on the east of I-5; the Laguna Hills Mall renovation; and the Dana Point Harbor renovation; and a November 6 Veterans' summit at Saddleback College (one topic will be Magnetic Resonance treatment for PTSD and autism). This recap was followed by an informative question and answer session.

CW Gruenig, our Vice President, introduced the second speaker, our Dana Point Council Member, Joe Muller. Joe provided a spread sheet that listed his view of the Dana Point General Fund between the years 2007 and 2014. It did not reflect the deficit spending picture that was presented to us by the Dana Point Residents for Responsible Development group who visited us at the last meeting. Joe was kind enough to answer many questions and to stay past the meeting to clarify current and upcoming issues. Thus, we uncovered the signs of a local city political disagreement -dig deeper and decide! (On Oct. 6, Carlos Olvera, Mayor of Dana Point, will speak about old vs. new Dana Point. That promises be an interesting Q&A session).

Our guest speaker on August 4, Sam Ghasemi, Director of Hearing Aid Dept. for Costco, gave a very informative presentation concerning the benefits of hearing aids, and the current state of the art of these devices. Wow, now you can adjust the controls of some hearing aids using your IPhone! (There is an app for nearly everything.)

Two big advantages of getting hearing aids are: (1) for safety reasons, and (2) to offset the "loss of touch with others" that accompanies hearing loss. Sam pointed out that many times hearing loss is of the higher frequencies which distorts the sound and makes the sound garbled and difficult to understand. The newer hearing aids are adjustable over the various frequency channels which makes them more "customizable" to an individual's needs.

August 18, Dr. Carlos Vazquez a behavioral psychologist and the host of the IHeart Radio—"*Whose Mind Is it Anyway? A look at how we make* *decisions*—influenced by the media and candidates.

Upcoming Events:

September 1, Alan Hess, author of numerous books and a career speaker, about California architecture.

September 15, Liese Mosher, speaking about what is happening with the shutdown of the San Onofre nuclear facility.

October 13, 5-8pm, **Men's Club Fall Party** is in the works for members and guest—Tickets at upcoming meetings.

-Jerry Allen

WOMEN'S CLUB

What an exciting new year is planned for the Women's Club luncheons, with Captain Dave sharing some of his experiences with us on Thursday, September 10. Social half hour begins at 12 noon, with the luncheon to follow.

We will see some of Capt. Dave's exciting drone footage, whale rescue footage and will also get a sneak peek at his upcoming film, *Drones over Wild Dolphins and Whales*. Captain Dave Anderson has been filming and bringing people out to see whales and dolphins for his business, **Captain Dave's Dolphin Safari** since 1995.

Captain Dave is a popular speaker and is frequently called upon as an authority on wild dolphins and whales in this area. You don't want to miss this program!

Dave will have available his award winning book, *Lily, A Gray Whale's Odyssey*, which he will be selling for \$30, instead of the usual retail price of \$45. Half of the proceeds go to help purchase tools for whale disentangle-ment and fund the **Feed the Kids** partnership with. **Kids Around the World.** They have purchased and packed meals for well over 250,000 people.

To add to the fun, Outside Activities is planning a Captain Dave's Dolphin Safari cruise on either September 15 or 16. We will get a special price of \$52; the deadline for making reservations for that will be September 11, so you will be able to make your reservation at the first meeting. You may either bring your own lunch and wine or buy it on the cruise. In addition, Outside Activities is planning for a group to join the **Dana Point Relay for Life** team at Lantern Bay Park on September 19 and make a onehalf hour walk for the American Cancer Society. The walk is free, although a donation is welcome. Mark your calendars for these events. You will receive complete information for both of these when you receive your e-mail invitation. You may call Tina Fornadley at 374-9080 (home) or 374-8691 (cell) for further information. Look for your e-mail invitation on Thursday, September 3. Please answer by noon on Sunday, September 6, 2015. You will be notified by email if it is your turn to bring a salad for 10-12 people. The luncheon fee is \$3 for members and \$5 for guests.

For information on joining the Women' Club, please contact Marian Kennedy at rgkmek@yahoo.com or Gloria Weintraub at rdabook@cox.net.

-Ginny Nevitt

ACTIVITES

BRIDGE NEWS

We have an active group of bridge players every Wednesday at 11 a.m. until 2:30 p.m. If you are interested in substituting, please call Helen at 496-4230 and we can add your name and welcome you. We have been playing with three tables each week and sometimes if there is a player unable to come, that's when we call upon the substitutes, bless them!! We are expecting one of our regulars, Pouri Fowzi, to arrive back from Iran where her ailing brother needed her. Hopefully, all went well and we will see her soon.

Recent winners:

- July 22 Jane Olson, Doris Deal, Helen Campbell
- July 29 Jane Olson, Freida Baskin tied with Sandy Youdbulis
- Aug 5 Joanie Donahue, Helen Campbell, Mary Ann Theisen
- Aug 12 Helen Campbell, Sandy Youdbulis, Jane Olson —*Helen Campbell*

AFTERNOON PAGETURNERS

The Afternoon PageTurners' groups will meet this month to discuss *Fingersmith* by Sarah Waters.

"Oliver Twist with a twist... Waters spins an absorbing tale that withholds as much as it discloses. A pulsating story."—The New York Times Book Review



The Monday group will meet September 28 and the Thursday afternoon group on October 1.

For more information about PageTurners contact:

Monday afternoons: Diane Hearne: dhearne476@ gmail.com

Thursday afternoons: Lisa Buchner: lisabuchner@ cox.net

—Diane Hearne

OREO BOOK CLUB

We reviewed the book *The Sixth Extinction* by Elizabeth Kolbert. The author gives us a litany of mass extinctions in the history of our planet, with the notion that Man is precipitating another one at an increased rate of speed that, eventually, will include all of us. There are many sources of destruction, but the main culprit is the use of fossil fuels that induce climate change and increase the amount of CO_2 in the oceans that lead, in turn, to greater acidity of the seas. This will kill off many species. We discussed the cows excretion of methane gas as a worldwide problem of serious consequence.

The cost of using less fossil fuels for energy verses the environmental gain was considered, not in specifics but as a general rule. We did not come up with any solutions to save our planet, but eating less beef in order to cut down on the cow population, would be a good start. The next book to be discussed will be *Justice* by M. Sandel, a philosophy professor at Harvard and Rich Schwartz will host the meeting on the third Wednesday of September.

-Norton Schwartz

ACTIVITES

LIBRARY NEWS

The following is a list of programs and events for September 2015. All events held in the Community Room unless otherwise noted. Walk-ins welcome.

Toddler and Preschool:

Toddler Storytime. Tuesday, September 1, 8, 15, 22, 29, 10:00 a.m. to 10:30 a.m. This event is for children 18 - 35 months accompanied by a parent or caregiver.

Preschool Storytime. Tuesday, September 1, 8, 15, 22, 29, 11:00 a.m. to 11:30 a.m. This event is for children ages 3 to 5 yrs. accompanied by a parent or caregiver.

Children All Ages:

The following events are for children of all ages with a parent or caregiver.

Sunday Movie Matinee. Sunday, September 27, 2:00 p.m. to 4:00 p.m. Your children will love watching a different movie every month. Call the library for the current movie title.

PJ Storytime with the Sunshine Readers. Monday, September 28, 7:00 p.m. to 8:00 p.m. Walk-ins welcome. Your children will love the high energy and antics of the Sunshine Readers! The wearing of pajamas is encouraged but not required.

Special Pirate Storytime. Saturday, September 12, 11:00 a.m. to noon.

Children School Age:

Homework Help. Wednesday, September 2, 9, 16, 23, 30, 3:30 p.m. and Monday, September 14, 21, 28, 3:30 p.m. This event is for students grades K-8 for free assistances from high school tutors on a first come, first served basis.

Read to a Dog. Wednesday, September 2, 3:00 p.m. to 4:00 p.m. This event is for beginning readers and is held in the Children's Area. No pre-registration required.

Kid's Club. Thursday, September 10, 3:00 p.m. to 4:00 p.m. This event is for school age children ages 5 to 8. Join us for hands on activities and experiments.

Tween, Teen:

Teen Movie: Monday, September 28, 2:00 - 4:00 p.m. Watch the movie you voted for in July.

Teen Time, Monday, September 21, 6:00 p.m. to 7:00 p.m. Ages 12-17. Enjoy something different every week

Teen Advisory Board. Monday, September 14, 6:00 p.m. to 7:00 p.m. Teens, tell the library what you want. From books to programs, we want to know.

Tween Scene: Thursday, September, 17, 4:00 p.m. to 5:00 p.m. Tweens ages 9-12, Come for hands on experiments and projects.

Adults:

Teatime Book Club, Monday, September 28, 10:30 a.m. for tea and book chats. Bring your favorite cup for tea.

—Karl Kuhn

SPORTS

WOMEN'S GOLF

Captains Val Mitchell and India Rouse set up a scramble for us, assisted by Terri Matrish. The day was overcast and warm with a gentle breeze. All of a sudden deer showed up. It was the mother and the two fawns. They were frolicking and grazing around the number 3 green, then the number 4 bunker. Our last encounter with them had been in October. It made us appreciate anew Ben Brown's golf course, which gives us such a delightful glimpse of nature at times.

We welcomed a new golfer—Julie Patton. Only one social member, Chris Beaver, was present.

Today's scramble winners:

ld, Kathy
34
36
41

Other winners:

Closest to the pin on #6, Barbara Brabeck Closest to the pin on #8, Judy Boitano Lowest putts, Judy Boitano Longest drive, Joanne Blanchard

Next Funday is Monday. September 8. Captains are Judy Jones (673-5242) and Mary Lou Shumsky (586-4478) Please call one of them to be included or to cancel.

Joke of the day:

A golfer died and came back to tell her friend the good news that there is golf in Heaven. *Oh wow* said the excited friend. *Wait, don't get too thrilled,* the Heavenly golfer continued, *here comes the bad news: You have a tee-time next Monday.*

—Liz Kelsch, 661-5802



Carol's Cuisine Corner

No more summer company, kids back in school. It is time for Mom to have lunch with friends. Now while they do their homework, dinner out with Dad. Hope some of these hints will help you.

Zov's Bistro, 21123 Newport Coast Drive, Newport Coast, 760-9687 Locations in Irvine and Tustin, Hours, 11 a.m. – 9 p.m. Sat and Sun.8 a.m. – 9 p.m.

Marche Moderne, 3333 Bristol, 714 434 7900, By Nordstrom, Hours Lunch 11:30 a.m. – 2:30 p.m. Dinner 5:30 p.m. – 9:30 p.m.

Ramos House Cafe, 31752 Los Rios, SJC, 443-1342, Closed Monday, Hours, 8:30 a.m. – 3 p.m. **South of Nicks,** 110 N. El Camino Real, SC, 481-4545 Hours. 11 a.m. –10 p.m.

Brick, 216 N. El Camino Real, SC, 429-1199, SC, Hours 11:30 a.m.– 9 p.m.

Carmelita Kitchen de Mexico, 217 Broadway, 715-7829, LB, Hours 11 a.m. – 10 p.m.

Javairs Cantina, 7832E. Coast Hwy. Newport Coast, 494-1239 Hours 11:30 a.m. – 10 p.m.

Tommy Bahamas, 850 Avocado, NB, 760-8686, Hours 10 a.m. – 10 p.m.

Gulfstream, 850 Avocado 718-0188, NB, Hours, 11:30 a.m. – 10 p.m.

Bayside, 900 Bayside Dr. 721-1222, NB, Hours, Lunch 11 a.m. – 3:30 p.m. Dinner 5 p.m. – 10 p.m.

Watermarc, 448 S. Coast Highway, 376-6272 Laguna Beach, Hours 11 a.m. – 10 p.m.

Alessa, 234 Forest, Laguna Beach, 497-8222, Hours 11 a.m. – 10 p.m.

Enjoy your time with friends at one of these places. Bon Appetite! — Carol Yocom

Happy Hour Many of us may like to go out to happy hour where the drinks are cold and cheap and the bar food can make a little meal while being light on the pocket book. Here are just some of the surrounding restaurants and what they offer for happy hour.

- Brio Tuscany Grill 24050 Camino Del Avion, Dana Point. Wine, Martini style drinks or beer - \$5. Calamari \$6, Ahi Tuna Rolls \$7, Meat ball Sliders \$5, etc but they also have a 4 p.m.-6 p.m. entrée menu from \$9-\$17(bar only). Happy hour is from 4 p.m. – 6:30 p.m. every day at the bar only, EXTRAS: great bartenders and one of the few places for dancing after 7:30-8 p.m.
- Ritz Carlton 1 Ritz Carlton Dr., Dana Point. They do not have a happy hour per se, but they do have an Anniversary Card that gives you 15% off food and beverage and MOST importantly gives you free parking – just tip the valet, please. Ask for this card at the bar. EXTRAS: watch the surfers far below.
- The Vintage Steak House Train station, San Juan Capistrano. \$5 well drinks, \$6 Martinis. Most food items at \$6: Hamburger Mesquite grilled (really good), Monte Cristo Sandwich, Hot Wings, etc. Sun – Fri. 3 p.m. – 6:30 p.m. EXTRAS: hear and feel the trains go by.
- Luxe 24582 Del Prado. Dana Point. \$3-\$4 drafts, \$7 Martinis, Wine \$6-\$7. Meatball Parmigiana Sandwich \$7, Insalata di Caprese \$7, Tuna Tartare \$8. 3 p.m. – 7 p.m.

everyday. EXTRAS: Monday night no corkage and music at 7 p.m. Wed-Sat. to finish off your happy hour.

- Chart House 34442 Street of the Green Lantern, Dana Point. Martinis \$7, Well Drinks \$4, Wines \$5, Beer \$4.
 Food items from \$4 (Fried Artichokes), \$5(Lettuce Wraps), \$6 (Mediterranean Chicken Pita), \$7 (Prime Rib Sliders).
 M –F 4:30 p.m. – 6:30 p.m. EXTRAS: What a view!
- Tavern On The Coast 34212 Pacific Coast Hwy, Dana Point. Wine, beer and well drinks - \$5. Bar snacks at \$2 off. Tues-Fri.
- Harpoon Henry's 34555 Golden Lantern, Dana Point. Mon – Half price beer, Tues – Martinis half price. Wed – Margaritas half price. Thru -Wine at half price. Reduced prices on Wine and Beer and on bar food also: Fish and Chips, Sliders, salads etc Mon – Fri from 4 p.m. to 7 p.m. and Sat from Noon to 4 p.m. EXTRAS: walk down to the sailboats afterwards.
- Jimmy's Famous American Tavern 25001 Dana Point Harbor Dr, Dana Point. Wine at \$6 and beer \$2 off. Bar snacks from \$4 to \$9 including deviled eggs, fondue, chips, BBQ ribs, etc. Mon-Fri from 3 p.m. to 6 p.m. —Tom O'Keefe

MEET YOUR NEIGHBOR

Bob Enger

S eptember. That means football season is about to begin. For many of us, and that doesn't mean only men for many ladies are avid football fans also, we will be rooting for our favorite team from the comfort of our living room couch. However, for the neighbor I am about to introduce to you football was a career. Let me tell you the story of Bob Enger who lives on Amundsen Bay. His story begins when he was offered a job to be a football coach for a club football team in Finland.

With the promise of flights, a place to live, a car, and enough money for fun and travel Bob and his wife Marcia headed for the city of



Bob and players celebrating winning the EuroBowl (European Championship)

Kouvola, the only Finnish city not on a lake or coast. It was a railroad center 60 miles east of Helsinki, Finland. The Finnish team had some concerns, initially. The previous coach had died at 58; Bob was 58. Also, another American coach in Finland had just been fired and flown home for cultural differences, i.e. he said if a player missed practice he wouldn't play in the Sunday game. However, this was club football. Not only did the players pay to play, the team had a financial sponsor. A major sponsor in Kouvola made eterlon, the filling for upholstered furniture. This sponsor ceremoniously awarded a PILLOW to the most valuable player at the end of each Sunday afternoon Team Eterlon game. Girlfriends, wives, moms and dads, and kids joined locals to cheer on the players and buy fat sausages topped with sweet brown mustard (no buns), sodas, and t-shirts but not tickets. The game was free. Bob became the coach, a facilitator, but the club president was the boss.

Accordingly, Bob used his three per week practices to target specific skills determined by who showed up for practice. Many of the twenty-something players were on the government dole; some were students. Finland's economy was down because Russia's economy, their major export consumer, was also down. The English fluent players acted as interpreters for Bob, but misunderstandings surfaced as when a near knockdown fist fight erupted in Finnish during a team meeting. What was the issue? Should players drink on the bus on the return trip after an away game? Cultural differences surfaced again when on one away game trips the team bus stopped at a favorite roadside rest where the Engers had often picked sweet juicy berries by the roadside to take home. This time the players jumped off the bus and lined up to relieve themselves onto the Engers' favorite berry patch.

Nevertheless, Bob steered the team to a first time berth in the playoffs. The team celebrated with other Finnish football teams with a weekend party cruise on the Baltic Sea. However, with eyes on the TV and ears open for updates, guest on the cruise were informed that Russian patrols had ordered the ship to return to Finnish territorial waters. The reason, Russia was undergoing a political upheaval.

Finally after four summers it was time to pack up memories and move on. Much later, the Engers returned to Finland for a 20 year Team Eterlon

reunion in Kouvola. The Enger's also hosted Bob's team boss and family at their Amundsen Bay house twice during which visits the Finnish friend was welcomed by the Saddleback College football coaches during their practices.

In the next phase of Bob's career he got a call from the Dusseldorf Panther, a team that finished second in the German Bundes League, which was the strongest league in Europe. The deal was essentially the same as that in Finland. However, the job came with pressure to win or a ticket home.

Talent made a big difference in coaching in Dusseldorf. The team had four Americans coming to bolster the squad: a former tailback from USC, a quarterback from Villanova, and two defensive players from University of Iowa. They all thought they knew more than Bob.

Anyway, the mix worked! The Dusseldorf Panther won the German Championship and the European Championship. The level of football could compare with Division III football in the U.S. (Chapman and Whittier Colleges, etc.). Press conferences, scouting trips, and regional playoff games became part of the job and offered a window into modern German life. Bob stayed there nine months. When back in Niguel Shores invitations to visit California prompted a near army of guests, many of whom stayed on Amundsen Bay. A wedding and Bob's family prompted returns to Germany as well.

American football in Germany evolved from the U.S. Military stationed there after WWII. As the number of U.S. troops declined, German contract workers started to play on the military teams. After a few years, the Germans started their own teams. Soon France and Italy and then almost all European Continued on page 15

NEIGHBORHOOD ADS

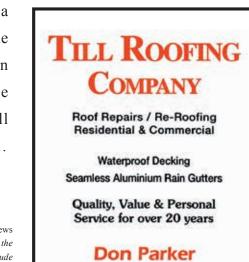
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Ads for the Seashore News must be submitted by the 15th of the month. Include a check payable to NSCA, \$5 for a maximum of 30 words. Advertisers must fill out a form available at the Association office. Neither NSCA nor the Seashore News assumes responsibility or liability for quality of goods advertised. See Rule 5525 (Non-Commercial Ads Only)



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GM REPORT continued from page 3

to give you the exact resolution you want but we will always try to help you find some solution. This relationship works best when rational conversation tactics are applied.

If there is a matter that you wish to be addressed by Management or the Board, please either make an appointment to meet with me, submit your concerns in writing or speak with a Board member. Staff has been trained to treat all Homeowners, Guests and other invitees courteously and with respect and it's only fair that they receive the same treatment. While some believe that rudeness and incivility is a lack of manners, others have said that it is a sign of weakness. Whatever the reason, there is no excuse for treating people with a lack of respect and professionalism.



Off to the Del Mar Races (Smiling before Betting)

Spa Reminder: No food or drink is allowed in the pool and spa area and adult supervision is essential to make sure that no one under the age of 14 is in the spa. This is a rule that must be followed due to safety and sanitization of this area, so as a responsible adult your help is greatly appreciated.

Office Closed: The management office will be closed September 7, 2015 for the Labor Day Holiday

> "Have a Wonderful Labor Day Holiday From the Niguel Shores Staff!"

—Marla Miller

NEWS FROM THE CITY

If you haven't tried the new Dana Point Trolley service you have one more opportunity on the first weekend of September. The trolley will run for the last times on Labor Day weekend, Friday, September 4 through Monday, September 7. I have heard it is a lot of fun and you can jump on the free trolley just outside Niguel Shores on Pacific Coast Highway.

Another important notice you should be aware of (1) asphalt repair/paving on Del Prado was started in late August and could be finishing the first week of September, and (2) is the work on Del Prado Street when the brick crosswalks are installed at each intersection during September. They will also be putting the finishing touches on street furniture and signage. They hope to return Del Prado to two-way traffic at the end of September.

—Karl Kuhn

NEIGHBOR continued from page 12

countries competed in U.S. football. In 1995 Germany had over 300 teams alone.

After Germany, Bob heard from the Cougars in Bilbao, Spain. Their program equated to Finland's but with twists. First, the quarterback from Mexico spoke no English nor did half the team. Communication raised the question *How much was misunderstood or simply ignored?* Second, with facilities scarce, the Cougars shared one half-football field with hometown opponents on the other half. Fields varied in length and width and availability. Bob's job was to line up the home field for his game. The Cougars even once played in a bullring. Football carried no priority.

In addition to all these complications, Basque separatists terrorized the locals in their power quest. Automatic weapon gunfire in the middle of the night awakened the Engers but didn't seem to disrupt daily life.

Nevertheless, the eager players made coaching worthwhile. The Cougars won their division and moved up to the premier league. The Spanish bar which provided the Engers' one free meal/day became the highlight of their life amongst the locals—dogs welcome, singing groups of friends, wine tasting and tapas, and always a feeling of *You are welcome*. Bob's biggest disappointment in Spain was having to eat in McDonalds for a post game meal.

Whether in Finland, Germany, or Spain, the Engers felt American football offered them golden opportunities to experience European life, as well as to realize *how much we all are alike*.

—Karl Kuhn



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