September 2016

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Issue 513

NIGUEL SHORES MID-YEAR FINANCIAL UPDATE

AS OF JUNE 30, 2016

The Niguel Shores Finance Committee is comprised of seven homeowners 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, Rick Palmer and Jeff Kessler. The Niguel Shores General Manager, Controller and CFO also attend Finance Committee meetings. A continuing objective of the Committee is to provide owners a mid-year update on the 2016 budget, actual results to date and comments on expectations for year-end variances and ongoing projects. The mid-year update includes revenue earned and expenses incurred thru June 30, 2016.

Our community is thriving due to our hard working dedicated staff and all the committee volunteers. Their efforts make Niguel Shores a fabulous place to live.

The Finance Committee welcomes questions and feed-back 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 funds are monitored and reviewed by the Controller, CFO and an Investment Sub-Committee comprised of several members of the Finance Committee. NSCA's Investment Policy dictates that funds must be invested in instruments that are obligations of or guaranteed by the US Government such as, but not limited to, US Treasury Bills, Notes and Bonds, and Federal Deposit Insurance Corp. (FDIC) backed bank accounts, money market funds and certificates of deposit. An outside agent is used to assist in identifying appropriate investments for optimum return and protection of principal.

The budgeted income from investments for 2016 is \$53,909. Based on results through June 30 and projections for the balance of the year it is anticipated that full year 2016

income will exceed the budget target. The current investment portfolio is \$4,179,913 which includes \$1,746,854 held in money market accounts to cover short term expenditures.

REVENUE UPDATE

2016 Budget	Earned as of June 30, 2016	\$ Remaining
		anticipated revenue
\$3,362,854	\$1,726,380	\$1,636,474

The major revenue items include quarterly assessments, bank interest income, newsletter commercial ads, as well as document response (ownership transfer), architecture and gate access fees. Bank interest income and newsletter commercial ads are expected to exceed budget. The Association recovered a portion of the legal expenses paid in 2014 for litigation matters. Assessment late charges and collection fees are lower than estimated due to fewer delinquent accounts. Overall, we anticipate the revenue to meet the budget for year-end 2016.

MAINTENANCE BUDGET UPDATE

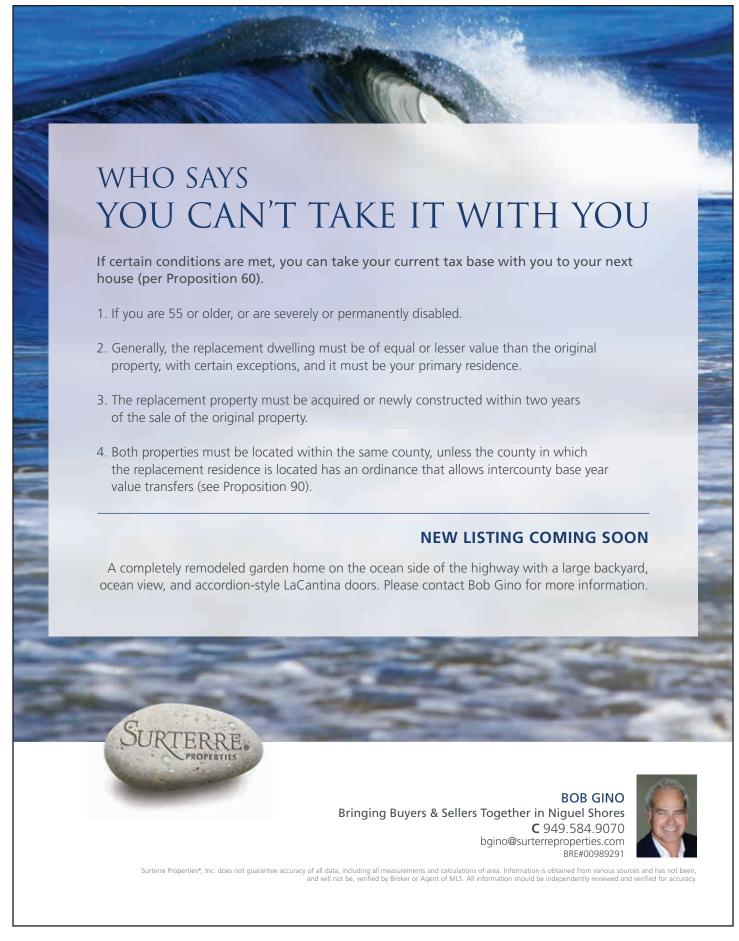
2016 Budget	Spent as of June 30, 2016	\$ Remaining
\$546,007	\$249,368	\$296,639

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 employees. They perform many daily and special projects which 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

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will end the year at or below the planned budget although we constantly face the possibility of unplanned expenditures.

LANDSCAPE BUDGET UPDATE

2016 Budget Spent as of June 30, 2016 \$ Remaining \$973,245 \$424,229 \$549,016

The primary expense to the Landscape Budget is the Harvest Landscape Maintenance contract. The contract is currently in the second year of a four (4) year term. Although the contract may be renewed annually through 2018, there is a built-in increase of 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 another significant part of this budget and is currently under budget by approximately \$26,000. The turf reduction and irrigation changes completed in the past have been the major contributor to keeping our water usage in check. This will be beneficial due to the increased rates being charged by SCWD. Other expenses such as pest control, sprinklers, tree work, routine planting and slope maintenance are also part of this budget.

The budget is managed by the General Manager with feedback and updates provided by the Landscape Committee. The Committee representatives review specific areas and report those items of concern. The Landscape budget is currently on track. The Master Landscape Plan which has been focused on large scale slope renovation and some irrigation refurbishment is not included in this budget and is included in the "Reserve" section of this report.

TRAFFIC AND SAFETY BUDGET UPDATE

2016 Budget Spent as of June 30, 2016 \$ Remaining \$388,236 \$187,587 \$200,649

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 remainder. Thus far in 2016 expenses are slightly (1.7%) less than budgeted. Full year results are anticipated to be at or close to budget.

GENERAL AND ADMINISTRATIVE BUDGET UPDATE

2016 Budget Spent as of June 30, 2016 \$ Remaining \$1,455,366 \$668,568 \$786,798

The General and Administrative budget (G&A) includes payroll and employee benefits for the on-site staff and legal expenses. In addition, this cost center includes operational costs such as insurance, taxes, printing, postage, computers and other services needed to manage the Association. Legal expenses are currently less than the budgeted amount due to fewer litigation related issues than anticipated. Excluding legal expenses, the G&A expenses are currently 5% under budget. All other expenses are anticipated to meet, be under, or not significantly exceed the budgeted amounts.

NIGUEL SHORES RESERVE 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 detailed reserve review completed by the independent consultant was last year in 2015. 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, the independent consultant working with the Niguel Shores General Manager, Controller and representatives of the Finance and Maintenance Committees prepares a high level reserve review. 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, slope repair and master landscape.

Reserve funds spent from January 1 to June 30, 2016 were \$97,232. The funds were primarily used for streets, entrances, slopes, master landscape, lighting, and fencing. The Master Landscape Plan is focusing only on the Cabrillo slope this year as it is long and steep—to date \$46,104 has been spent. We are still on target for Master Landscape completion in the year 2020.

As of June 30, 2016, the balance in the reserve funds excluding reserves for Breakers Isle was \$3,576,089. As of June 30, 2016, the balance in the Breakers Isle reserve was \$78,753. The Breakers Isle reserve covers the vehicle entrance area, gate house, vehicle gates, and fencing, but is not limited to these items.

—Sue Kichline

FROM THE HELM

s noted in early edition of this publication, the Niguel A Shores Community Association is in the process of updating some of our rules. The reason for the update is to make the rules clear and understandable for all members of our community. A group of residents have worked with the association administrative staff to update and revise the association rules as and where necessary. You will have the opportunity to view these rules either on-line or in a hard copy. Needless to say the on-line version is our most cost effective way of delivering these to our residents, saving both printing and postage costs, however, if you would like to receive a hard copy of the revisions that will be available to you from our association office.

Another issue that has been raised in the Seashore News is traffic and safety. Unfortunately, there was a vehicle accident a few weeks ago at the main gate exit on Niguel Shores Drive and Mariner Drive. Fortunately it appears no residents or passengers were injured, however, there was property damage to the vehicles and Niguel Shores property involved. The Orange County Sherriff responded to the scene. Consequently, the OC Sheriff's Department has informed us that there will be increased random patrols and monitoring of speed and traffic laws within our community. The concerns discussed with the sheriff's department have to do with unlicensed/underage drivers (golf carts), speed beyond the 25mile per hour limit and ignoring stop signs. Hopefully, this increased officer presence will serve as a reminder to us all that this is a residential community with a very diverse range of both pedestrians and drivers. Please drive safely and follow the posted speed limit.

—Art Staudenbaur

GM REPORT

Renovation of the Cabrillo Slope:

As part of the ongoing Master Landscape Plan, the current slope being renovated is the Cabrillo Isle slope, which runs between Cabrillo and Breakers Isle streets. Harvest has completed most of the demolition of this slope and is currently working on trenching and installing the irrigation system. Once the irrigation is installed the next phase is to plant the slope, install jute mesh, straw wattle and apply mulch to the entire slope. This is another large project and we will continue to move forward with our Master Landscape Planting plan to finish up all slopes by the year 2020.

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

Rental of Property in Niguel Shores:

It has been brought to our attention that there may be some rentals within the community that are considered "short term" rentals. Just a reminder that if you choose to rent your home, the CC&Rs and Rules require that any rental agreement less than one (1) month is prohibited. Enforcement of the governing documents will include a hearing before the Board of Directors and possible fines. In addition to the Association, the City of Dana Point has the same 30-day minimum for rentals of residents within the City.

Also, all persons renting their property must have their tenants register with the Association as soon as possible. So if you are renting your Niguel Shores property, remind your tenants that they need to bring in a copy of their lease and complete the appropriate paperwork with the Association office.

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. There are currently openings on a couple of committees and if you are interested in joining any of the great Committees, do not hesitate to contact the management office or go to the website and complete the Committee Membership application found under forms.

Tree Trimming:

The tree trimming throughout the community should begin towards the end of September, through October and be finished some time in November. Although we have several view complaints, the fall months are the best time of year to trim our community trees, because of the cooler temperatures. Once the tree trimming is completed they should not grow a lot during the winter months and then you can expect them to come back during the spring and we will start over again with the same process next fall. Hopefully, we will get to your area very soon and get the trees trimmed up quickly, but keep in mind that we have thousands of trees throughout the community.

Office Closed:

The management office will be closed September 5, 2016 for the Labor Day Holiday. As always there will be no construction allowed on this day.

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

FROM THE EDITOR

A call for Help. To All Residents of Binnacle Drive, Crossjack Drive, Flying Jib Drive, Marlinspike Drive, Moonsail Drive, Sextant Drive, and Spinnaker Drive.

The Communications Committee needs a paper boy or paper girl to deliver the Seashore News to homes on each of following streets:

- Binnacle Drive; Crossjack Drive; Flying Jib Drive; Marlinspike Drive
- Moonsail Drive; Sextant Drive; Spinnaker Drive

To help us deliver the SSN once a month requires at most an hour of your time. The pay is \$0 per year. If you are interested in helping your Niguel Shores community, please contact the NSCA Office. -Karl Kuhn

COMMITTEE REPORTS

MAINTENANCE

Do drought years reduce the need for street sealer coat? Our June article gave an overview of street maintenance and a promise for a sealer coating project in September. After inspecting our streets, the experts have recommended delaying those projects because the current coating is in excellent shape. Possibly, the reduced deterioration is because of the drought.

Solar Street Signs?

This summer, our intern student from UC Irvine completed a study to find cost-effective replacements for our ageing street signs. One of his recommendations included solar lighting as well as using more durable materials. Of course, these projects must be prototyped and tested because our seaside environment includes salt fog which gives engineers nightmares. If you would like to see the prototype solar sign, it is located at the corner of Niguel Shores Drive and Halyard Drive.

—Jerry Allen

RECREATION

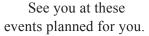
Garage Sale, October 8, 9:00 a.m. to Noon.

Now is the time to clean out those closets and your house in general. You have a month before this is happening.

The office will have a signup sheet ready, so get your name on the list.

Of course you and all the family do not want to miss the Halloween Celebration that is so special here.

Mark your calendar for Sunday, October 30, 4:00 to 8:00 p.m. for the Halloween activities.



-Carol Yocom



EMERGENCY PREPAREDNESS

An important HEADS-UP: On Saturday, October 15, we will be conducting another certification class for CPR/AED (Automated External Defibrillator)/First Aid at the Niguel Shores recreation center. The class will be from 9:00-Noon and will provide key instruction and training in life saving situations. The certification is valid for a two-year period. The fee is \$45, and registration is necessary. If you are interested please drop off a check at the office to insure your place in the class. BUT, and MOST IMPORTANTLY, what you will learn in the class could make the critical difference in providing life saving measures to a family member, neighbor, or an individual in need where you might be present.

DID YOU KNOW?? We have our own AED installed just inside the door to the Clubhouse for emergency use in the event of a cardiac emergency. Next time you visit the pool or Clubhouse, orient yourself to its location.

As indicated in our August issue of the Seashore News, we are continuing with another edition on how to BE PREPARED for a major earthquake. Remember, it's not a matter of if, but when one will occur:

COMMITTEE REPORTS

Portable, battery-powered radio or television and spare batteries: Most telephones will be out of order or used for emergency purposes, so portable radios or digital televisions will be your best source of information. You may also want to have a battery-powered citizens band (CB) radio, other twoway radio, or wind-up powered radio.

First aid kit and manual: Keep a first aid kit and emergency reference material such as a first aid book or free information available via FEMA Ready. (http://www.ready.gov/ publications) at home and in your car. Have members of your household take basic FIRST AID and CPA/AED classes/ courses. (our own class on Oct 15th)

Fire Extinguishers: Keep a fire extinguisher at home and in your car. Some extinguishers are good only for certain types of fires—electrical, grease, or gas. Class ABC extinguishers are designed for safe use on any type of fire. Our own firehouse #30 at the corner of Stonehill & Niguel Rd can show you how to properly use an extinguisher (next time you visit Home Depot or a hardware store, pick up a couple).

Special Needs: Keep a supply of special needs items, such as medications, extra eyeglasses, contact lens solutions, hearing aid batteries, items for infants (formula, diapers, bottles, and pacifiers), sanitation and hygiene items (moist towelettes and toilet paper), and any other items unique to your family's needs (make up your own check list and explore the many options and suggestions on preparedness found on the web).

Prepare customized emergency plans for people with disabilities in advance. Whether small or widespread, emergencies can pose special challenges for individuals with disabilities. Make more than one exit from your home wheelchair-accessible in case the primary exit is blocked in a disaster.

Take some time to discuss your own needs and plans as a family. BE PREPARED More to come in the next edition

-Kent Wellbrock

WWW.NIGUELSHORES.ORG

What a busy and beautiful summer we are having here in the Shores. The wonderful summer weather and the great sunsets have brought lots of us out and about in our community to enjoy the facilities as well as the fantastic weather. As you are enjoying all that our community has to offer, just a reminder to use the website (niguelshores.org) to sign in your family and friends. Also please refer the website for a refresher on restrictions regarding guests, parking and activities permitted throughout the community.

If you have not seen the wonderful photos that Gary Tinnes posted on niguelshores.org of the Annual 4th of July festivities, please check out his photo gallery. You may also be able to spot some photos of your friends and neighbors dancing the night away while enjoying the wonderful sounds of Last Call Crush band, on Saturday, August 20th. Just in case you are looking for more activity, the Tall Ships Festival is coming to Dana Point Harbor once again the weekend of September 10th and 11th. It is probably no secret that one of the best places to view the ships is our wonderful bluff park.... as always, lots to do in our community and all the important details can be found at www. niguelshores.org. Enjoy!!

—Patti Staudenbaur

CLUBS

WOMEN'S CLUB

The Niguel Shores Women's Club meets regularly on the second Thursday of the month for an informative program, social exchange, club business, and a delicious salad luncheon prepared by our members. Interested homeowners and residents of the Shores are invited to join and enjoy the activities of the Women's Club, which began more than 40 years ago as a small neighborly gathering and has now grown to a membership of over 100. Annual dues are \$10.

Our opening meeting for the 2016-2017 season will be Thursday, September 8, at 12 noon. \$3 for members, \$5 for guests.

The special program that day promises to be of great interest as Lieutenant Eric Ledesma discusses Homeland Security measures and overall safety operations along the coast at the Ports of Los Angeles and Long Beach. Lieutenant Ledesma has a lengthy and varied background in law enforcement including experience in gang enforcement, SWAT team, critical incident management, and counter-terrorism. He currently runs operations as Lieutenant of the Port Police Division.

Members, please watch your email or phone messages for a detailed invitation to the September meeting coming from the Women's Club Communication Committee.

Also mark your calendars now for our future meeting dates: October 13, November 10, December TBD (Holiday Party), January 12, February 9, March 9, April 13, May 11, and June 8 (Formal Tea and Officer Installation).

—Sandy Homicz, (949) 322-0880 cell sandrahomicz@hotmail.com

MEN'S CLUB

In August the Men's club went to the horse races, played golf, had great breakfasts, reminisced about the Olympics, and considered the interaction of elections and investments.

Jack Sweeney led our annual outing to the Del Mar race track and all reported good fun but few winnings.

Our first speaker, Dick Sargent (yes, he is also the Men's Club Vice President) gave a spellbinding account of his experiences preparing for the 1984 Olympics at the Los Angeles Memorial Coliseum. He pointed out that the Coliseum was the first stadium to have hosted the Summer Olympic Games twice, in 1932 and 1984, and has been proposed to host the 2024 Summer Olympics. To give us an appreciation of the practical problems that the event managers must overcome, Dick shared some of the roadblocks with us. First, was the issue of cleaning the Coliseum that was going to be used nearly continuously for 16 days. When it was rapidly washed down, a leak between concrete sections which caused water to dump on the concession stands below. Solutions: (1) find a waste management company who would take on the cleaning job, and, (2) convince a local aerospace company to contrive a "mile-long o'ring" in the concrete joint between the Coliseum sections. Sounds easy, but it took masterful negotiations and two Olympic Sponsorships. Oh, I forgot to say that he had to get these miracles done for free!

Many chuckles filled the room when Dick recounted the task of convincing the LA City Council to install a larger sewer line to the Coliseum because the existing pipes would not accommodate the anticipated beer consumption.

Many more vignettes like these completed the final story of a successful Olympics and a surplus of \$260M that was split between the IOC, USOC, and the LA84 Charity.

Our August 16 guest speaker, James Fullenkamp, from Edward Jones Investing, introduced his colleague from Oppenheimer Funds, Dan Meleham, to address

the topic "Everything investors should know about the Upcoming Election". First, Dan dismissed the "misconception" that the market performs better with a particular Party in the White House. He showed data to illustrate that investing only when either Party is in office is far less profitable than being fully invested all the time. Moving from the past to the future, he quickly injected the caveat that forecasting is an inexact science; but he predicted that the Republican Party will control the House and that the next President will have a filibuster-proof Senate. Dan's Six Truths were particularly thought-provoking: 1) Gridlock Doesn't Mean Nothing Gets Done; 2) Changes in Washington Don't Come all at Once; 3) Campaign Rhetoric Doesn't Always Influence What Happens During a President's Tenure; 4) Consumers and Business have a Far Greater Impact on the Economy than the Government; 5) The State of the Economy Influences who is President, not vice versa; 6) The Stock Market Doesn't Care if the public is happy with who is President. Possibly the key message in this data-packed presentation was not to mix emotions with investing.

Tickets for the Men's Club Fall Party will go on sale on Sept 6.

We are planning a Men's Club Fall Party on October 11, 2016. We are limited to 96 tickets due to space constraints; therefore, tickets will be available on Sept 6 and Sept 20 for Men's Club members and spouses only (\$10 per ticket). On Sept 21 any remaining tickets will be available for sale to other guests. As in previous years, beer, bratwurst, red cabbage, and potato salad will be provided. Thanks for supporting your Men's Club!

—Jerry Allen

GARDEN CLUB

The Garden Club Board is asking all members to come to the September 19 meeting, as we will have signup sheets for all the coming year's activities committees. As mentioned during our year-end BBQ in June your Board is asking all members to sign up to volunteer on at least one committee. By everyone volunteering the effort to put on our activities will be a total Garden Club team effort.

The presentation for the September meeting will be by the Master Gardener, Diane Sukud.

Also during the September meeting there will be a signup sheet for the field trip to the Grand Traditions Estate & Gardens in Fallbrook, CA planned for October.

-Karl Kuhn

BRIDGE NEWS

Our Bridge group meets at the Niguel Shores ClubHouse every Wednesday at 11 a.m. and we usually finish up about 2 or 2:30 p.m. We have three or four tables and we invite you to join us for a day of skill as well as fun—there's an assortment of goodies which some of us bring so we can snack along the way. If bridge appeals to you, please telephone Helen at 949-496-4230 and we will welcome you. It is not necessary for you to have a partner, as we'll fit you in. Please give us a try, you'll enjoy all the players both men and women.

Winners:

July 27.....Ruth Ay, Mary Ann Theisen, Sandy Youdbulis

Aug. 3 Lee Farrell, Joannie Donahue, Freida Baskin

Aug.10 Jane Olson, Joannie Donahue, Ruth Ay

Aug. 17 Joannie Donahue, Judy Bates. Jeanne Bookai

—Helen Campbell

AFTERNOON PAGETURNERS

The Afternoon Page Turners groups will meet this month to discuss The Summer Before the War by Helen Simonson

The Monday group will meet on September 26 and the Thursday group on September 29.

For more information about PageTurners contact: Monday afternoons: Diane Hearne: dhearne476@gmail.com Thursday afternoons: Lisa Buchner: lisabuchner@cox.net —Diane Hearne

LIBRARY NEWS

The following is a list of programs and events for September 2016. All events held in the Community Room unless otherwise noted. Walk-in's welcome.

Toddler and Preschool:

Toddler Storytime: Tuesday, September 6, 13, 20, 27, 10:00 to 10:30 a.m. This event is for 18-35 months accompanied by a parent or caregiver.

Stay and Play: Tuesday, September 6, 13, 20, 27, 10:30 to 11:00 a.m. This event is for children of all ages accompanied by a parent or caregiver.

Preschool Storytime: September 6, 13, 20, 27, 11:00 to 10:30 a.m. This event is for children 3-5 years old accompanied by a parent or caregiver.

Children All Ages:

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

Bagels with Batman: Saturday, September 17, 10:30 to 11:30 a.m. Celebrate Batman Day with bagels and stories. Join Ms. Kasey for a fun storytime.

PJ Storytime with the Sunshine Readers: Monday, September 26, 5:30 to 6:30 p.m. Children of all ages with a parent. Wearing PJs is encouraged. A cookie and water is provided at the end.

Family Gaming:

Thursday, September 29, 2:30 to 4:30 p.m. Compete in traditional board games, and learn new video games

Children School Age:

Read to a Dog: Wednesday, September 7, 3:00 to 4:00 p.m. and Tuesday, September 20, 2:30 to 3:30 p.m. This event is for beginning readers and is held in the Children's Area.

Kids' Club, Thursday, September 8, 3:00 to 4:00 p.m. This class is for school age children, ages 5-8. Enjoy different hands-on activities every month.

Tween, Teen:

Digital Saturday Volunteer Training: Wednesday, September 7, 5:00 to 6:00 p.m. & Thursday, September 8, 6:00 to 6:45 p.m. Teens 12-17. Learn to download free books and help us teach others. Attend this session and then sign-up for time slots to teach others on September 10.

Teen Time: Monday, September 19, 5:30 p.m. to 6:30 p.m. Teens 12-17. Participate in a different workshop every week.

Practice SAT: Saturday, September 10, 9:00 a.m. to 1:00 p.m. Teens 12-17. Take a full length mock test under realistic conditions. Online registration required at http// bit.ly/29GMeth

Teen Advisory Board: Monday, September 12, 5:30 to 6:30 p.m. Teens 12-17, tell us what you want from the library.

Adults:

Digital Saturday: September 10, 10:00 a.m. to 4:00 p.m. Learn to download books, music, movies and more. Sign-up for a one-on-one training. Each session is an hour long. Please bing your device, library card, and any passwords needed.

Tea Time Book Club, Monday, September 26, 10:30 to 11:30 a.m. for tea and book chats. Bring your favorite cup for tea.

-Karl Kuhn

OREO BOOK CLUB

The Really Serious Oreo Book Club met in August to review and discuss the book *American Caesar* by William Manchester. This book is about the arc of the life of General Douglas Mac Arthur, from hero to fired General. Diane Hearne hosted and led the discussion.

The next meeting will be on September 21st at the home of Norton Schwartz. The book to be discussed will be *Why Liberals Win the Culture Wars* by Stephen Prothero, which covers conflicts between Jefferson and Madison, the anti-Catholic and anti-Mormon riots, as well as California issues and current liberal verses

Announcing Niguel Shores 2016 Holiday Boutique

Saturday, November 19 noon-5 p.m. Niguel Shores Clubhouse

Any residents wanting to have a booth in the Boutique contact Nancy Tinnes (949) 364-5535

email: HabibiAtTheBeach@cox.net
This year we will be inviting non-residents in to shop.

conservative issues. You are invited to join our group by sending an e-mail to Norton Schwartz at: Nortlynne@cox.net to get information about time and meeting place.

—Norton Schwartz

Your Attention Please: A Reminder. Trash pickup during Labor Day (Sep. 5) week is FRIDAY, not Thursday.

SPORTS

MEN'S GOLF

On August 16 we had our monthly tournament at Talega Golf Club in San Clemente. We had 20 competitive golfers signed up and the game played was *Tin Whistle*. This is a great format where each player is award 1 point for a plus 1 over net par, 2 points for net par, 3 points for a net birdie, and 4 points for a net eagle.

1st place: R Dohner, M Dohner, L Wellikson, and K Wellbrock with 151 pts

2nd place: R Palmer, N Werneche, J Monson, (Blind Draw) with 148 pts

3rd place: P O'Brien, B Van Ness, M Roberts, and J Cobain with 134 pts

4th place: B Russell, L Jordan, J Chis, and C Dolkas with 126 pts

5th place: P Zahner, M Stively, J Valenti, and J Torok with 125 pts

Closest to the pin on #7 Morry Dohner

Closest to the pin on #12 Roy Dolner

The next tournament will be Sept 13.

By The Rules

Two friends were playing golf one day.

They decided that they would adhere strictly to the rules with no improving their lie.

After a few holes, one guy's ball landed on a cart path. As he reached down to pick up his ball to get relief his friend said, "We agreed that we would not improve our lie."

No matter how much the first fellow tried to explain that he was entitled to this relief, the second fellow would not allow it.

So the man went to the cart to get a club. As he stood over the ball he took a few practice swings, each time scraping the club on the pavement, taking out big chunks of blacktop and sending out lots of sparks! Finally, after several practice swings he took his shot. The ball took off and landed on the green about 6 feet from the pin.

"Great shot!" his friend exclaimed. "What club did you use?" "YOUR 7-iron!" he replied.

-Bob Russell

MEET YOUR NEIGHBOR

Meet our new Niguel Shores Women's Club President

It took just a few minutes for me to understand why Lydia Ledesma-Reese was selected to serve as President of the Niguel Shores Women's Club and after reading a little about her personal and professional life, I am certain you will understand as well.

Lydia and her husband Richard moved to Niguel Shores about 6 years ago from Ventura County, where Lydia served as President of Oxnard Community College. The move to Dana Point was a return to Orange County for Lydia and the motivation for the move was so that she could live closer to her daughter and her grandchildren.

Lydia started her professional journey as a re-entry student at Cerritos Community College. She was a single parent with a two and a half year old and six month old when she decided to enroll in her first community college class. It was a challenge, Lydia admits, however, the challenge certainly did not deter her. Lydia went on to complete her Associates Degree at Saddleback College, Bachelors' Degree from California State University, Fullerton, her Master's Degree from California

State University San Diego and finally, her Doctorate in Institutional Management and Leadership from Pepperdine University.

Professionally, Lydia began her career as a parttime instructor and outreach officer at the University of California, Irvine where she eventually went on to become Assistant to Vice Chancellor of Academic Affairs. She continued her academic career, holding a variety of administrative positons at Cerritos Community College, De Anza College, Hartnell College, Skagit Valley College and eventually was appointed President of Oxnard College, where she served from 2002 to 2006.

In retirement, Lydia has done some educational consulting; however, she now finds she is most fulfilled spending her time working with service organizations. That brings us to her current role, as President of the Women's Club here in Niguel Shores. Lydia considers herself a rather shy, but persistent person. She decided to attend her first Women's Club luncheon meeting several years ago. She really did not know any members and unlike many of the women who attend, was not "invited" to join by a friend or neighbor, she just went on her own. She felt a little unsure at her first meeting, but as she mentioned, she is persistent and so she continued to attend and what she found after getting to know the women involved was that this group is made up of an incredibly creative and talented group of women.

Lydia wanted to commend the previous Women's Club Board members for the outstanding work they have done over the past many years. The Women's Club has been steadily growing in membership and that is in no small part due to the caliber of programs that the organization's board has been able to bring to their monthly meetings. They are already hard at work in planning programs and speak-

> ers for this coming year; starting in September, their first speaker will be an expert on homeland security, a very timely program indeed. As the year progresses they are inviting presenters to speak on a variety of interesting issues, some of which include the demographics of Dana Point, the "Nuts and Bolts of Medicare", a speaker from the newly renovated Monarch Resort as well as someone who will talk about home design, from the Laguna Design Center. In addition, the Women's Club plans

to host a Fashion Show, a Holiday Party, a High Tea and to participate in the 4th of July events. Lydia enjoys facilitating these interesting programs, however, she also wants to stress that the Women's Club is just a great opportunity for women to come together and enjoy the company of other women in a fun and relaxing way.

Along with the traditional programs that will be offered an area that Lydia has decided to focus on is outreach. She plans to make an effort to welcome new residents and longtime residents who may not have had an opportunity to experience the Women's Club. In an effort to do that, she is going to establish a reception/welcome team, so that when a new member comes to the luncheon they will be greeted and welcomed and invited to join a table.

Sounds like an exciting a busy year for Lydia and the other members of the Board!

In closing Lydia talked about how "very blessed" she and her husband Richard feel to be living here in Niguel Shores. She spoke of the great sense of community and the wonderful opportunity we all have to come together as neighbors and friends and just enjoy the beauty of this wonderful place we live.

—Patti Staudenbaur



Lydia Ledesma-Reese

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GLUTEN-FREE . . . DIET DU JOUR?

I'm trying to lose weight, so I decided to go gluten free". "Eating gluten free is just healthier, so I've decided to really cut it out". "I think I'm sensitive to gluten, so I avoid it at all costs." Have you heard these statements before? I hear it all the time. When I am talking with friends, or clients, I hear more, and more...and MORE about gluten and how people are avoiding it...and most of them never ask their doctor about it either. They just decide that it is the reason why they feel sluggish, bloated, or a number of other symptoms that they've identified. What is really going on with gluten these days?

Well, I recently read about a survey put together by the Mayo Clinic that revealed some interesting results. When asked, "What's the most common reason why people buy gluten free foods?" the survey respondents said, "No reason at all." Wow! When I go shopping, or out to dinner, it seems that the gluten free label is on a lot of stuff...no reason at all? There were other reasons the respondents gave as to why they chose gluten free foods: they see gluten-free foods as a "healthier option", good for "digestive health" or "weight loss," or they "enjoy the taste." All of these reasons were way more common than someone stating that they believe that they are sensitive to gluten, which out of all

these statements, has the highest probability of actually being based in truth. In fact, if you eat gluten free to lose weight, and you actually lose weight, it is most likely due to the fact that you're paying attention and cutting

out lots of extra calories that put the weight on in the first place, and has nothing to do with eating gluten free.

Before we go any further, there is a real physiological reason to avoid gluten, and that is when you have been diagnosed by a health professional with celiac disease, which is an autoimmune disorder that makes people unable to tolerate gluten, which is the protein in wheat, barley, rye, and some other grains. Unfortunately, most classic symptoms don't necessarily lead to identification of those with celiac. The very best way to find out, if you're suspicious, is to be seen by a doctor, and be tested. Regarding testing, I learned that anyone with an iron deficiency or a family history of celiac should have specific lab work done to see if they do indeed have the disease...and by the way, the iron deficiency? It turns out that celiac negatively impacts our bodies' ability to absorb certain nutrients and low iron is a bit of a red flag when trying to determine if celiac is the problem. Also, and this is a BIG also, if you, or someone you love and care about IS concerned that they might have celiac, they should just go and be tested. If they decide to go on a gluten free diet to see if they feel better before being tested, most blood tests may turn out negative for celiac due to their change in diet.

Bottom line...if you think that gluten is a problem, and have abdominal symptoms, *go see your doctor!* If you don't have celiac disease, and you just "feel better" or "healthier" when you eat gluten free, well, that is an individual preference. So, don't buy into false claims about eating gluten free, especially if you don't have any gastrointestinal symptoms, and just keep making healthy choices!

Health & Happiness! Questions or comments? Sharon@TakeShapeWithSharon.com Sharon Stewart RN, Certified Health Coach

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Carol's Cuisine Corner

Back to school and getting ready for fall. Lets think about food in our area from other countries. We are lucky to have so many choices of many countries. Here are just a few.

ITALIAN

Luciana's 24312 Del Prado, DP, 661-6500. Hours 5:30–10 p.m.

Sonny's Pizza and Pasta

429 N. El Camino Real, SC, 498-2540. Hours 11 a.m.-11 p.m.

Romano Cucina

25214 Cabot Rd. L.H. 380-4228. Hours 5–10 p.m.

GREEK

Taste of Greece 30012 Crown Valley Pkwy., L.N. 495-2244. Hours 11 a.m.–9 p.m. Closed Sunday

MEDITERRANEAN

Luxe 24582 Del Prado, DP, 276-4999. Hours 4 p.m.–10:30 p.m.

MEXICAN

Sol Agave 31105 Rancho Viejo SJC, 218-1158 Hours 9 a.m. to 9 p.m., closed Monday

South of Nicks 110 N. El Camino Real, SC, 481-4545. Hours 11 a.m. – 11 p.m.

CHINA

China Moon 30001 Town Center LN, 249-6868 - Hours -11:30 a.m.-2:30 p.m. 4:30 p.m. - 10 p.m. Closed Tuesdays

Peking Dragon 34171 PCH, DP, 493-9499. Hours 11:30 a.m.–2:30 p.m. 5 p.m.–10 p.m. Closed Monday

IRISH

Patsy's Irish Pub

28971 Golden Lantern L.N. 249-2604. Hours 11 a.m.–2 a.m.

FRENCH

Marche Moderne

South Coast Plaza (by Nordstrom upstairs) (714) 434-7900. Hours 11:30 a.m.–2:30 p.m., 5:30 p.m.–9:30 p.m.

Lulu Creperie 24781 Alicia Parkway L.H. 855-2222. Hours 7 a.m. – 3 p.m.

L'Hirondelle Restaurant

31631 Camino Capistrano SJC, 661-0425. Hours 11 a.m.-2 p.m. & 5 p.m.-9:15 p.m.

Many more, however, try these and enjoy the variety we have in our area. — Bon Appetite, Carol Yocom



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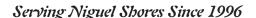


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