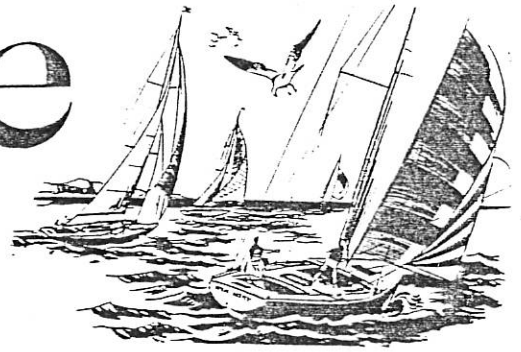


seashore news



Published monthly by the Niguel Shores Community Association

November 1985



FROM THE HELM

INSURANCE COSTS UP 400%

By now you know that we have been able to hold the 1986 assessment increase to only \$16 per quarter, or 5%. This is close to the 4.5% guideline your Board established last summer. California inflation is currently projected at slightly more than 4%.

We were able to reduce the Security budget by 9.8% and hold the Landscape increase to just 2.5%. However, in the General and Administrative budget category, under which insurance falls, we have been hit with a 400% increase, the largest insurance premium increase in our history.

As you know from press and broadcast reports such increases have already hit other associations, many municipalities, and most public institutions which offer targets for liability lawsuits. The increased costs are being generated by the refusal of most insurance underwriters to continue to accept heavy losses.

**OPEN BOARD MEETING
WEDNESDAY -8PM
NOVEMBER 20, 1985**

Most are ceasing such coverage. Those few who do remain in the liability insurance field for associations such as ours have increased their premiums in dramatic fashion. For instance, two of the three brokers who had expected to make proposals to Niguel Shores this year were forced to withdraw because they could find no qualified underwriter to cover us. The one agent who will continue to handle our account in 1986 provided adequate liability coverage only with the assistance of the Community Association Institute, a national professional trade association to which Niguel Shores belongs.

Not only did our premium increase from the only underwriter willing to accept our business but at the same time our liability coverage was reduced. We could not maintain existing coverage at any price.

Since our agent handles insurance for more than 150 community associations and worked hard to help us, we are confident that his final proposal does indeed reflect realities in the current insurance market place.

Another major budget item which has proved difficult to project each year is legal expense. Our costs continue to increase because of continuing and often unpredictable litigation. Reluctantly we found it necessary to once again increase our contingent funds for legal expense.

continued

NOV 85

cont'd

We will continue to improve our landscape and maintenance efforts but we will not be able to afford a number of other worthy improvements which had been recommended by some of our most active committees.

The hard-headed Finance Committee headed by "Summy" Summerfield provided detailed guidance to the Board and participated in our final decisions. They spent many months working on this budget. Dick Smiley and Keith Lavery of our staff worked hard to accommodate their staff service within the guideline limitations.

No budget will please everyone. But for 1986 we believe this budget is responsive to your expressed desire to "keep it down". I hope you agree that we have done so.

Forrest Owen
President



MANAGERS COLUMN

A word of "THANKS". Last month, much was written in the Seashore News about the Stein-Brief (Developer) Oct. 16, 1985 presentation of their plans for improvements on their properties at the intersection of Niguel Road and Pacific Coast Highway. I am pleased to say that there was "standing room only" at this meeting! Over 150 members attended. This was the best attendance in some time at an open Association Board meeting.

The scheduled speaker, Ed Hope, President of the Stein Brief Commercial Development Group, was unable to attend. The information presented, however, about site 1-A (the site currently occupied by the Monarch Beach Realty building) explained that it is presently scheduled to be developed as an office building with a deli and dining area or a "Gourmet Village Market". The plan for Site 1-B (currently the vacant south east corner) scheduled for a 2-story bank building, was appreciated by almost everyone in attendance. Many concerns were expressed by members in the audience regarding the intended use and plan layout for both sites. The Stein - Brief representatives indicated they believed they could "accommodate all their concerns".

This may not be the case, however. In a report from Peggy Phillips Bucci NSCA Community Relations Committee Representative to the Niguel Shores Board and Management, many "concerns" appeared unattended or unanswered during a Laguna Niguel Community Council (LNCC) Planning Committee meeting on Oct 24, 1985. Ms. Bucci points out that Stein Brief will make one more presentation on sites 1A and 1B to the full LNCC Board on November 11, 1985 at 7:30pm at Crown Valley Community Park on Crown Valley Parkway.

You are encouraged to attend this important LNCC meeting and let your wishes be known. This will help to reflect your input and concerns, and the concerns of the community, in the final Council recommendation to Orange County.

Your cooperation and participation are appreciated and valued.

Richard S. Smiley
General Manager

continued

LAGUNA NIGUEL COMMUNITY SERVICES DISTRICT

DISTRICT DILEMMA

THE BACKGROUND

At the present time the operation of the community center in Crown Valley park, the maintenance of the park itself, and the maintenance of the public streets in Laguna Niguel (slopes, medians, parkways and sweeping) is performed by the County through County Service Area # 3 (of which Niguel Shores is a part). This Area, and the 13 other Areas of the County, are supported by local property taxes, interest and user fees. In all areas the expenses of operation exceed the income. These deficits are covered by transfers from the "Special Districts Augmentation Fund" -- a fund financed by a share of the County-wide property tax. Beginning in 86-87 the County will restrict the use of the Fund to County-wide districts and will therefore no longer cover the deficits of the local Service Areas.

The County has determined that the deficit in any Area will be covered by increased fees or decreased services. The deficit in Area # 3 is so small that there would be no immediate impact. However, the deficits in many other Areas are substantial. As an alternate the County is suggesting that Areas form Community Service Districts.

A Community Service District (CSD) would be able to utilize the taxes collected from within its borders which are now going to the Service Area. For Laguna Niguel this would permit the use of an additional \$900,000, since this amount is now collected here but placed in the Augmentation Fund and used outside the area. A District would, however, incur additional expenses because it would have to employ a manager and staff and purchase liability insurance.

cont'd on next page



BOARD ACTIONS

BEACH SLOPE REPAIR

Acknowledged the South Coast Water District completion of repairs to the beach slope that was damaged by a break in the reclaimed water line.

BEACH SLOPE REPAIR, PHASE II

Authorized Urban Assist to obtain an encroachment permit and request the Harbors, Beaches and Parks District of the County of Orange to apply jointly with NSCA as a co-applicant as a condition of the filing of the application to the State Coastal Commission for Phase II.

FRANCHISE TAX BOARD INQUIRY

Authorized accountants Taylor, Inouye and Co. and James Zimmerman Co. who prepared Association's tax returns to respond to the State Franchise Tax Board's letter of inquiry.

JACUZZI REPAIR

Authorized replacement of the jacuzzi heat exchanger which caused recent breakdown.

ROOFING/FIRE PROOF

Approved Architectural Control Committee's recommendation to permit the use of alternative material other than wood shingles for re-roofing, subject to owner/member application.

CSD-LAGUNA NIGUEL

Appointed Lew Peck to replace Bill Newton on the Ad Hoc Committee and appointed Jim Smith as a regular member.

TENNIS PRO

Approved Recreation Committee's recommendation to retain Ken Reid as NSCA tennis pro.

1986 BUDGET

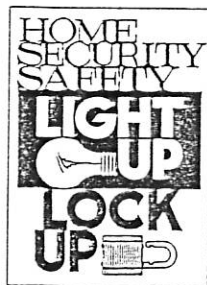
Approved the final budgets for 1986 and set the quarterly assessment.

THE DILEMMA

The resident of a "public" community in Laguna Niguel needs to weigh the added costs and liabilities of a District against the greater resources and control available for the maintenance of parks and streets and the possibility of adding functions not now performed by the Area. The resident of a "private" community in Laguna Niguel, such as Niguel Shores, must also consider the possibility of being required to pay for upgraded or added services which he/she cannot use and the possible use of District powers (such as eminent domain) to improve the public good at the expense of the private good.

Your Ad Hoc Laguna Niguel - Community Services District committee is studying this problem and will report to the Board in the near future. Members of the Committee are Keith Anderson, John Bulleit, Candace Burroughs, Forrest Owen, Lew Peck, Jim Smith.

Ken Knight
Chairman



NEIGHBORHOOD WATCH

The upcoming holiday season is a time to be particularly aware of the need to protect against burglary and theft. It is certainly a good time to be sure that all reasonable measures have been taken to make your home safe from entry by burglars. With well made locks, including dead bolt type locks, you can help secure your home, and dogs can help too. But, neighbors watching out for each other, Neighborhood Watch, is one of the most important means of safeguarding our homes and community against the crime of burglary.

New residents who have not joined our Niguel Shores Neighborhood Watch are urged to do so. The only cost is a small charge for materials including signs and decals. Almost every block and every street in the community has a Neighborhood Watch Block Captain. To assist you in identifying your Block Captain you can call the area coordinator for the area in which you live. The coordinators are:

Berkus Homes - Polly Buckingham	496-5142
Broadmore Homes - Don Kay	496-3059
Garden Homes - Bernice Peck	661-0991
Jean Márquez	493-6140
Sea Terrace I - Ray Goodhart	496-0903
Sea Terrace II - Ed Adams	493-4445
The Shores - Phyllis Luengen	496-598
The Villas - Mary Minet	661-4996

MENS CLUB

Because of the election on November 5 there will be no breakfast meeting that day.

The annual Christmas dinner and dance will be held at the El Niguel Clubhouse on Saturday December 21, 6:00 to 11:00 p.m. Cost is \$50 per couple.



WOMENS CLUB

Once again on Thursday, November 7 we are fortunate to welcome the Capistrano Valley High School Choral Group conducted by Bob Perry. Due to the choral group's schedule, please arrive at 12.15. Program at 1:30pm.

Outside Activity: November 21.

Car-pool from the Recreation Center at 11:00am to the Park Restaurant in Corona Del Mar for lunch at 11:30, then on to Fashion Island for shopping and viewing of Christmas decorations and merchandise.

VOICE OF THE PEOPLE

Letters are limited to 200 words, typed if possible. Handwritten copy must be neat and legible. Include name, address and phone number of writer. If short of space, we may ask writers to condense their letters. We reserve the right to reject material that we feel is unsuitable for any reason. The Seashore News assumes no responsibility for the content of any letter. We would like to hear from you.

Glad to know that the Seashore News will continue even though it costs money and produces no income.

However as you state, this is budget time and there certainly are ways to keep expenses at a minimum.

As we all know, inflation is down below 4% and wage increases for everyone are approximately 4% - 4 1/2% instead of 7%-9%. We certainly should fall in line. I was wondering if we had ever had a Job Evaluation done to justify all the salaries that we pay; you might want to consider doing this.

There are also many things we would all like to have done but as you know many people in our areas are on fixed incomes and would appreciate keeping the assessment as low as possible.

At the present time many residents pay 25% more in NSCA assessments than county taxes for the year.

I am sending a copy of this letter to Mr. Somerfield of the Finance Committee and also to "Voice of the People." I hope other members who have voiced their opinion to me or to others will step forward with their comments.

Charles E. Pretzinger
33422 Padina Circle
493-9472

I just want to express my deep appreciation for the fine group of volunteers who make our community such a beautifully run place to live. Everytime I spin through the gate and see Tom's, or the other guard's smiles, then bump up the hill to my street, enjoying the sight of the well-kept grounds, I think I was so smart to buy in here. I know other people who pay considerably more for much less in services. Also, I praise the large group of men and women who put in hours without pay to assure that all of us will be cared for. My dealings with the office have been most pleasant and efficient. Thank you all.

Your neighbor,
Cecily Scoggins



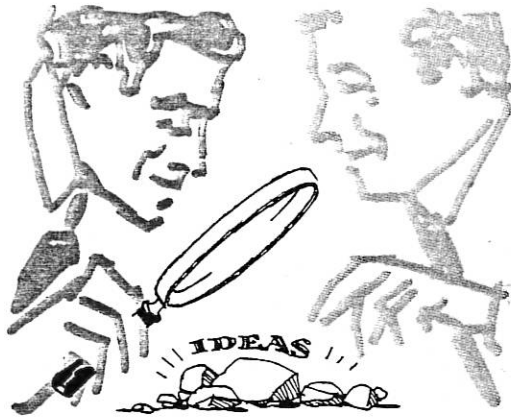
MOMS CLUB

All Niguel Shores Moms are invited to attend a beautiful luncheon at the Monarch Bay Beach Club. We will be planning a Los Angeles garment district discount shopping spree that will be hosted by "tour guide" Ruth McKee. Ruth promises a lot of gift items, Christmas party dresses, children's clothes, and a kitchen shop.

LUNCHEON DATE: Thursday November 14

LUNCHEON TIME: 11:45am

Please call Debbi Hope at 496-1991 by Wednesday, November 13 at noon if you would like to join the fun.



LANDSCAPE TIPS

One of the problems common to a maturing landscape is that as the trees grow to their normal adult size, we find their root system often invading our sewer lines. A little preventative action can most times save us some costly plumbing repairs and allow us to keep the trees we have so much invested in. Copper Sulfate applied in the nearest toilet upstream from the suspected or anticipated problem area, when coming into contact with the problem roots will kill them, and not travel further up the root system and harm the tree. The chemical needs to be in contact with the problem roots for several hours (the longer the better), therefore, do not use the system (showers, toilets, etc.) during this time.

Other commercial products are also available at your hardware store designed specifically for this problem. As with all chemicals, follow label instructions.

Another recently introduced product you may be interested to learn about that performs a job we have needed for years is "Post" or "Fusilade". From two different manufacturers, they are selective herbicides that effectively control most grasses, including Bermuda or devil grass, while not affecting most broadleaf ground covers such as gazania, dicondra, etc. We use it and it works! Ask for it at the nursery, it is available in 16oz bottles (enough for one acre), and sells for about \$28. It is worth it! Again, follow label instructions.

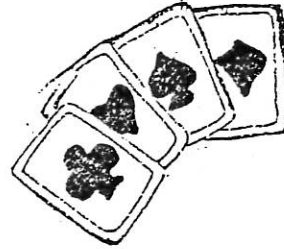
Dick Wendt
Landscape Contractor

NOON BRIDGE

The winners were:

Sept. 25	1st	Adele Shanta
	2nd	Corrine Brunn
Oct. 2	1st	Joan Constantine
	2nd	Virginia Piper
Oct. 9	1st	Maggie Waterman
	2nd	Jean Freeman
Oct. 16	1st	Maggie Waterman
	2nd	Evelyn Lingenberg

For November reservations call Louise Pretzinger 493-7472



COUPLES BRIDGE

By an overwhelming majority of the 36 people who attended our October 18 session, it was decided to schedule our holiday party for December 6 rather than move it up to Nov. 29, that being Thanksgiving week-end. Several people volunteered to help with the decorating, shopping, and staffing, so you can definitely plan on that date for our annual celebration.

Winners in October were the Songers and McDonalds on the 4th, the Van Nostrands along with Margaret Costello and Maryon Wolcott on the 18th. Hosts to whom we must express our appreciation are Betty Rolapp, Gina Hancock, and Al and Mary Jane Ostroff.

November dates will be on the 1st and 15th with the McLaughlins and Alexanders serving as Chairmen. We've been having such good turnouts the last few months, and it is more festive with a larger crowd, so keep saving those Fridays and come join us at 7:30.



POTLUCK

All Niguel Shores residents are welcome. If you do not receive a call, then let one of the following committee members know that you plan to attend and what you would like to bring - casserole, salad, or dessert.

November 17
 Cocktails 6:00pm
 Dinner 7:00pm

Bring your own cocktail beverage and place setting.

- Marguerite and John Horne A-G
496-8525
- Ginnie and Dave Parrett H-M
493-0314
- Dorothy and Lowell Eubank N-Z
496-2260

Thanks a head to Sally Armstrong and Cecily Scoggins for taking the place of the Hornes in October.

WOMENS GOLF ASSOCIATION

Next meeting of the NSCA Womens Golf Association will be held at the Rec Center at 7:30pm, November 6. Mark your calendars! All resident women golfers are welcome. Our next FUN DAY will be held at The Links on Wednesday, November 20 at 8am. There will be no meeting in December because of the holidays, but the January 1986, meeting will be held on Wednesday, Jan 8 at 7:30pm in the usual place, with our FUN DAY that month scheduled for Wed. Jan. 15 at 8am.

For your tee-off times remember to call the following: Monday mornings, Aliso Creek - Call Maggie at 661-2922 Wednesday mornings, The Links - Call Lucy at 4967-8565 Friday mornings, Aliso Creek - Call Carol at 496-8687

Happy Holidays - and may all your tee-shots split the fairways or drive the green - whatever!

THE HOLIDAY SEASON IS JUST
 AROUND THE CORNER.....

AND SO IS OUR ANNUAL "GOODIES FOR OUR
 GARDENERS AND SECURITY GUARDS" PROJECT.

THIS YEAR WE WILL BE
 PACKAGING THE GOODIES
 ON FRIDAY, DECEMBER 20th.
 MARK YOUR CALENDAR-
 MORE DETAILS IN THE
 DECEMBER ISSUE OF THE
 SEASHORE NEWS.

BETTY GORDON & NANCY TAYLOR

CALIFORNIA BODYWORK

4 Week Session Nov 1 - 27
 No Class Nov 29

NEW CLASS

BODYWORKS/STRETCH AND TONE

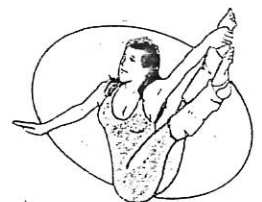
An exercise and health education program including stretching and toning exercises as well as pulse-monitored cardio/respiratory movement with hand weights. No running or jumping. Also emphasizes stress reduction through breathing and relaxation techniques.

November class, handouts and discussion on topics of pelvic floor and lower back muscles.

9 - 10am Mon - Wed - Fri

5:30 - 6:30pm Mon - Wed

- Single class - \$5
- Once a week - \$20
- Twice a week - \$35
- Three or more times per week - \$45



SPLASH INTO SHAPE

Stretch, tone and cardio/respiratory workout, all done in the pool to music. No swimming ability required - hair stays dry. Excellent for those who would benefit from exercise therapy but with medical conditions that restrict exercise on land.

10 - 11am Wed \$20

TENNIS SCENE

Christmas Shopping Made Easy

Casting about for a gift for that special tennis player? Consider a 100% graphite tennis racket. I carry a super light yet durable line of mid and oversize models that are perfect for any ability level. Price includes both custom stringing and a full one year warranty. I also offer gift certificates for racket restringing and tennis lessons.

October Tourney Results

Congratulations to the following competitors in October's Mixed Doubles Event: Winners; Steve and Linda Adams; Finalists Robin Roehlk and Miriam Bas; Semifinalists Ed and Doris Adams and John Dickerhoff and Phyllis Luengen.

November Tennis Event

Sunday November 3 will feature another Mixed Doubles event from 11-3 that will be limited to the first nine couples who sign up. Tennis balls and refreshments will be included for the \$3 person fee. See you there!

Ken Reid, NSCA Pro
643-3374

NEIGHBORHOOD EXCHANGE

FOR SALE:

1981 Mercedes Benz 300SD turbo diesel - \$19,000. Champagne with palomino interior - all extras plus 40 gallon tank. 493-2575

FOR SALE:

4 wheel drive 1977 International Harvester Scout II. Rag top - original owner - 25,000 miles. Excellent condition - \$3500 or best offer. 496-8879

FOR SALE:

1980 Toyota Corona Luxury Edition, white - deluxe interior - 5 speed AK - wire wheels - excellent condition - original owner - \$3800 496-8879

FOR SALE:

2 dwarf bunnies, clean and easy to take care of. 496-2227

FOR SALE:

1981 Honda 4-door Sedan Special Edition - 5 speed, grey/grey leather interior. Very fine condition. \$8250. 493-3088

FOR SALE:

Estate Sale - Reed & Barton French Renaissance sterling silver, service for eight, extra pieces. Ashford Stuart crystal goblets. Beautiful hand carved chest. Pair of French antique whale oil lamps, circa 1820, 32". Authentic chinese teak chow table. Round marble top table. Complete bedroom set. Chinese chest and mirror. Drop leaf dining table, four chairs. Custom sofa and chair, carved legs and trim. T.V. and miscellaneous. Nov 1st, 2nd, 3rd. 33555 Halyard 493-0465

FOR SALE:

Hot tub with equipment, bath tub, 38X68 plate glass mirror, 6 pella windows (various sizes), double glazed levelors, white chest of drawers. Best offer takes. 493-8483

FOR SALE:

Mermaid Garden Fountain with pump in shell bowl on base. 493-0903 or 493-2445

FOR SALE:

Mahogany desk, matching credenza and burgundy leather desk chair. Brand new queen-size bed, antique Elizabethan couch and antique bar. 496-9658

FOR SALE:

\$2500 - 8 piece French provincial girls white antique bedroom set - perfect condition - 1/2 price or best offer. Star Beach Cruiser bicycle - 26", value \$175, sell for \$75. 1982 Yamaha 80YZ - less than 20 hours - like new \$400. 496-7163

WANTED TO RENT:

Garage space for Mazda RX-7 awaiting restoration. No in and out. 496-6863

WANTED:

Homeowners: If you are interested in selling your townhouse or home for \$175,000 to \$220,000 between September 1985 and June 1986, please call Zane Johnson at 493-7338, If not there, please leave a message.

NSCA DIRECTORY

NOVEMBER 1985

BOARD OF DIRECTORS

President.....Forrest Owen
First Vice-President.....Ralph Bartolme
Second Vice-President.....Norman Pomeroy
Secretary.....William Henderson
Chief Financial Officer.....Frank Taylor

STAFF

General Manager.....Richard S. Smiley
Controller/Business Manager.....Keith L. Lavery
Administrative Secretary.....Ruth Rosen
Secretary.....Marsha Amburgey
Receptionist.....Sheryl Mayer
Maintenance Supervisor.....Jose Angulo

NSCA COMMITTEES

CHAIRMEN

MEETINGS

Architectural Control	Keith Anderson	4:00pm, 1st & 3rd Thursday
Communication	Dick McNair	See Calendar
Finance	Lloyd Somerfield	See Calendar
Landscape	Dick Beaubien	4:00pm, 1st Monday
Legal	Steve Stern	7:30pm, 1st Thursday
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Ad Hoc		
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Multi-purpose Room		
Renovation	Dick Phares	See Calendar
Laguna Niguel/CSD	Ken Knight	See Calendar

Sea Terrace Townhomes Assoc. I

Sea Terrace Townhomes Assoc. II

Don Beaver, President
Ray Goodhart
John Horne
Hazel Lafler
Carl Printz

E. R. Sewell, President
Al DeYoung
John Dickerhoff
Dr. Paul Gustafson
Jerry Wildermuth

NIGUEL SHORES COMMUNITY ASSOCIATION

33654 Niguel Shores Drive, Laguna Niguel, Ca. 92677
493-0122 831-0116



SEASHORE NEWS

Published monthly by the Niguel Shores Community Association and distributed without charge to the members as a means of keeping residents informed of NSCA Board actions and Community activities, and to encourage participation in Community affairs.

Editorial Staff - Communication Committee, Volunteer NSCA Members.
Layout, Wordprocessing and Printing - NSCA Staff.
Collation and Distribution - Volunteer NSCA Members.

The Communication Committee expends all reasonable effort to confirm the accuracy of statements in the news but assumes no responsibility for errors, omissions of fact or use of material that might be offensive in some way to members.

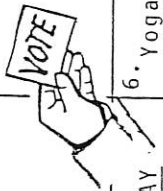
Contributions from NSCA committees, NSCA member organizations and individual members are welcomed.

NIGUOH SHORES CALENDAR

SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				
OCTOBER			DECEMBER			

NOVEMBER 1985



1	2	3	4	5
6	7	8	9	10
11	12	13	14	15
16	17	18	19	20
21	22	23	24	25
26	27	28	29	30
31				

<p>3. Tennis Social Mixed Doubles 11-3</p>	<p>4. Bodyworks 9am</p> <p>Bodyworks 5:30pm</p>	<p>5. <u>ELECTION DAY</u></p> <p><u>OFFICE CLOSED</u></p> <p>Hill & Harbor Recreation Comm. 7:30pm</p>	<p>6. Yoga 9am</p> <p>Splash 10am</p> <p>Noon Bridge</p> <p>Bodyworks 5:30pm</p> <p>Womens Golf Mtg 7pm</p>	<p>7. Ladies Day Tennis 9-11</p> <p>Womens Club 12:15</p> <p>Arch Comm 4pm</p> <p>Legal Comm 7:30pm</p>	<p>8. Bodyworks 9am</p> <p>Splash 10am</p>	<p>9. Couples Bridge 7:30pm</p>	<p>10. Bodyworks 9am</p> <p>Tree View Comm 3pm</p> <p>Security Comm 4pm</p> <p>Bodyworks 5:30pm</p>	<p>11. Bodyworks 9am</p> <p>Tree View Comm 3pm</p> <p>Security Comm 4pm</p> <p>Bodyworks 5:30pm</p>	<p>12. Mens Club Golf</p>	<p>13. Yoga 9am</p> <p>Splash 10am</p> <p>Noon Bridge</p> <p>Bodyworks 5:30pm</p>	<p>14. Ladies Day Tennis 9-11</p> <p>Womens Club Craft 10-2</p> <p>Moms Club 11:45</p>	<p>15. Bodyworks 9am</p> <p>Splash 10am</p> <p>Couples Bridge 7:30pm</p>	<p>16. Bodyworks 9am</p> <p>Splash 10am</p>	<p>17. Potluck 6pm</p>	<p>18. Bodyworks 9am</p> <p>Bodyworks 5:30pm</p>	<p>19. Mens Club Bkft 8:30am</p> <p>Hill & Harbor</p> <p>Seashore News Deadline 7:00pm</p>	<p>20. Womens Golf 8am</p> <p>Yoga 9am</p> <p>Splash 10am</p> <p>Noon Bridge</p> <p>Comm Comm 3:30pm</p> <p>Bodyworks 5:30pm</p> <p><u>BOARD OF DIRECTORS MTG 8:00pm</u></p>	<p>21. Ladies Day Tennis 9-11</p> <p>Womens Club Trip 11am</p> <p>Arch Comm 4pm</p>	<p>22. Bodyworks 9am</p> <p>Splash 10am</p>	<p>23. Bodyworks 9am</p> <p>Splash 10am</p>	<p>24. Tree View Comm 4pm</p> <p>Bodyworks 5:30</p>	<p>25. Bodyworks 9am</p> <p>Tree View Comm 4pm</p> <p>Bodyworks 5:30</p>	<p>26. Mens Club Golf</p> <p>Noon Bridge</p> <p>Bodyworks 5:30pm</p>	<p>27. Yoga 9am</p> <p>Splash 10am</p> <p>Noon Bridge</p> <p>Bodyworks 5:30pm</p>	<p>28. HAPPY THANKSGIVING</p> <p><u>OFFICE CLOSED</u></p>	<p>29. OFFICE <u>CLOSED</u></p>	<p>30. </p>
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John Dickerhoff
Dr. Paul Gustafson
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SEASHORE NEWS

Published monthly by the Niguel Shores Community Association and distributed without charge to the members as a means of keeping residents informed of NSCA Board actions and Community activities, and to encourage participation in Community affairs.

Editorial Staff - Communication Committee, Volunteer NSCA Members.
Layout, Wordprocessing and Printing - NSCA Staff.
Collation and Distribution - Volunteer NSCA Members.

The Communication Committee expends all reasonable effort to confirm the accuracy of statements in the news but assumes no responsibility for errors, omissions of fact or use of material that might be offensive in some way to members.

Contributions from NSCA committees, NSCA member organizations and individual members are welcomed.

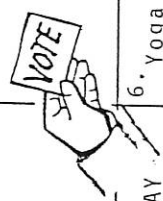
NIGUOH SHORES CALENDAR

SUNDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY

1	2	3	4	5
6	7	8	9	10
11	12	13	14	15
16	17	18	19	20
21	22	23	24	25
26	27	28	29	30
31				
OCTOBER				

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				
DECEMBER						

NOVEMBER 1985



<p>3. Tennis Social Mixed Doubles 11-3</p>	<p>4. Bodyworks 9am</p> <p>Bodyworks 5:30pm</p>	<p>5. <u>ELECTION DAY</u></p> <p><u>OFFICE CLOSED</u></p> <p>Hill & Harbor Recreation Comm. 7:30pm</p>	<p>6. Yoga 9am Splash 10am Noon Bridge Bodyworks 5:30pm Womens Golf Mtg 7pm</p>	<p>7. Ladies Day Tennis 9-11 Womens Club 12:15 Arch Comm 4pm Legal Comm 7:30pm</p>	<p>1. Bodyworks 9am Splash 10am</p> <p>Couples Bridge 7:30pm</p>	2.
<p>10.</p>	<p>11. Bodyworks 9am Tree View Comm 3pm Security Comm 4pm</p> <p>Bodyworks 5:30pm</p>	<p>12. Mens Club Golf</p>	<p>13. Yoga 9am Splash 10am Noon Bridge</p> <p>Bodyworks 5:30pm</p>	<p>14. Ladies Day Tennis 9-11 Womens Club Craft 10-2 Moms Club 11:45</p>	<p>15. Bodyworks 9am Splash 10am</p> <p>Couples Bridge 7:30pm</p>	16.
<p>17. Potluck 6pm</p>	<p>18. Bodyworks 9am</p> <p>Bodyworks 5:30pm</p>	<p>19. Mens Club Bkft 8:30am Hill & Harbor Seashore News Deadline 7:00pm</p>	<p>20. Womens Golf 8am Yoga 9am Splash 10am Noon Bridge Comm Comm 3:30pm Bodyworks 5:30pm <u>BOARD OF DIRECTORS MTG 8:00pm</u></p>	<p>21. Ladies Day Tennis 9-11 Womens Club Trip 11am Arch Comm 4pm</p>	<p>22. Bodyworks 9am Splash 10am</p>	23.
<p>24. </p>	<p>25. Bodyworks 9am</p> <p>Tree View Comm 4pm</p> <p>Bodyworks 5:30</p>	<p>26. Mens Club Golf</p>	<p>27. Yoga 9am Splash 10am Noon Bridge</p> <p>Bodyworks 5:30pm</p>	<p>28. HAPPY THANKSGIVING OFFICE CLOSED</p>	<p>29. OFFICE CLOSED</p>	30.