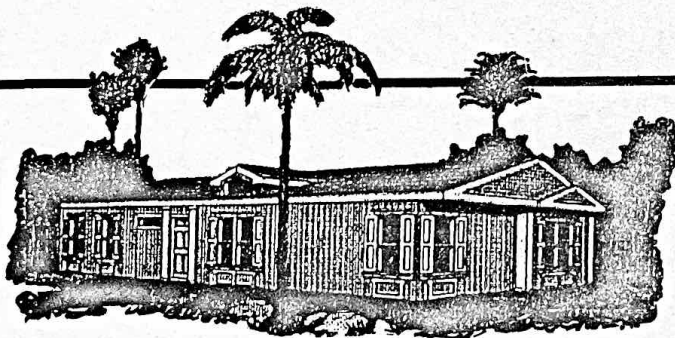


Kearney Lodge Newsletter January 2005



6460 Convoy Court; San Diego, CA 92117



Are You Guaranteed
A New 2005 Mobilehome
If Your Home Is Destroyed?

MOST companies still offer policies that replace your destroyed older home with another **OLDER HOME**. The problem with this is, **MOST PARKS** require you to bring a new home back into the park under these circumstances.

If you would like to upgrade your policy, please contact Steve Rolf, Monday-Friday, 9am-5pm.

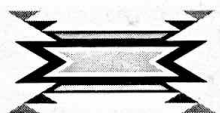
American Renaissance Insurance Services

Lic 0260864

4817 Palm Avenue

619-463-2300

La Mesa 91941



Southwest Publishing
(619) 889-2543

P.O. Box 21682 • El Cajon, CA 92021

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Air Conditioning & Heating

SPECIAL

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INCLUDES:

- Refrigerant Charge Check
- Check temperature Split
- Change or Clean Air Filters
- Lubricate According to Specs
- Check Electrical
- Inspect Condenser
- Inspect Coil
- Inspect Condensate
- Calibrate Thermostat
- Adjust for Proper Operation

Call to Schedule Appointment

Note: If System Requires R22 Freon, there will be an additional charge

(619) 443-9974

9858 Hawley Road, El Cajon, CA 92021 (619) 443-9974 License 620758
Member of the Better Business Bureau

Kearney Lodge Mobile Home Owners Association

HAPPY NEW YEAR

FROM MANAGEMENT

We wish you a
Wonderful and Happy New Year!

Pat and Carl Strader

**From the Kearney Lodge
Mobile Home Owners Association**

May 2005 be a
Very Happy and Prosperous
New Year
for all our neighbors and friends.

Next Of Kin Registry

The National Next of Kin Registry, at <http://www.pleasenotifyme.org> was set up as a legacy to a woman, Mary of El Cajon, CA, whose death was turned over by the coroner to the public administrator. Had she been in a known registry with friends or next of kin to be notified, her burial might have been different. This registry is becoming a vital link for law enforcement and emergency services

If you know someone who lives away from family and close friends you should consider helping them register their next of kin.

*Used with Permission ~ November 2004 issue
of Seniorresource.com/ezine.htm*

JANUARY 2005

NEW LAWS TOOK EFFECT

January 1, 2005

THAT AFFECT Manufactured Homes

SB 1090 includes a requirement that mobile home dealers or salespersons disclose the effect of a net listing agreement, the amount of a buyer's offer, and the dealer's sales commission, to their client sellers, among other specifics.

AB 2351 requires the timely return of a signed copy of the rental agreement to the homeowner – within 15 business days after the homeowner has returned a signed copy to management. Another provision in this new law pertains to towing from a resident's driveway. There are also other specifics.

Visit the website at: www.gsmol.org.

Helping Each Other

Call Fred Seda at 279-7389 if you have donations for the KLMHOA medical equipment supply or if you need to borrow any of the items already available.

There is an on-going need for assistance with the KLMHOA Food Program. Your donation of non-perishable food items or money is very much appreciated. Those who benefit from your generosity are residents of Kearney Lodge Mobilehome Community.

Please remember to put some sort of weight on the porch or steps to keep flyers and this newsletter from blowing around the Park.



Tired of the Same OLD Car Wash?
Discover the Difference
Quality Car Wash Worth the Drive!
100% Hand Car Wash

Complete Detailing
Excellence in Service

TUESDAYS ONLY
SENIOR DISCOUNT
\$2⁰⁰ OFF

with any wash must present this coupon
with valid I.D. 65 yrs & older *Not valid w/any other coupon



7215 Clairemont Mesa Blvd.
(One Block East Of 805) Next to Mobil
(858) 495-WASH

Open Daily 8 am - 5 pm
- one coupon per visit -

Coupon Saver
"Holidays Specials"

Hand Wash

\$2

off

Reg Wash \$9⁹⁹

Hand Wash

\$3

off

Ultimate or Signature wash

Hand Wax

\$29⁹⁹

Includes:
World Famous 100% Hand Wash,
Carnauba Hand Wax, Tire
& Trim Dressing, Wheel
Brite & Fresh Scent
Prices may vary according to
vehicle size and condition

Mini Detail

\$99⁹⁹

Includes:
World Famous 100% Hand Wash,
Carnauba Hand Wax, Tire
& Trim Dressing, Wheel
Brite & Fresh Scent
Carpet & Mats Shampooed
Interior/Vinyl Cleaned

With this Coupon

PS

With this Coupon

PS

*\$2.00 Surcharge Applied to all large vehicles & SUVs

EXPIRES 01/04/05



WANT TO SELL YOUR HOME
FOR TOP DOLLAR?

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Bonnie Ellert
Agent
(858) 292-4980

Homes Listed, Homes Sold and Loans Made

Top Ten Cyber Security Tips

1. Use up-to-date "anti-virus software".
2. Don't open emails or attachments from unknown sources. Be suspicious of any unexpected email attachments even if it appears to be from someone you know.
3. Protect your computer from Internet intruders - use "firewalls."
4. Regularly download security updates and "patches" for operating systems and other software.
5. Use hard-to-guess passwords. Mix upper case, lower case, numbers, or other characters, at least eight characters long, and not easy to find in a dictionary.
6. Back-up your computer data on disks or CDs regularly.
7. Don't share your computers with strangers. Learn about file sharing risks.
8. Disconnect from the Internet when done.
9. Check your security on a regular basis. When you change your clocks for daylight-savings time, check your computer security.
10. Make sure your family members and/or your employees know what to do if your computer becomes infected.



For more information, see
<http://www.staysafeonline.info/home-tips.html#10>

PHONE NUMBERS TO USE

Kearney Lodge Park Office 858-277-6060
Adult Social Day Care (ASDO) 858-483-5100
Aging and Independence Services/Adult Protective
Services 1-800-510-2020
American Lung Association Information Referral

619-297-3901

American Red Cross 619-542-7400

Animal Control County of San Diego 619-236-4250

Christine Kehoe 619-294-7600

<http://democrats.assembly.ca.gov/members/a76/>

Citizens' Assistance and Information Department

619-236-6047

Clairemont Friendship Center 858-483-5100

Consumer Referral Line (for recorded info)

619-531-3507

County Agricultural Commissioner . . 858-694-2739

County of SD, Dept. of Housing and

Community Development 858-634-4823

Donna Frye 619-236-6616

<http://genesis.sannet.gov/infospc/>

templates/cd6/index.jsp

Elder Abuse Hotline 619-531-3245

Elder Help 619-284-9281x 19

EMERGENCIES 9 1 1

Identity Theft Hotline 619-531-3660

<http://caag.state.ca.us/idtheft/>

<http://www.idtheftcenter.org/index.shtml>

Internet Crimes Against Children Task Force

858-573-0689

<http://www.sannet.gov/police/>

newsflash/sexoffender.shtml

National Center for Missing & Exploited Children

1-800-THE-LOST (1-800-843-567800)

National Conflict Resolution Center . 619-266-7223

Poison Center NON-Emergency 619-543-6000

Poison Emergency Hotline 1-800-876-4766

San Diego City Information Center . . 619-236-5555

San Diego Housing Commission . . . 619-231-9400

Security-Towing 1-800-483-3214

Sexual Assault Felony Enforcement (SAFE)

Task Force 858-268-5400

Social Security Administration 1-800-772-1213

Stalking Hotline 619-515-8900

<http://www.sdcda.org/protecting/stalkingtips.php>

United Way of San Diego County Volunteer Center

619-492-2121

Free Information

Find information about legal issues for seniors at the Administration on Aging website at <http://www.aoa.dhhs.gov>

Professional services

STEVE DAVIS, Attorney 858-451-1004
Mobile Home Specialist

ELDER LAW & ADVOCACY 858-565-1394
Senior Citizens Legal Services

PHILIP P. LINDSLEY 619-235-4357
San Diego Elder Law Center
<http://www.sandiegoelderlaw.com>

CANHR'S 1-800-474-1116
Lawyer Referral Service

Donald R Lincoln 619-544-0123
600 B St.; Suite 2400
S.D. Ca. 92101-4506

Richard I Singer 619-239-5105
629 Columbia St.
S.D. Ca. 92101-2572

FORM AVAILABLE

Your KLMHOA has copies of the National Conflict Resolution Center "Request for Mediation" form. This service is for Mobile Home residents for conflicts such as: Neighborhood, Domestic, Consumer-Merchant or Park Managers-Tenants.

Call NCRC for more information at 619-266-7223, or call Joleen Gonser at 858-279-6088 to get a copy of the form.

Good Use for Vinegar

Corrosion may be removed from shower-heads or faucets by soaking them in diluted distilled vinegar overnight. This is easily accomplished by putting a hose-end showerhead into a tall container filled with vinegar, or use a zip-close plastic bag filled with vinegar fastened to the fixture; or by saturating a towel in vinegar and wrapping it around the showerhead or faucet.

Clairemont Friendship Center

Weekly Activities: Arts & Crafts, Feeling Fit Club-AIS Class, Word Games, Music, Caregivers' Support Group, Low Impact Exercise, Hawaiian Band, Cribbage, Bingo, Retirement Living, Quilting, Bridge, Effective Communication, Social Studies, Travelog, Water Color Class, Walking Working, Body Dynamics, Joy of Music, AARP Driver Safety Program, and sometimes a Movie.

Senior Emergency Alert System (SEAS) "Protecting your independence"

This program is offered on a sliding scale fee that is affordable to EVERYONE. To sign up or to learn more, call 858-483-5100, go to the office of the Clairemont Friendship Center at 4425 Bannock Ave., or access the website at www.cfsc-sd.org.



BBB ADVISES: Don't Ignore Bogus Billing During Holiday Rush

The Better Business Bureau system issued a national alert advising consumers and businesses not to let the holiday rush prevent them from scrutinizing their billing statements and invoices.

"Unscrupulous merchants may take advantage of this hectic time to attempt to cram bogus charges onto your telephone bills or credit card statements," warned Ken Hunter, president and CEO of the Council of Better Business Bureaus. "We are advising consumers and businesses alike to routinely check all invoices and statements for unauthorized charges, now and at any other time of the year."

For more information, see
<http://www.bbb.org/>



SDG&E Program



A **FREE** energy-efficient refrigerator through the Refrigerator Replacement and Lighting Program of SDG&E may be available to you. This program provides energy-saving home improvement measures at no-cost to qualifying, limited-income households. In addition to a new energy-efficient refrigerator, measures may include the following fluorescent lighting accessories:

Compact light bulbs ~ Torchiere floor lamps
Ceiling light fixtures ~ Porch light fixtures

Who is eligible: Eligibility is limited to SDG&E customers who meet specific household income guidelines and are **NOT** currently participating in, or eligible for, SDG&E's CARE or Energy Team programs.

To learn if you are eligible, call 858-514-4044. If you qualify, an Energy specialist will come to your home to determine the age of your refrigerator and install the energy-efficient lighting you select that meets the program guidelines. If your refrigerator is 14 years or older, a new refrigerator will be delivered and your old refrigerator removed.

Get Your Annual Credit Report FREE <https://www.annualcreditreport.com/cra/index>

It began December 1, 2004: this central site allows you to request a free credit file disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.

You can also request your report by calling 1-877-322-8228, or you can request your credit report by mail by filling out the request form and mailing it to:

Annual Credit Report Request Service
P.O. Box 105281; Atlanta, GA 30348-5281

Monitoring and periodically reviewing your credit report is an effective tool in fighting identity theft.

STATE SAYS LOT MUST PROVIDE PROPER DRAINAGE

Moisture can damage your home and your health

A common complaint heard when it rains is about the smell odor of mildew afterward, or perhaps you have found mildew in your home several days of rain. Usually this is caused by accumulated water under your home because of poor drainage. This can cause moisture damage to the home, and sometimes, a serious allergic reaction to the mold which is a medical concern.

If you have had this situation before, or if you have it now after a rain, it would be best for you to notify the park management and that you are concerned about damage that could occur. You could give the park management a copy of subsections from the California Health and Safety Code, Section 1610, printed here, to indicate the need for management's involvement.

Mobilehome Lot Drainage Requirements

California Health and Safety Code, Section 1610, which is part of the Mobilehome Parks Act, is quoted, in part, as follows:

"(a) The park area shall be so graded that there will be no depressions in which surface water will accumulate. The ground shall be sloped to provide drainage run-off by means of the surface or subsurface drainage facility.

(b) The area beneath a mobilehome shall be sloped to provide for drainage beneath the mobilehome to an outside surface drainage facility.

(c) Each mobilehome lot or site shall be grade to ensure that water cannot accumulate beneath the mobilehome."

A good test of character:

When we do wrong, whom do we blame?



Rights Reminder

Owners, Landlords or Managers may, within *one hour* after they notify, by telephone or, if impractical, by the most expeditious means available, the local traffic law enforcement agency, have a vehicle, which is located on the rental property, towed to the nearest public garage, as long as at least one of the following conditions exist:

~ there is displayed, in plain view, at all entrances to the property, a sign not less than 17 by 22 inches in size, with lettering not less than one inch in height, prohibiting public parking and indicating that vehicles will be removed at the owner's expense, and containing the telephone number of the local traffic law enforcement agency. The sign may also indicate that a citation may also be issued for the violation; *or*

~ a notice of parking violation has been placed on the vehicle and 96 hours have elapsed since the issuance of that notice; *or*

~ the vehicle is on private property and lacks an engine, transmission, wheels, tires, doors, windshield, or any other major part of equipment necessary to operate safely on the highways, and the owner or person in lawful possession of the private property has notified the local traffic law enforcement agency, and 24 hours have elapsed since that notification.

Visit the website at: www.rhosource.com

POWER OUTAGE: Medical Emergency

SDG&E recommends that you prepare an emergency plan in case an outage occurs.

~ Consult your doctor or medical equipment supplier regarding battery-operated or other emergency back-up, as well as any special assistance that may be needed.

~ Have a blackout preparedness kit handy that includes a flashlight and extra batteries, a battery-operated radio and a phone that works without electricity (most cordless phones will not work without electricity).

Call 1-800-411-7343 for more information.

TnT TEAM

*I Pay Top Dollar
for Your Home!*

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QUICK SALE???**

Fast turnaround time!!!

Same day cash deposit.

**I WILL OFFER
\$1,000.00 ABOVE ANY
OFFER YOU
RECEIVE!!!**

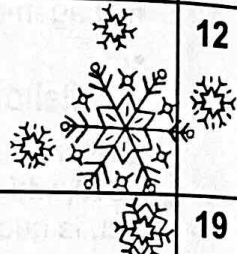
**ASK ABOUT MY
TRADE-UP PROGRAM,**

**ORDER YOUR
NEW HOME TODAY!**

**Call
TRINIDAD!**

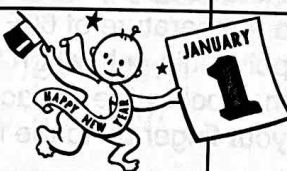
**Mobile:
(619) 865-5975**

**Office:
8528 N. Magnolia #102
Santee, CA 92071
(619) 562-5381**

			
SUN	MON	TUES	WED
Some January Bizarre and Unusual National Blood Donor Month ~ National Hobo Day National Oatmeal Month ~ National Letter Writing Week 7-13			
2	3	4 Trivia Day	5
9	10 7 pm Cards	11 	12
16 	17 M. L. King, Jr. Day (Observed) 7 Pm Cards	18 	19
23	24 7 pm Cards	25	26
30	31 7 pm Cards		

Kearney Lodge Mobile Home Owners Association

JANUARY 2005

WED	THURS	FRI	SAT
and Unique Holidays onal Hobby Month ~ Hot Tea Month ~ National Soup Month Writing Week		 New Year's Day	
5	6 9 am Quilters 7 pm KLMHOA Mtg	7 7 Pm Bingo	8
12 	13 9 am Quilters	14 7 Pm Bingo	15 Martin Luther King, Jr.'s Birthday
19	20 9 am Quilters	21 7 Pm Bingo	22
26	27 9 am Quilters	28 7 Pm Bingo	29 Celebration of Life Day
			FLOWER Snowdrop GEMSTONE Garnet 

January 2005

T n T TEAM

SELLING YOUR HOME?

- ZERO CLOSING COST
- NO INSPECTION FEES
- YOU DON'T EVEN PAY MY COMMISSION!

I specialize in Mobile
&
Manufactured homes!

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Buyers View
Your Home.

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TANYA!!!

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Santee, CA 92071
(619) 562-5381

A New Years' Resolution

It's my life; I'll live it well.

A Week of birthdays

Monday's child is fair of face,
Tuesday's child is full of grace,
Wednesday's child is full of woe,
Thursday's child has far to go,
Friday's child is loving and giving,
Saturday's child works hard for its living,
But the child that's born on the Sabbath day
Is bonny and blithe, and good and gay.



The Month Poem

Thirty days hath September,
April, June, and November;
February has twenty-eight alone,
All the rest have thirty-one,
Excepting leap-year, that's the time
When February's days are twenty-nine.



Trivia

Did you know that a raisin dropped in a glass of fresh champagne will bounce up and down continuously from the bottom of the glass to the top?

In regular years, January begins on the same day of the week as October. In leap years, January begins on the same day of the week as April and July.

Thoughts

At 108 years old, the Statue of Liberty measures 35 feet in diameter at the waist. I guess I'm way ahead of her with staying in shape.

~ Unknown

Computers are like women, unless, of course, you're a woman – in which case computers are like men.

Quotes

Failure is the opportunity to begin again more intelligently.

~ Henry Ford

"Don't confuse fame with success. Madonna is one; Helen Keller is the other."

~ Erma Bombeck

Poinsettias

If you have a new Poinsettia, here are some tips to keep it healthy. Check the bracts for yellow pollen stains. If the plant has already shed its pollen it will soon begin to decline. When they aren't on display, keep plants in an area with bright light and high humidity. Proper care of your plant will keep it looking good through the season. Keep the plant in a brightly-lit room, but away from direct sunlight. It will do best in a temperature of 60F or below. Water your poinsettia only when the soil is dry down to an inch below the surface ~ about the depth of your finger up to the first knuckle.



Storing Leftovers To Avoid Bacteria

Careful attention to storing and heating holiday leftovers is important to reduce the risk of food poisoning, U.S. researchers advise. William Stallings, a clinical dietitian at Temple University Hospital in Philadelphia, urges people to follow the "2-2-4" formula for safely storing foods. **Two** hours: Store all leftovers in the refrigerator or freezer no longer than two hours after cooking. **Two** inches: Use shallow containers, about two inches deep, to store food because it allows food to cool quickly. **Four** days: Eat leftovers within four days.

Coffee Talk

Keeping your morning coffee fix to one small cup may be better for your health. In a recent study, people who consumed excess coffee each morning tended to have higher blood levels of certain inflammatory proteins, compared to people who drank less coffee or who were non-coffee drinkers. Anything over a small cup (about 6.5 ounces) per day was associated with the increase in inflammatory markers.

RealAge Benefit: Actively patrolling your health can make your RealAge as much as 12 years younger.

***Tired of living in
your existing home?***

***Trade in your old home
for a***

***Brand New
2004-2005 Home!***

***"No Money Down"
with trade-in!!!***

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your Trade-in Specialist...***



***Brand New 3-Bedroom,
2 Bath Fleetwood ~ 179,900.00***

***Brand New 4-Bedroom
2 Bath Fleetwood ~ \$189,00.00***

***Coming Soon . . .
to Kearney Lodge***

***Tell your Family & Friends
to Call Bonnie Ellert
"Your Manufactured Home Specialist."***

***(858) 414-6947
Financing Available O.A.C.***



Auld Lang Syne

*Scottish words meaning: "good old days",
or "time remembered with fondness."*

Should auld acquaintance be forgot
and never brought to mind?

Should auld acquaintance be forgot
and days of Auld Lang Syne.

For Auld Lang Syne, my dear,
for Auld Lang Syne,
we'll take a cup of kindness yet
for Auld Lang Syne.

(Repeat entire verse)

LONGER VERSION

Should auld acquaintance be forgot,
And never brought to mind?
Should auld acquaintance be forgot
And auld lang syne?

Chorus:

For auld lang syne, my dear,
For auld lang syne,
We'll tak a cup o' kindness yet
For auld lang syne.

And surely, ye'll be your pint stowp!
And surely I'll be mine!
And we'll tak a cup o' kindness yet,
For auld lang syne.

Chorus:

We twa hae mn about the braes
And pou'd the gowans fine;
But we've wander'd mony a weary foot
Sin' auld lang syne.

Chorus:

We two hae paidled i' the burn,
Frae morning sun till dine;
But seas between us braid hae roar'd
Sin' auld lang syne.

Chorus:

And here's a hand, my trusty fiere,
And gie's a hand o' thine;
And we'll tak' a right gude-willy waught,
For auld lang syne.

Chorus:



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ONE FREE
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SUBWAY
eat fresh.

**Buy Any Footlong Sub and
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**Valid Only at 7153 Clairemont Mesa Blvd
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**Coupon Required. Expires 01/31/05.
Not valid with any other offer.**

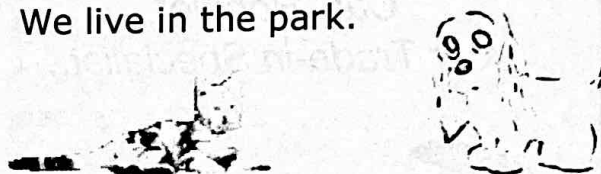
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279-0350**

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San Diego, CA 92123**

10% Senior Discount

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We also provide other Pet services
like bathing and walking your Pet.
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Please Call: 858-688 -2419

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10% Discount – Seniors

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Voice Mail Ext. 3326

A SUNROAD ENTERPRISE

Our Neighborhood: Kearny Mesa

Kearny Mesa is a major industrial and commercial center occupying a central location in the City of San Diego. The community meets employment, business and retail needs for a large portion of the City. The community has three residential areas:

- ~ Kearny Lodge, which is located East of I-805 and north of Clairemont Mesa Blvd.
- ~ Royal Highlands, which is located east of I-805 and south of Balboa Ave.
- ~ Stonecrest, which is located west of I-15 and south of Aero Drive.

Kearny Mesa has been identified as a community appropriate for the "City of Villages" concept of development.

http://genesis.sannet.gov/infospc/templates/cd6/communities_kearny_mesa.jsp



Safety First

- ~ Lock your doors and windows.
- ~ Identify who comes to the door before you open it. Ask strangers for identification.
- ~ Make a list of your valuables (jewelry, antiques) and take photographs of the items.
- ~ Keep your checkbook and additional checks in a safe place.
- ~ Do not keep large amounts of cash at home.

More Safety First

If the smoke detectors in your home are not hard wired but battery-run, you should change the batteries twice a year. The detectors themselves should be replaced every ten years.

Kearney Lodge

Mobile Home Owners Association

President: Bob Gomperts

VP: Gil Reynoso

Treasurer: Nadine Mein

Acting Sec: Joleen Gonser 279-6088

Publisher: Fred Seda 279-7389

Editor: Joleen J. Gonser 279-6088

The KLMHOA is a private association dedicated to serving and improving the quality of life for the entire community with emphasis on safety, courtesy and neighborhood.

The Kearney Lodge Mobile Home Owners Association Newsletter reserves the right to use such discretion as it may consider appropriate in the printing of advertising material submitted for publication herein.

Submissions to this newsletter must be received no later than the 10th of each month.

**Products or services
advertised herein do not
imply endorsement of
said products or services.**

Bill-paying Tips

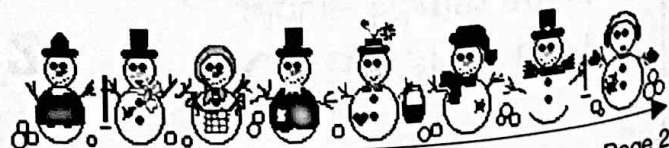
Here is what financial experts say you should consider before signing up for automatic payments:

- ~ Check out the company before giving it access to your account information and make sure it is easy to reach if something goes wrong.
- ~ Keep careful track of expenses to avoid overdraft fees and expensive line-of-credit charges.
- ~ Check statements for errors and report any to the bank immediately. By law, a bank must investigate any dispute. If it cannot figure out within 10 days who is in the wrong, it must restore the money until the dispute is resolved.
- ~ Adjust bill-payment dates if your payday changes or if you change jobs, so that there is always enough money in your account to cover withdrawals.
- ~ Ask for a "switch kit" if you change banks. Often, banks will handle the paperwork to switch automatic payments to your new account. *San Diego Union-Tribune ~ Dec. 6, 2004
(New York Times News Service)*

FREE

Every County offers FREE legal services for seniors under the federal Older Americans Act. Information about the services available in your area can be found by calling your county law librarian and/or district attorneys office.

Find their numbers in the front of the white pages of your telephone book. In the front there is a listing for City Offices, followed by County offices and then State Offices. In the County offices section, you will find a listing for "Libraries" and one of the listings will be for the Law Library. There will also be a District Attorney's Office listing.



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Charlene Byrd

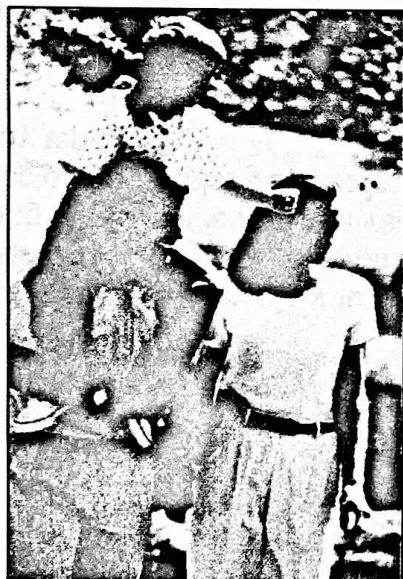
Mobile Homes are at their highest ever!

If you're thinking of selling ... NOW IS THE TIME! I live in the park ... you can call my home: 858-573-2796.

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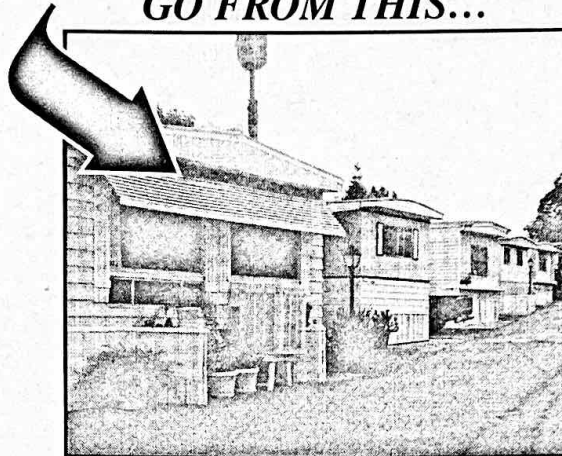
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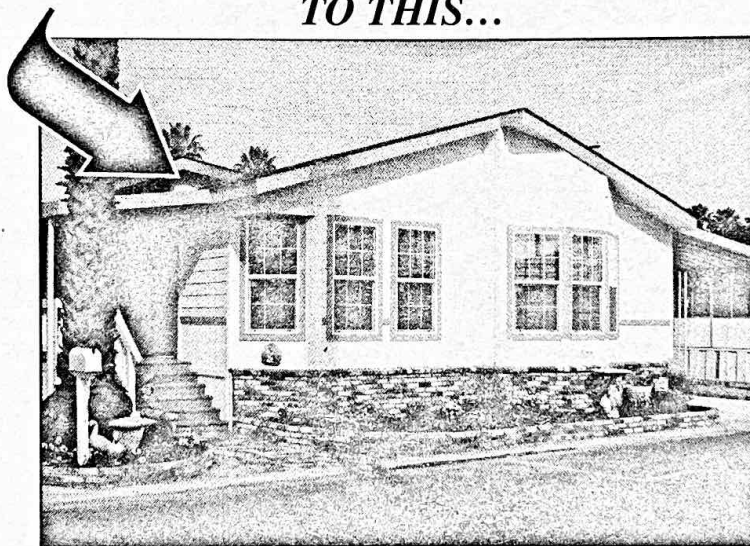
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