

KLMHOA Meeting 11-10-11

President Joe Beatty called the meeting to order at 7:00 PM.
The Pledge of of Allegiance was recited.

TREASURER'S REPORT: Beginning balance: \$524.47
Newsletter ads income: \$125.00 Donation: \$ 10.00
Newsletter expense: \$149.34) BALANCE \$ 510.13

HOUSEKEEPING CONCERNS:

Minutes from 10-13-11 meeting were read, corrected or amended as indicated below, and approved.

Under Old Business, Item 8.a. "9 spaces" was corrected to read "6 spaces" and "Space 154" was added to indicate the location of the additional parking spaces. Also, under Item 8.c. the park managers indicated that they may change speed bumps in the future to help with the issue of speeding vehicles.

Under Old Business, Item 9.b. park managers clarified that for safety reasons, the park has a limit of two (2) residents per bedroom plus one (1), and reserves the right to determine whether or not a home has adequate living space to accommodate the number of residents expecting to live in a home here.

The KLMHOA Minutes Notebook has been added to the library and contains: A list of current Board Members with their phone numbers; the minutes from previous meetings; the agenda for the next meeting; a copy of the Modified Rules of Order for KLMHOA Meetings; a copy of the park's current rules, and in the future, a copy of the KLMHOA By-laws.

Park managers received a couple of complaints about the September meeting minutes – couple of members present at that meeting stated they were misquoted. The managers suggested that names not be included in the minutes in the future. Discussion included the following:

The Secretary, Wendy, indicated that she had not "quoted" anyone but had recorded a summary of comments or topics introduced by various members. She regrets that anyone believed they were misquoted and is willing to make any corrections that need to be made. These can be reported to her or the President in writing, or presented directly at the next meeting of the KLMHOA.

Members present at today's meeting thought it was useful to record the names of those who introduce a topic or make a motion for the purpose of follow up, but agreed that if someone felt uncomfortable with their name being published in the minutes, they should be able to make this known so their name could be left out of the published document.

MOTION: The name of any member who raises a topic or comments on an issue may be published in the minutes UNLESS that member specifically requests their name not be included in the minutes. VOTE: motion carried. No one at this meeting asked that his or her name be withheld.

COMMITTEE REPORT: Emergency Preparedness – Chair, Cheryl Clark. Cheryl has obtained a block captain form whose purpose is to identify residents who may need assistance or a check-in during an emergency or disaster similar to the power outage in September. Joleen was asked to publish a request for volunteers to be block cap-tains in the December and January newsletters and indicate that final selections will be made at the January KLMHOA meeting.

VOLUNTEERS NEEDED: If you are interested, please contact Cheryl Clark or a Board Member. Once the block captain has obtained the information on residents in his or her "block," Cheryl will create a spreadsheet with names, space numbers, and phone numbers. All other information obtained will be available only to the Committee Chair, the block captains, and the current board members.

OLD BUSINESS:

RUMMAGE SALE DISCUSSION: Ellen suggested that a rummage sale could be set up without the need of a committee. Items to be determined include: Date and time of sale: members expressed concerns about possibility of rain in February and are considering a March date.

DECEMBER 2011



**NEXT
MEETING
8 DEC 2012
7:00 PM
in the main
Rec Room**

(CONTINUED ON PAGE 6)



Presents PROPERTY Insurance for:

Kearney Lodge Mobile Home Park

With dependable service you can rest easy knowing that your belongings are protected from a wide range of damages. Our platinum insurance package covers replacement cost for any covered loss, including fire. This ensures you receive a new mobile home if yours is destroyed. Theft and vandalism are also included in your coverage. The liability portion of your property policy covers you for instances in which you are legally obligated to pay for physical injuries to others, along with damages to their property, as well as certain types of non-physical injuries.

Here are some examples of how little it can cost to protect your property and personal possessions!!!

\$80,000 in coverage is only \$25 a mo.	\$100,000 in coverage is only \$32 a mo.
\$90,000 in coverage is only \$29 a mo.	\$110,000 in coverage is only \$35 a mo.

Contact me for a personalized quote!

Jon Meier 858-342-1252 or jmeier@farmersagent.com (license #0H23616)

Farmers Insurance Group

****Rates based on personal needs. Rates based on: 24feet by 44feet, \$100,000 in personal liability, and \$500 deductible. To receive additional savings we offer multi-policy discounts to those who insure their home with auto and/or life insurance with Farmers/Foremost.**



Action Rewards Club

Precision Tune-Up Program

Senior & Manufactured Homeowners

A Precision Tune Up Will

- ✓ Save You Money
- ✓ Lower Your Utility Bills
- ✓ Extend the Life of Your Equipment
- ✓ Improve Your Equipment's Capacity
- ✓ Help Avoid Repairs
- ✓ Eliminate Money Wasting Problems
- ✓ Improve Your Indoor Air Quality
- ✓ Protect Your Manufacturer's Warranty
- ✓ Give You Peace of Mind!

Benefits You Receive

- ✓ Two Tune-Ups per Year
- ✓ Safety Inspection
- ✓ 10% Discount on Repairs
- ✓ Priority Scheduling
- ✓ No Overtime Charges
- ✓ Emergency Service
- ✓ Action Bucks Rewards
- ✓ Agreement is Transferable
- ✓ Monthly Payment Option

Only
\$11
per month



It's Easy to Afford

There are two great ways to purchase this program:

- **One-Time Installment**—A one-time payment of \$264 every two years.
- **Monthly Installment Option**—Automatic deductions of \$11 each month from your credit or debit card. You are guaranteed this low price for 2 years! This agreement will not expire and can be cancelled at any time after 90 days.

Monthly Payments \$11 installments x 24 months = \$264

Discounts available for Multiple Systems & Heating or Cooling unit only

Action Bucks Reward Program

To reward your loyalty, you will receive **\$50 in Action Bucks** for every year you remain an Action Rewards Club member. You can accumulate up to \$500 in Action Bucks that you can use toward the purchase of new equipment, as long as you remain an Action Rewards Club member.

Don't need new equipment? You can use your Action Bucks for a Service Repair*, Air Duct Cleaning, or IAQ Products over \$200.

*Action Bucks cannot be used for the diagnostic portion of your repair.

So what are you waiting for?

Why not join the Action Rewards Club? Not only will you save money off the regular price of a Tune-Up, but you will get all the extra benefits that the Rewards Club offers and save even more with your 10% Discount on Service Repairs and Action Bucks Rewards. The longer you are an Action Rewards Club Member, the more you'll save...it's a no brainer!

Let our professional Service Technician sign you up today or give us a call at (800) 400-4152 and speak to a friendly Customer Service Representative!

Bonus Donation!

Plus, as an added incentive, when you sign up to be a member of the Action Rewards Club, we will make a donation to the American Cancer Society on your behalf. Now you can save money, save time and help save lives too!



(800) 400-4152

www.ActionAC.net

License #509805

MANAGE YOUR HOLIDAY SPENDING

* **SAVE IN ADVANCE.** It is simple to discipline yourself to save a few dollars from each paycheck during the year. Consider joining an interest-paying holiday savings club at your bank or credit union.

* **MOONLIGHT.** To earn extra spending money in time for the holidays, take on a part-time job for a couple months or work overtime. If possible, work a little extra throughout the year, saving most, if not all, for holiday expenses.

* **DRAW NAMES.** If your list of family and friends is long, try this approach to gift giving.

* **CONSIDER ON-LINE OR CATALOG SHOPPING.** Many find that catalog or online shopping helps them stick to a budget since they're not seduced by the million choices available in stores. However, shipping charges will need to be included in your budget. An added advantage is shopping from home and avoiding crowds.

* **ALLOW TIME FOR PLANNING AND COMPARISON SHOPPING.** Keep your budget in mind and shop carefully to get the best selection and price.

* **BORROW WISELY.** Credit cards and loans are frequently used to make up for the lack of holiday cash. Both allow you to repay the amount owed over a period of time, although you pay for this advantage in finance charges. Remember to budget for the credit card and/or loan payments you'll have to make.

* **BUDGET FOR PURCHASES.** Use the holiday budget chart at <http://www.afsaef.org/pdf/ACF5761.pdf> to keep track of who is on your shopping list, how much you have budgeted, gift ideas, and estimated expenses.

* **TAKE ADVANTAGES OF SEASONAL BARGAINS.** Many stores begin their year-end sales during the holiday season. Be alert for bargains, especially if bad weather causes sales to be slow.

Kindle the taper like the steadfast star
Ablaze on evening's forehead o'er the earth,
And add each night a lustre till afar
An eightfold splendor shine above thy hearth.

— Emma Lazarus
"The Feast of Lights"



May love and light
fill your home and
heart at Hanukkah.

— Author Unknown

Happy
Hanukkah!



HOW CREATING A HOLIDAY BUDGET CAN MAKE THIS YOUR BEST HOLIDAY EVER

Here are three tips to help you create a budget that can be just what you need to make this season your best holiday season ever.

Tip # 1– Plan Your Holiday Budget Early. Take a good look at your available finances and develop a budget that lists the amount of money you can comfortably afford to spend on purchasing gifts, decorations, and food supplies. Your list should include people for whom you will purchase gifts, entertainment events for which you will provide food and needed household decorating supplies.

Tip # 2– Keep Your Holiday Plans Simple. Simplify your decorating, food preparation and gift giving activities. Don't go overboard in your entertaining commitments. Be realistic when planning the amounts of foods you need to prepare or the amount of baked goods you need to bake. In addition, start some simple family holiday traditions that can provide memories with little expense. Creating lifelong memories is the important aspect of the holidays, not the amount of money spent.

Tip # 3– Create homemade items to share. When searching for inexpensive gifts to share with family and friends, consider using this year's family photos in collages, calendars or ornaments. Add some holiday paper whites, Christmas cactus or Amaryllis and you can make a festive lasting impression that enhances the meaning and spirit of the season.

Creating a holiday budget can be a great way to develop a focus on the true spirit and meaning of the holiday season. Being frugal can provide an unexpected benefit to enjoying this holiday season. Most of the excess monies are spent right before the holiday. At that time, people begin to impulse buy and purchase items that are extra add-ons to their plans. Staying on track with your planned holiday budget allows you to stay focused on your holiday traditions and the memories you are creating. You will find that this simplified, frugal Christmas experience is less stressful. At the end of the celebration, you will have fewer looming holiday bills and a holiday spirit you can share in the coming New Year.

See: <http://www.stress-management-4-women.com/holidaybudget.html>

Next Meeting 8 DEC 2012 - 7:00 pm

(CONTINUED FROM PAGE 1)

Someone needs to inform park managers in time to publicize event. Someone needs to create, copy, and distribute a park flyer in time for people to prepare their items for sale, and/or attend the event. Those who want to sell items need to let the park managers know if they want to borrow a clubhouse table or set up their own table.

Since there was no agreement on who would do what at this meeting, Wendy suggested that this be the main item to be discussed at the January meeting.

Newsletter ads for homeowners: current policy remains in effect. Homeowners can place a free "ad" for any free item they want to advertise. If a homeowner wants to sell something, the cost for an ad is the same as for any business advertiser, which is posted in the Newsletter. Ellen also reminded everyone that there are a couple of bulletin boards in the park where homeowners can post notices.

Pool concerns: Debris reported at last month's meeting was cleaned the next day. Belief of most members present today was that this was an isolated incident. No one expressed a desire to continue pursuing extended evening hours.

Recreation room in the middle of park: Ellen reported the following – The Rec Room is locked because of a history of vandalism. The only keys given out in the past were for a pool club that is no longer in existence. There are no plans to initiate use of keys because of concerns that there would be no accountability for losing the key or knowing who has used the key and left the room in poor condition. The current procedure for using the Rec Room: Sign up for use of the room at the front office/ Read and sign agreement and leave a \$50 deposit (cash, check); can leave a deposit "on file" if you want to use frequently. Get key from front office or from Mary Jo if office is closed (probably need to make prior arrangement for this). Use the room and clean up after use. Return key to get deposit returned. Unresolved issue centered on the limited hours of the front office, which decreases availability for spontaneous use of the Rec Room. However, no one at this meeting had experienced a problem with this.

Speeding continues to be a park problem. Suggestion was made to write the license number of any speeding vehicles and report it to the park managers. Suggestion was also made to consider installing "troughs" instead of "bumps" to slow people down, as most vehicles seem to slow more for a dip than for the current bumps. No motion was made.

NEW BUSINESS:

Joleen was thanked for publishing the KLM Newsletter. Ellen was thanked for bringing refreshments.

Question was asked regarding how to increase participation in the KLMHOA meetings. No motions or suggestions were made to increase participation.

Clarification was provided for new members that because homeowners lease/rent and do not own their mobile home spaces, the KLMHOA does not have the power of a governing HOA found in condominium communities. This is also the reason that there is no accounting provided to homeowners for how our space rent is spent.

Draft of proposed KLMHOA By-Laws will be brought to the next meeting. Question was asked regarding whether the park would host another "Dumpster Day." One member thought there might be a dumpster located in the park that could be used any time. The President, Joe, will follow up on this with the park managers.

Question was asked regarding whether park managers were ever invited to these meetings. Answer – not recently, though it has been done in the past.

Motion was made and seconded to end the meeting at 8:00 PM.

Respectfully submitted,

Wendy J. Hunter; Secretary, KLMHOA - Space 186

**NEXT
MEETING
8 DEC 2012
7:00 PM
in the main
Rec Room**

KLMHOA Meeting Agenda: 12/08/11

Call to order: 7:00 PM

The Pledge of Allegiance

Treasurer's Report

Housekeeping Concerns

Rules of order reminder—Joe Beatty

Minutes approval process—

Joe Beatty/Wendy Hunter

Minutes approval

Committee Reports

Emergency Preparedness – Cheryl Clark

Old Business:

Increasing KLMHOA participation

Rummage sale

New Business:

KLMHOA By Laws—Joe Beatty

QUOTES

Gifts of time and love are surely the basic ingredients of a truly merry Christmas. — Peg Bracken

One of the most glorious messes in the world is the mess created in the living room on Christmas day. Don't clean it up too quickly. — Andy Rooney

Silent gratitude isn't much use to anyone.

— G. B. Stern

The doctor of the future will give no medication, but will interest his patients in the care of the human frame, diet and in the cause and prevention of disease.

— Thomas A. Edison

Christmas is the season when you buy this year's gifts with next year's money. — Author Unknown

Oh, for the good old days when people would stop Christmas shopping when they ran out of money.

— Author Unknown

In the old days, it was not called the Holiday Season; the Christians called it 'Christmas' and went to church; the Jews called it 'Hanukkah' and went to synagogue; the atheists went to parties and drank. People passing each other on the street would say 'Merry Christmas!' or 'Happy Hanukkah!' or (to the atheists) 'Look out for the wall!'

— Dave Barry,

"Christmas Shopping: A Survivor's Guide"

VOLUNTEERS REQUESTED Emergency Preparedness Block Captains, nominated or volunteers, will be voted upon in the 12 January KLMHOA Meeting.

USEFUL AND/OR FUN WEBSITES

Please verify the reliability of all sites.

http://www.californiagardens.com/Lists/Drought_Tolerant_List.htm

<http://www.faroutflora.com/>

<http://www.sedumphotos.net/main.php>

<http://www.brownielocks.com/christmascaroltrivia.html>

<http://www.theeasygarden.com/>

<http://www.youtips.net/quick-tips.php>

<http://www.easy-kids-recipes.com/play-dough-recipes.html>

<http://www.learn2grow.com/gardeningguides/seasonalgardening/winter/WinterGardeningSoCalStyle.aspx>



HANDYMAN +
Angel Perez--619-244-8168

Good Quality Work
Reliable & Dependable

Builds/Repairs/Paints/Cleans Decks-
Steps (new rugs) Ramps-Skirting
Subflooring/repair soft spots
Power Washing

Kearney Lodge Resident
(Park References Available)



GOD BLESS AMERICA !!!

Charlene Byrd
Century 21 1st Choice
Realtorsbc@aol.com
858-337-5149

There are two types of sellers for your home. Real Estate Agents & Mobile/Manufactured Dealers. 20,000 RE Agents can see and sell. Nothing is free! We all have a fee. Check both the fee and how many can sell your home within their company before you decide.

TOM DOLESKI, D.D.S.

Family Dentistry

858-279-0350

Hazard Village Center
9340C Clairemont Mesa Blvd.
San Diego, CA 92123

10% Senior Discount

**SLOW DOWN!
PAY ATTENTION TO THE
POSTED SPEED LIMIT.
SAFETY
FOR EVERYONE!**

Are You Guaranteed A New 2011 Mobilehome If Your Home Is Destroyed?



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

YES! We offer insurance policies that will replace older homes with new homes! If your home is destroyed under a covered loss, you get a BRAND NEW HOME!

If you have questions about your coverage, or wish 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

CHRISTMAS 2011 – A NEW TRADITION

As the holidays approach, let's make this the year that Americans give the gift of genuine concern for other Americans instead of buying 'stuff' from other countries.

Everyone gets their hair cut. How about gift certificates from your local American hair salon or barber?

Gym membership: It's appropriate for all ages who are thinking about some health improvement.

Car detailing: Small, American owned detail shops and car washes would love to sell a gift certificate or a book of gift certificates.

Thinking big? Perhaps a grateful gift receiver would like his driveway sealed, or lawn mowed for the summer, or driveway plowed all winter, or games at the local golf course.

Owner-run restaurants: most offer gift certificates, even for a half dozen breakfasts at the local breakfast joint.

Vehicle owners: How many people couldn't use an oil change for their car, truck or motorcycle?

Mom: Mom would LOVE the services of a local cleaning lady for a day.

Computer-owner: A tune-up - find someone who is struggling to get a repair business up and running.

More personal? Local crafts people spin their own wool and knit them into scarves, make jewelry, and pottery, and beautiful wooden boxes and toys, etc.

Plan your holiday outings at local, owner operated restaurants and leave your server a nice tip. Or, how about going out to see a play or ballet at your hometown theatre? Musicians need love too, so find a venue showcasing local bands.

If you have big bucks to burn, leave the mailman, trash guy or babysitter a nice BIG tip.

Christmas is now about caring about US, encouraging American small businesses to keep plugging away to follow their dreams, which also shows that we care about our communities. This is a revolution of caring about each other and isn't that what Christmas is about?



May the spirit of Christmas bring you peace
The gladness of Christmas give you hope,
The warmth of Christmas grant you love.

— Author Unknown

A POLITICALLY CORRECT JOKE

As it's no longer politically correct, to direct a joke at any racial or ethnic minority, try this one:

An Englishman, a Scotsman, an Irishman, a Welshman, a Gurkha, a Latvian, a Turk, a Kiwi, an Aussie, a German, a Yank, an Egyptian, a Japanese, a Mexican, a Spaniard, a Russian, a Pole, a Lithuanian, a Jordanian, a Swede, a Finn, an Israeli, a Romanian, a Bulgarian, a Serb, a Swiss, a Greek, a Singaporean, a Libyan, an Italian, a Norwegian, an Argentinean, a Muslim, a Hindu, a Buddhist, and an African went to a night club.

The bouncer said, "Sorry, I can't let you in without a Thai."



A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	
3	25	24	17	23	11	15	26	20	8	21	10	2	9	5	13	6	19	4	7	14	16	12	18	22	1	
O N E					K I N D					W O R D					C A N					W A R M						
5	9	23			21	20	9	17		12	5	19	17		24	3	9			12	3	19	2			
T H R E E					W I N T E R					M O N T H S																
7	26	19	23	23		12	20	9	7	23	19				2	5	9	7	26	4						
J A P A N E S E										P R O V E R B																
8	3	13	3		9	23	4	23		13	19	5	16	23	19	25										

DECEMBER 2011



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Winter is the season in which people try to keep the house as warm as it was in the summer, when they complained about the heat. — Author Unknown				1	2 7 pm Bingo	3
4	Next Meeting 8 DEC 2012 7:00 pm		7	8 9 am Quilters 7 pm KLMHOA Meeting	9 7 pm Bingo	10
11	12	13	14	15 9 am Quilters	16 7 pm Bingo	17
18	19	20  HANUKKAH BEGINS	21 WINTER SOLSTICE	22 9 am Quilters	23 7 pm Bingo	24
25 CHRISTMAS DAY 	26  Christmas Holiday Observed	27	28	29	30	31 * * * NEW YEAR'S EVE

In seed time learn, in harvest teach, in winter enjoy. — William Blake

MAGNETIC PAINT — Why not paint a strip in your child's room or play-room and add several homemade magnet sets to the strips. There could be Word Art, a Barn and Animals, Trucks and Cars for Racing, Dolls, Cartoon and Book Characters — the possibilities are endless. With a small can of paint, you could transform a room for just a couple dollars.

See: <http://www.budget101.com/craft-week/my-o-magnet-fun-2168.html#ixzz1ZHode8i>



Every year at just this time,
In cold and dark December,
Families around the world
All gather to remember,
With presents and with parties,
With feasting and with fun,
Customs and traditions
or people old and young.

— Helen H. Moore

3 - D ORNAMENTS

MATERIALS: Paper - white or different colors
Old Christmas cards could be used

Scissors Glue Thread or fine Ribbon
Decorations such as glitter or sequins (optional)

INSTRUCTIONS: Fold the piece in half. On one side of the fold draw half of your chosen shape Santa, Bell, etc. - any symmetrical object.) Trace the pattern onto the other half of the paper keeping the design is perfectly symmetrical (or cut along the first line while the paper is still folded.)

Repeat this process so that you have at least three (3) identical shapes. Color or decorate the design. Glue the shapes back to back. Attach thread or ribbon at top of ornament for hanging.

HANDMADE NATIVITY SCENE

http://www.activityvillage.co.uk/handmade_nativity_scene.htm

Additional figures and much more at:
http://www.activityvillage.co.uk/christmas_crafts.htm

