



November
2011

Remember
Our
Veterans!



KLMHOA Meeting: 10-13-11

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

TREASURER'S REPORT: Beginning balance: \$484.47; Newsletter ads income: \$210.00;

Newsletter expense: (-\$150.00) Business entity* expense: (-\$20.00) BALANCE \$524.47

*In attempting to change the name of the HOA president on the bank account, it was learned that the KLMHOA Business Entity designation had expired with the State of California. The bank suspended the HOA bank account until paying the \$20 fee reinstated this designation.

HOUSEKEEPING CONCERNS:

Minutes from 9-15-11 meeting were read and approved. The secretary, Wendy Hunter, will ask the Newsletter editor, Joleen Gonser, to publish meeting minutes monthly, along with the next month's agenda so everyone in the park has the opportunity to read what is happening at KLMHOA meetings. *(See page 9)*

A KLMHOA Minutes Notebook has been added to the library that contains the minutes from previous meetings. A copy of the park's current rules will also be kept in this notebook, and a copy of the KLMHOA By-laws will be found or created and be kept in the notebook as well.

The secretary, Wendy Hunter, will ask the current managers if they have a copy of the KLMHOA By-laws. If not, she will check the GSMOL website to download a generic version for modification and/or approval at the next KLMHOA meeting.

Ellen moved that the attached modified rules of order be approved for use at these meetings. A copy of these rules will be

(1) kept in the Minutes Notebook and

(2) printed on the back of the meeting agenda for each meeting.

COMMITTEE REPORT: Emergency Preparedness—Chair, Cheryl Clark.

Cheryl reported she would have a form for block captains at the next meeting.

OLD BUSINESS:

Open Board Position: Bonnie Ellert nominated Jonathan Moreno for Vice President; Ellen Conrad seconded. He has been in the park for six months. Unanimous vote in favor.

Security concerns—President, Joe Beatty, spoke with the park managers and reported the following:

No solicitors are allowed in the park, so never let anyone into your home. Homeowners should not be fooled by someone calling or coming to the door claiming to be performing an inspection.

If there is a legitimate inspection in the park, managers will notify homeowners prior to the inspection.

The security guard's hours are 9:00 pm to 5:00 am. Cheryl Clark suggested that a reminder about these security concerns be included in the newsletter.

Bonnie Ellert asked to amend the suggestion from last month's meeting about notifying both the park managers and park owner when there is a concern. General discussion indicated members present thought it would be best to report to the managers first, give them an opportunity to manage the problem, and only report to the owner if there is no follow up or solution within a reasonable time period.

Field trips—Henry Vollenweider reported that he is trying to get discounts, free if possible, for seniors to go to local attractions like Sea World. Linda reported that anyone pushing someone in a wheelchair can get into Sea World for free, after the person in the wheelchair has paid for admission.

Shoppers for homebound residents—not discussed

Rummage sale: Park managers have agreed to advertise on Craig's List online, and pay for an ad in a local newspaper. There was brief discussion about various papers:

Pennysaver—some members thought few people read this

Tribune—no comments made

Military Press—some were unaware of this newspaper

Reader—some thought this was well read

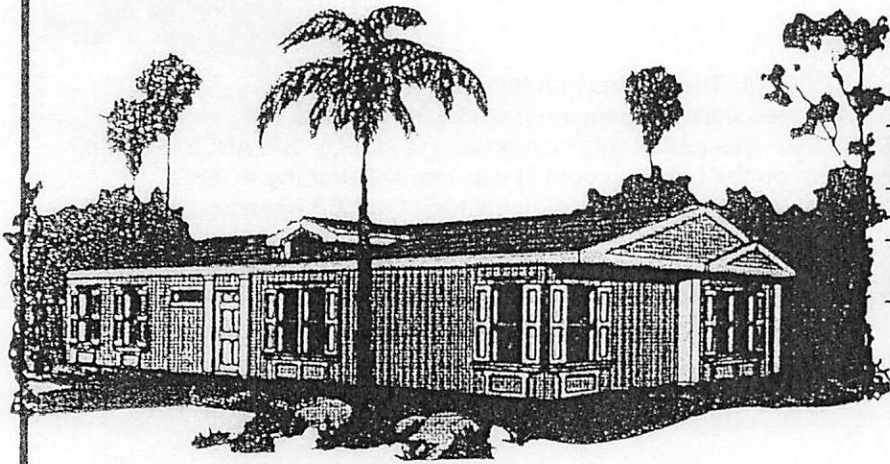
Park does not want to charge homeowners to set up a table. Suggestion was made to charge \$2 that would go into the HOA account to provide activities or services for homeowners. Another suggestion was to set up an HOA table. Homeowners who don't want to sell anything themselves can donate items to this table and proceeds from these items would go into the HOA account. Members agreed that there was not enough time left this year to have a sale, and suggested that the next sale happen in the spring next year, maybe March. This will be put on the agenda for further discussion in January 2012.

(CONTINUED ON PAGE 4)

**DAYLIGHT
SAVING
TIME ENDS
NOV 6!**

**NEXT MEETING
NOV 10
7:00 PM
in the main
Rec Room**

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

QUOTES

- You cannot legislate the poor into prosperity, by legislating the wealthy out of prosperity.
- A government which robs Peter to pay Paul can always depend on the support of Paul.
– George Bernard Shaw
- A government big enough to give you everything you want, is strong enough to take everything you have. – Thomas Jefferson
- You cannot multiply wealth by dividing it.

Kearney Lodge

Mobile Home Owners Association

President: Joe Beatty 619-212-6495
 Vice President: Jonathan Moreno 858-565-4523
 Treasurer: Nadine Mein 858-277-8645
 Secretary: Wendy Hunter 858-571-0391
 Medical Equipment Loans 858-277-8645
 Pancake Breakfast Organizers – **VACANT**
COULD YOU VOLUNTEER?
 Editor: Joleen J. Gonser 858-279-6088
 gonser.joleenj@gmail.com

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.

Opinions expressed in "Letters to the Editor" **do not necessarily represent** the views of the editorial staff,

but are printed to encourage comments and discussion among resident homeowners.

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 **15th** of each month.

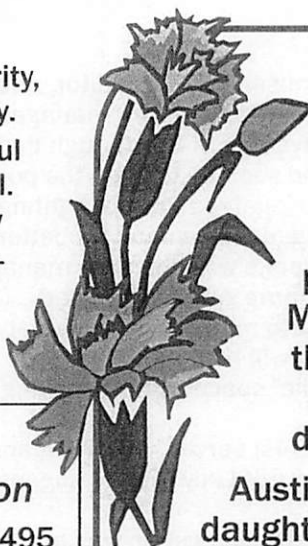
Advertisements of products or services herein **do not imply endorsement** of any products or services.

The KLMHOA is NOT responsible for your use or purchase of them.

PRICES FOR NEWSLETTER ADS

Business Card-size = \$8....Quarter Page = \$12
 One-half Page = \$20.....Full Page = \$35

Kearney Lodge Office 858-277-6060



IN MEMORY OF AUSTIN "SMOKEY" STOVER 1924 - 2011

Austin was a resident of the park since 1985. He married Marceline Thomas in 2006 and they continued to live here. He was retired Navy, loved their dog Sophie, and playing Bingo.

Austin is survived by Marcie, two daughters, a granddaughter, a great granddaughter, and two sisters who all live in Maine; and also by two stepsons who live Kearney Lodge.

Memorial services were held at Miramar Cemetery where Austin "Smokey" Stover was buried with full military honors.

Thanksgiving Word Search – Answer Page 7

S	I	G	N	I	T	A	E	R	E	V	O	P	G	X
P	I	L	G	R	I	M	S	T	E	E	N	U	A	S
R	E	B	M	E	V	O	N	I	A	X	T	M	T	Y
Y	O	Y	A	N	E	A	B	U	O	U	N	P	H	T
A	P	L	Y	M	O	U	T	H	R	O	C	K	E	I
D	F	I	F	U	L	U	S	T	H	A	R	I	R	V
I	E	M	L	S	M	T	E	W	U	A	S	N	I	B
L	C	A	O	N	E	L	V	E	B	R	R	P	N	O
O	A	F	W	T	E	D	R	W	I	T	K	I	G	U
H	H	A	E	T	E	T	A	R	B	E	L	E	C	N
F	O	U	R	T	H	T	H	U	R	S	D	A	Y	T
H	A	N	K	S	G	G	N	I	F	F	U	T	S	I
G	N	I	V	I	G	S	K	N	A	H	T	I	V	F
D	I	N	N	E	R	D	N	E	K	E	E	W	I	U
N	G	F	E	I	N	D	I	A	N	S	A	S	T	L

WORDS FOR THANKSGIVING WORD SEARCH

AUTUMN	BOUNTFUL	CELEBRATE
DINNER	FAMILY	FOURTH THURSDAY
GATHERING	HARVEST	HOLIDAY
INDIANS	MAYFLOWER	NOVEMBER
OVEREATING	PILGRIMS	PLYMOUTH ROCK
PUMPKIN PIE	STUFFING	THANKSGIVING
TURKEY	WEEKEND	

(CONTINUED FROM PAGE 1)

Homeowner Newsletter ads—tabled in the absence of the editor, Joleen Gonser.

Pool concerns—President Joe Beatty spoke with the park managers and reported the following: Temperature of the pool was raised to an average of 80° though there is no thermometer being left in the pool. Park managers indicated inadequate lighting and security to keep the pool open at night. A suggestion was made to continue to ask for extended hours if there are no legal reasons for lighting. No motion was made. Henry Vollenweider reported debris on the bottom of the pool, suggesting a need for better cleaning. No motion was made.

Parking concerns—President Joe Beatty spoke with the park managers and reported the following: (1) Nine (9) new parking spaces will be added to an empty home space in the park. (2) Park managers reported they will not enforce parking rules as long as there is an attempt to maintain street safety. However;

If you park overnight on a park street, you will be ticketed.

If you park more than 96 hours in a "public" space without moving your car, it will be considered "abandoned" and will be towed.

Guest spaces are considered "first come, first served" which means homeowners are allowed to use them. The secretary, Wendy Hunter, reminded members of Lucy Ritter's suggestions for everyone to be neighborly with regard to parking safely and courteously

Concerns about speeding were raised, and a suggestion was made to have the Newsletter editor publish speed reminders. (See PAGE 9) There was also a suggestion to post "Children at Play" signs, but no motions were made.

Renting rules—President Joe Beatty spoke with the park managers and reported the following: (1) Park rules allow homeowners to rent a room in their homes to others, but do not allow renting their entire home to others. (2) Park managers are following up with reports about homes that are renting to too many people. Cheryl Clark reported that federal rules allow up to two (2) people per bedroom plus two (2) people in a living room space.

NEW BUSINESS:

Recreation room in the middle of park: Henry Vollenweider asked whether this could be opened during the day for homeowner use.

The room was apparently locked because of vandalism when it was left open.

Homeowners used to be provided a key but these keys no longer work.

Current use is possible if you pay a \$50 deposit at the office, which you get back after you leave the room in good condition.

Ellen Conrad volunteered to talk to the park managers to find out if there is a way to make use of this room more convenient for homeowners.

She will report results at next meeting.

Meeting refreshments—everyone seemed to agree that last month's refreshments were appreciated. Wendy Hunter moved that \$10 be provided to any volunteer willing to bring refreshments to future meetings. Unanimous vote in favor. Ellen Conrad volunteered to bring refreshments, and will submit receipts to the treasurer for reimbursement. Motion was made and seconded to end the meeting at 8 PM.

Respectfully submitted,

Wendy J. Hunter, Secretary, KLMHOA, Space 186

QUOTES

When half of the people get the idea that they do not have to work, because the other half is going to take care of them, and when the other half gets the idea that it does no good to work, because somebody else is going to get what they work for, that is the beginning of the end of any nation!

I contend that for a nation to try to tax itself into prosperity is like a man standing in a bucket and trying to lift himself up by the handle.

— Winston Churchill

The government cannot give to anybody anything that the government does not first take from somebody else.

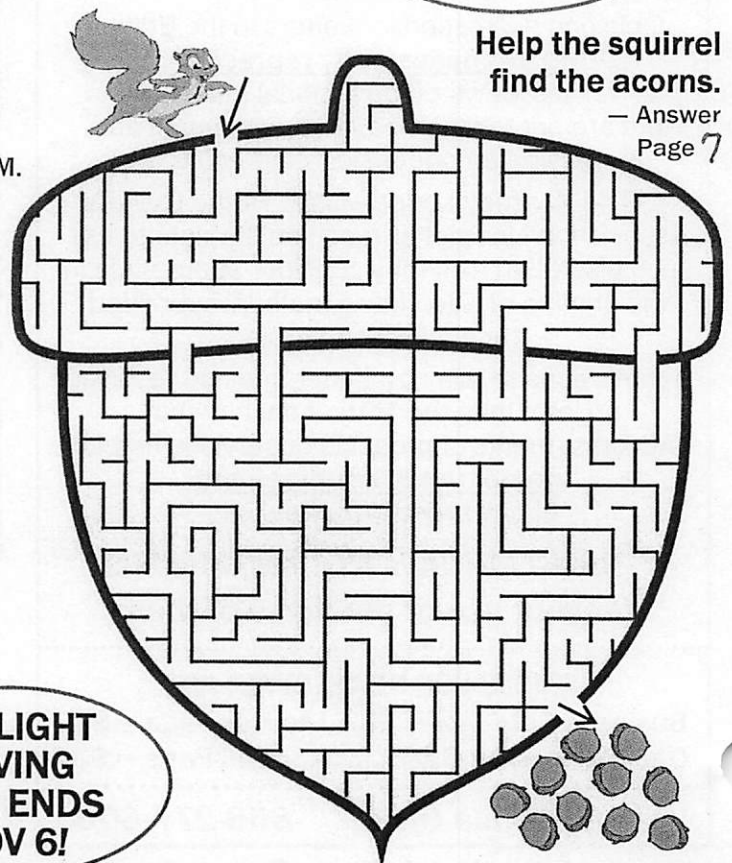
Talk is cheap...except when Congress does it.

— Anonymous

Next Meeting
NOV 10
7:00 pm

Help the squirrel find the acorns.

— Answer
Page 7



**DAYLIGHT
SAVING
TIME ENDS
NOV 6!**

TO THINK ABOUT

NOT ALL THIEVES ARE STUPID

GPS – A POSSIBLE SCENARIO

“Your car is broken into while you are at a football game. The car is parked on the green adjacent to the football stadium, - especially allotted to football fans. Things stolen from the car include a garage door remote control, some money, and a GPS which was prominently mounted on the dashboard.

When you arrive home, you find that the house has been ransacked and nearly everything worth anything has been stolen. The thieves used the GPS to guide them to the house. The thieves used the garage remote control to open the garage door and gain entry into your house. They knew that you were at the football game and they knew what time the game was scheduled to finish, so they knew how much time they had to clean out the house. They brought a truck to empty your house of its contents.”

Lesson: DO NOT put your home address in your GPS. Put a nearby address (such as a store or gas station) so you can still find your way home if you need to, but no one else will know where you live if your GPS is stolen.

MOBILE PHONES

If your cell phone is stolen, the thief could look up “Home, Honey, Hubby, Sweetheart, Dad, Mom, etc.”; then call or text that number pretending to be you and request many sorts of sensitive/private information for his or her use, such as your PIN numbers.

Lesson: DO NOT disclose the relationship between you and the people in your contact list.

CONFIRM A TEXT BY CALLING BACK

When a text is from a friend or family member to meet them somewhere, be sure to call back (not text) to confirm that the message came from them. If you cannot reach them, be very careful about going to places to meet ‘family and friends’ who text you.

QUOTE

Foreign aid might be defined as a transfer of money from poor people in rich countries to rich people in poor countries. — Douglas Casey,

Next
Meeting
NOV 10
7:00 pm

FOR LEXIPHILES (word lovers)

- You can tune a piano, but you can't tuna fish.
- I wondered why the baseball was getting bigger — then it hit me.
- To write with a broken pencil is pointless.
- A thief who stole a calendar got twelve months.
- When the smog lifts in Los Angeles, U.C.L.A.
- The professor discovered that her theory of earthquakes was on shaky ground.
- The batteries were given out free of charge.
- You are stuck with your debt if you can't budge it.
- Local Area Network in Australia: The LAN down under.
- A boiled egg is hard to beat.
- If you take a laptop computer for a run you could jog your memory.
- A bicycle can't stand alone it is two tired.
- In a democracy, it's your vote that counts; in feudalism, it's your Count that votes.
- He had a photographic memory which was never developed.
- Those who get too big for their britches will be exposed in the end.
- Acupuncture: a jab well done.

QUOTE: The future belongs to those who believe in the beauty of their dreams.
— Eleanor Roosevelt

DOGGIE BISCUIT DELUXE

2 cups whole wheat flour
1 tsp bone meal 1/4 cup cornmeal
2 tbsp corn oil or soy oil
1/2 cup soy flour 1/4 cup molasses
1/2 cup sunflower or pumpkin seeds
Garlic 1 tsp iodized salt
1 large egg mixed with 1/4 cup milk

Mix all dry ingredients in a large bowl. Add oil, molasses, garlic, and all but 1 tablespoon of the egg-milk mixture. Knead a few minutes to make a firm dough, adding more milk if needed. Let dough rest 1/2 hour or more. Roll out to 1/2 inch. Brush with remaining egg-milk mixture and cut with doggie biscuit shaped cookie cutter. Bake on greased cookie sheets at 350F 30-35 minutes. To make harder biscuits, turn off oven after baking, open door slightly and leave in the oven overnight.

DAYLIGHT SAVING TIME ENDS November 6th!



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!!!

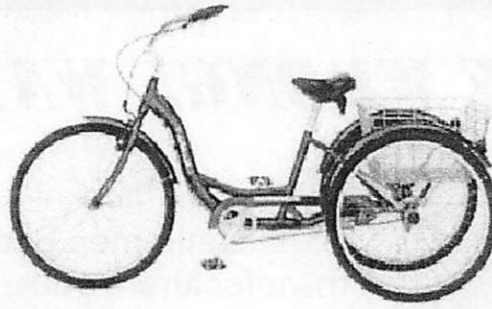
\$80,000 in coverage is only \$25 a mo.	\$100,000 in coverage is only \$32 a mo.
\$90,000 in coverage is only \$29 a mo.	\$110,000 in coverage is only \$35 a mo.

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.**

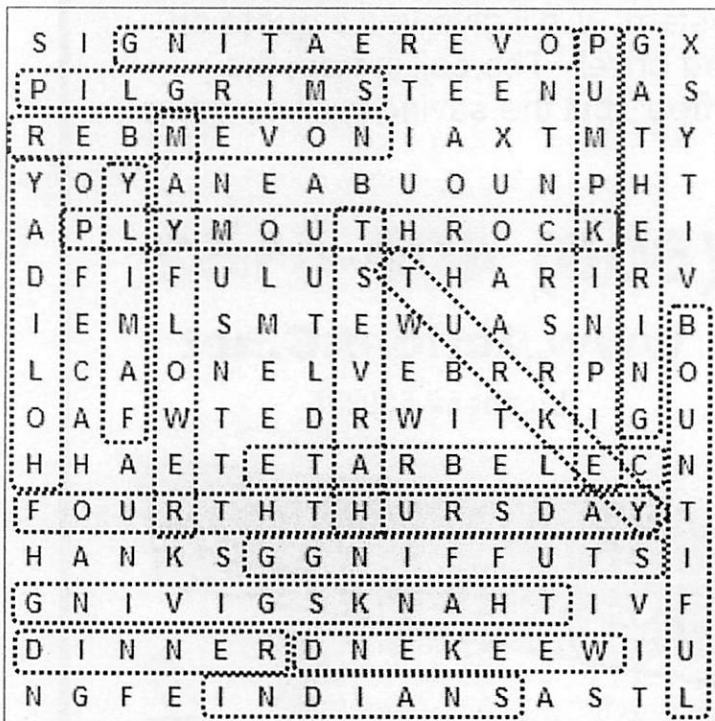


SCHWINN MERIDIAN ADULT 26-INCH 3-WHEEL BIKE (ASSEMBLED) USED ONCE - \$275.00 FIRM

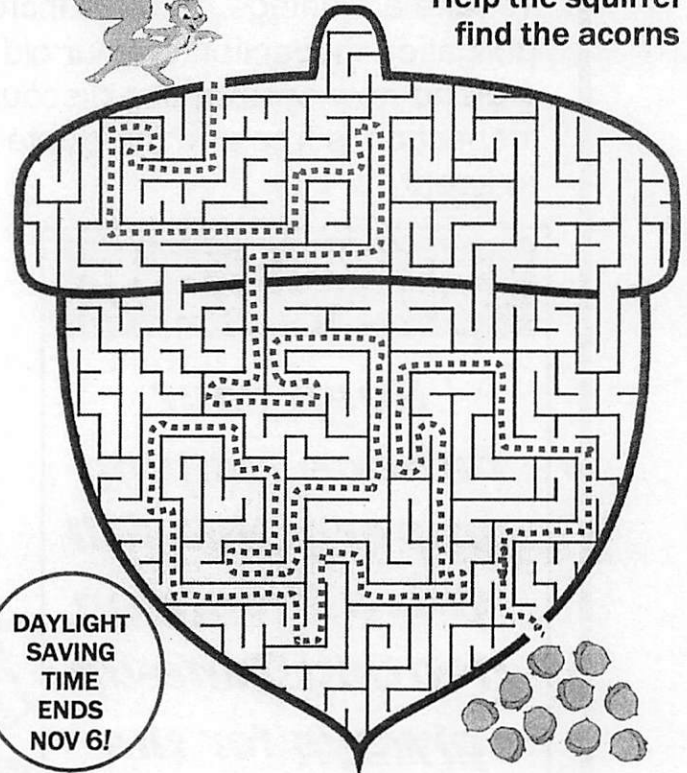
Now you can comfortably enjoy rides around the park, town, the beach, or on a bike path with a Schwinn meridian tricycle that includes a convenient rear folding basket in which you can safely store your groceries or whatever you may need for an outdoor adventure. Sells for \$315.00 on Amazon (unassembled).

CALL (858) 279-8087 – LEAVE MESSAGE

Thanksgiving Word Search



Help the squirrel
find the acorns



DAYLIGHT
SAVING
TIME
ENDS
NOV 6!



When life gives you a hundred reasons to cry,
show life that you have a thousand reasons to smile.

WE WERE WRONG! WAY WRONG!



If you remember, it never really got that hot this summer. Because of that, our manufacturers guessed how many heating and air conditioning systems to build long before they were needed.

And this year, they guessed wrong! So what does that mean for you?

*Our manufacturers have an **OVERSTOCK** of air conditioning and heating equipment. Simply put...the **OVERSTOCK** means reduced prices!*

Since we are playing catch up from the mild summer, this creates a super opportunity for you! You can take advantage of it by calling us for huge savings on a comfortable and quiet brand new system that's guaranteed to save you money!

To take advantage of these incredible savings call us for a free, no obligation inspection of your old system. We'll give you a quote on a brand new system at a discounted price! The call is free, the inspection is free and the quote is free...but the savings will be yours to keep!

Remember!!

***Keep your
furnace running
properly this fall
with a Precision
Heating Tune-up
always for the
low price of \$79!***

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License# 509805



**Quality Service in Your
Neighborhood Since 1975**



KLMHOA Meeting Agenda for 11/10/11

Call to order: 7:00 PM

The Pledge of Allegiance

Treasurer's Report

Housekeeping Concerns

1. Minutes approval

2. _____

Committee Reports

1. Emergency Preparedness — Cheryl Clark

Old Business:

1. Shoppers for homebound residents

—Henry Vollenweider

2. Homeowner Newsletter ads — Joleen Gonser

3. Pool concerns — any motions to be made from last month's discussion

4. Speeding concerns — any motions to be made from last month's discussion

5. Recreation room — Ellen Conrad

New Business:

1. _____

2. _____

3. _____

4. _____

Adjourn: 8:00 PM

.....
QUOTE: No one can make you feel inferior without your consent. — Eleanor Roosevelt

USEFUL AND/OR FUN WEBSITES

Please verify the reliability of all sites.

NEED TO FIND A PERSON FROM A PHONE NUMBER?

http://www.whitepages.com/reverse_phone?site_id=10592

<http://www.sdvvetparade.org/>

<https://www.21stmortgage.com/web/21stSite.nsf/doddFrank?OpenForm>

<http://birdsandbloomsblog.com/sites-we-love/>

<http://www.ikeahackers.net/>

<http://www.rd.com/money/74-car-care-tips-to-keep-your-automobile-in-topnotch-condition/?obref=obnetwork>

<http://thumbpress.com/>

<http://itthing.com/25-how-to-sites-to-teach-you-anything-imagineable>

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

<http://www.designsponge.com/2011/09/diy-project-recycled-pallet-vertical-garden.html>

<http://www.freshhomeideas.com/diy-projects/craft-projects>

SLOW DOWN!

It won't hurt to even drive *UNDER* the posted speed limit in the park!

There children at play and many other people walking.

SAFETY

IS EVERYONE'S BUSINESS!

TOM DOLESKI, D.D.S.

Family Dentistry

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

10% Senior Discount



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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.



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)

November 2011

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Next Meeting NOV 10 7:00 pm		1	2	3 9 am Quilters	4 7 pm Bingo	5
6 DAYLIGHT SAVING TIME ENDS	7 An optimist is a person who starts a new diet on Thanksgiving Day. — Irv Kupcinet	8	9	10 9 am Quilters 7 pm KLMHOA Meeting	11 VETERAN'S DAY 7 pm Bingo	12
13	14	15	16	17 9 am Quilters	18 7 pm Bingo	19
20	21 Thanksgiving, after all, is a word of action. — W. J. Cameron —	22	23 	24 THANKSGIVING DAY	25 7 pm Bingo	26
27	28	29	30	31 On Thanksgiving Day, all over America, families sit down to dinner at the same moment halftime. — Author Unknown —		

WE THANK THEE

For flowers that bloom about our feet;
For tender grass, so fresh, so sweet;
For song of bird, and hum of bee;
For all things fair we hear or see,
Father in heaven, we thank Thee.

For blue of stream and blue of sky;
For pleasant shade of branches high;
For fragrant air and cooling breeze;
For beauty of the blooming trees,
Father in heaven, we thank Thee.

— Ralph Waldo Emerson



SALT PLAY DOUGH:

2 c Cornstarch

4 c Baking soda

2 ½ c Cold water

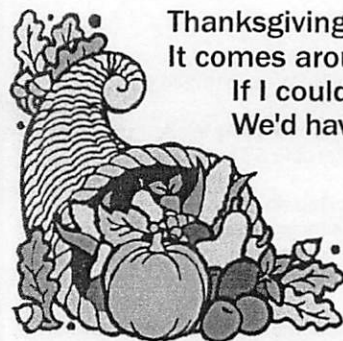
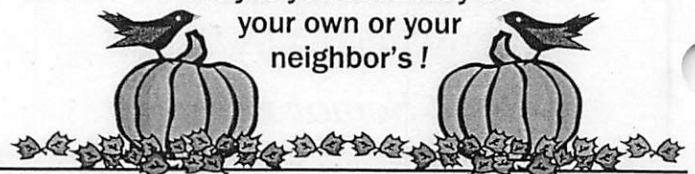
Measure the cornstarch and baking soda into a pot. Mix and add 2 ½ cups of cold water. Place on medium heat. Stir for about 5 minutes, until the mixture thickens. Remove from the heat.

Cover the pot with a wet paper towel. When cool, knead for about 5 minutes, working on a surface covered with waxed paper. Allow objects to air-dry before painting.

AN IDEA

Throw out the myth that you cannot find products you use every day made right here —
IN THE UNITED STATES.

A challenge for you is to start reading the labels when you shop for everyday things and see what you can find that is made in the USA — the job you save may be your own or your neighbor's!



Thanksgiving Day will soon be here.
It comes around but once a year.
If I could only have my way,
We'd have Thanksgiving every day.
— Anonymous

Thanksgiving was never
meant to be shut up
in a single day.
— Robert Caspar Lintner

What one person receives without working for . . .
another person must work for without receiving.