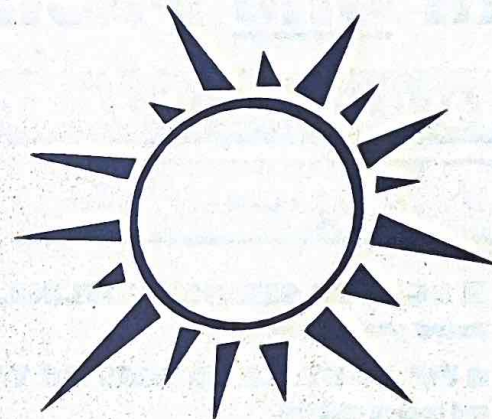


August 2005



Kearney Lodge Newsletter

6460 Convoy Court
San Diego, CA 92117



“I’m Not Covered For That?”

***Sewer Back Up* coverage is excluded in every policy!**

When this occurs, it affects every drain in your house.

The dangerous part is sewer can not be turned off.

For this disaster to stop the line must be cleared,
and, if left unattended the damage to flooring,
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We include sewer back up coverage by putting it back into the policy!
If you would like to upgrade your policy, please contact Steve Rolf, Monday-Friday, 9am-5pm.

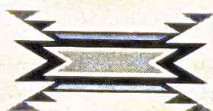
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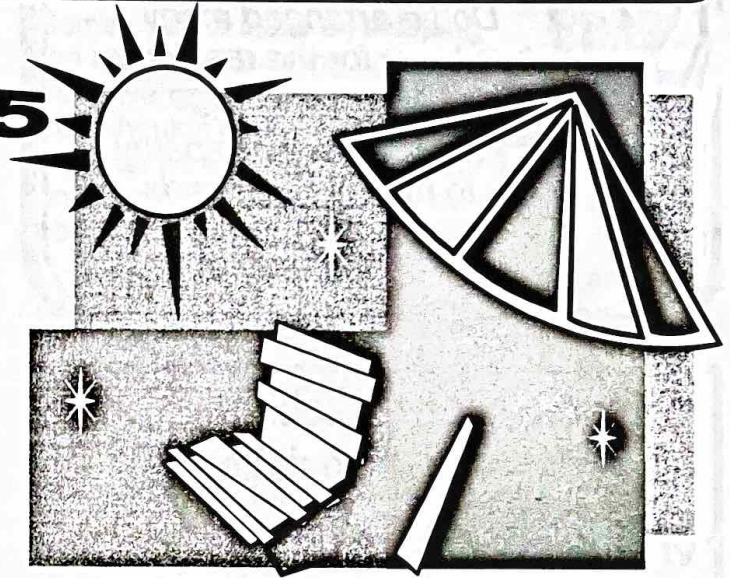
or visit our website at

www.mountainsidefinancial.com



Kearney Lodge Mobile Home Owners Association

August 2005



PENDING BILLS PERTAINING TO MANUFACTURED HOMES

The California legislature will be in summer recess and will not conduct bill hearings or votes from July 15 through August 14, 2005. Hearings will resume for the final month of the session on Monday, August 15, 2005. This session will be over on Friday, September 9th, and then the Governor will have 30 days thereafter to sign bills into law, veto them, or to let them become law without his signature.

Please send your cards and letters, and make your phone calls today, urging your own legislators and the Governor to support all of these important bills.

AB 197 by Tom Umberg;
Right of First Refusal to Purchase Park

AB 396 by Sally Lieber;
Clarifying Compensation upon Park Closure

AB 791 by Sally Lieber; Confirming Tenant Rights apply to Mobilehome owners

AB 1469 by Gloria Negrete McLeod;
requiring park manager licensing/certification

SB 40 by Senator Joe Dunn;
on Court-appointed Receivers to correct health violations

SB 106 by Senator Joe Dunn;
to continue the park inspection program

SB 237 by Senator Carole Migden; prohibiting park right to purchase mobilehomes

VALUABLE PARKING INFORMATION FOR KEARNEY LODGE RESIDENTS

One of the retired, long-time residents of Kearney Lodge learned this costly lesson in June, and herein shares the information for your benefit.

The following is valuable information regarding parking in the fire lanes (streets) here in our manufactured home park.

The Rules and Regulation state "street parking is allowed only to load and unload, provided the street is not blocked. No vehicle may be parked overnight on the street."

The only way our loading and unloading is honored by Rancho Del Oro Towing Co. is that **THE CAR TRUNK LID MUST BE LEFT OPEN ALL THE WAY or A CAR DOOR LEFT FULLY OPEN.** The fact that the car and unlocked trunk contained clothing, bedding and food did not indicate to the truck driver this was a load/unload situation.

CORRECTION!

The **Next** Meeting of the Kearney Lodge Mobile Home Owners' Association is on Thursday, **SEPTEMBER 1, 2005** at 7:00 pm in the *Main Rec. Room*

IN MEMORIAM

Dottie Card, a longtime resident,
died July 2, 2005.

*Dottie arranged many
bus tours for the residents
of Kearney Lodge.*

*Our sincere sympathy
to the family, friends
and neighbors
who loved and miss her.*



Kearney Lodge Mobile Home Owners Association

President: Bob Gomperts

VP: VACANT – consider volunteering

Treasurer: Nadine Mein 277-8645

Acting Secretary: Joleen J. Gonser 279-6088

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
any products or services.**

***The KLMHOA is NOT
responsible
for your use of them.***

KLMHOA FOOD PROGRAM

The KLMHOA Food Program helps residents in need with a meal or two. The program relies on your contributions of non-perishable food items and/or financial donations. Recipients are confidential.

THE LUNCH BUNCH

For the summer, the LB will not meet. For more information, call Myrna Wilhelm at 292-1150.

USE 2-1-1 INSTEAD OF 9-1-1...

...For information about the community, health and disaster services. This service became available to San Diego county residents on June 30, 2005. It is available 24/7 from all land lines in the county.

Cell phone service will be available in a few months; for now, cell phone users may call 1-858-300-1211

For more information about this new service, go online to **www.211sandiego.org**

JUST TO LET YOU KNOW...

Louise and I are awaiting the installation of our new manufactured home on a part of our daughter's property. The countryside is beautiful and green. The home site has trees nearby and a pond is may be created. We will have our own road and mailbox when all is complete.

Thank you all very much for your kind expressions of farewell. The beautiful plaque will be only one reminder of our many years in Kearney Lodge and the many friends we have there.

We will be in more contact when these many details of setting up the home are complete.

Fred and Louise Seda

DO YOUR MEALS MEASURE UP?

Calculating the total nutritional and caloric content of each component of your meals can help you balance your diet and count calories.

Learn the nutritional value of your family's favorite foods at

<http://www.realage.com/racafe/foodeval.aspx>



AUGUST is the eighth month of the year in the Gregorian Calendar and one of seven Gregorian months with the length of 31 days.

August was named in honor of Augustus Caesar. The month reputedly has 31 days because Augustus wanted as many days as Julius Caesar's July. Augustus placed the month where it is because that's when Cleopatra died. Before Augustus renamed August, it was called *Sextilis* in Latin, since it was the sixth month in the Roman calendar which started in March.

GET CASH FOR TRASH

Don't just toss out that old cell phone. There are a number of Web site willing to pay, in cash, or give you goods for your old mobile phones. The prices will vary according to the features on each phone and how much that phone is in demand. Most working phones are worth between \$2 and \$20, but some recent models may be worth more.

For more information, check online here:

www.cellforcash.com

www.PhoneFund.com

www.ripmobile.com

www.OldCellPhone.com

www.RingToneJukeBox.com

QUOTES

What a mistake to suppose that the passions are strongest in youth! The passions are not stronger, but the control over them is weaker! They are more easily excited, they are more violent and apparent; but they have less energy, less durability, less intense and concentrated power than in the maturer life.

~ *Edward Bulwer-Lytton (1803 - 1873)*

Tact is the knack of making a point without making an enemy.

~ *Howard W. Newton*

Even if you're on the right track, you'll get run over if you just sit there.

~ *Will Rogers (1879-1935)*

Don't walk behind me; I may not lead. Don't walk in front of me; I may not follow. Just walk beside me and be my friend.

~ *Albert Camus*

BASIC ROAD SENSE FOR CYCLISTS

As well as the Highway Rules for Cyclists about which you need to be aware, there are some basic common sense considerations to make when you're cycling on the road.

Some cyclists insist on skipping red lights and jumping on and off the pavement to get past traffic. You shouldn't get into the habit of either as accidents can occur and it might not necessarily be you that gets hurt.



Adopt a confident stance when cycling and avoid dithering when changing lanes or turning. Let drivers know what you're planning to do well in advance and signal clearly before every maneuver.

Get used to anticipating what other drivers are planning to do; for example, if a car in front of you slows down and veers to the right (left), they may be making a right (left) turn without using their indicator.

Always cycle a car's door width away from parked cars and don't allow yourself to be pushed in.

Watch out for large vehicles such as buses and lorries (trucks) whose drivers are high up and may not see you. Avoid cycling alongside them in case they have to suddenly turn in towards you.

Try to cycle in a straight line and avoid swinging out suddenly to avoid glass or potholes unless you're sure there's no traffic behind you.

Make eye contact with drivers at junctions (intersections) so they know you're there, and watch out for drivers making left (right) turns.

Avoid getting into rows (arguments). Road rage takes on a whole new meaning when it involves a juggernaut and bicycle! If you think someone has driven dangerously, take a note of the registration number and report it to the police.

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There's a miracle of friendship that dwells within the heart
And you don't know how it happens
or where it gets its start
But the happiness it brings you
always gives a special lift
Any you realize that friendship
Is God's most perfect gift.

~ *Anon.*

TEN MINUTES TO A FITTER YOU

Regular exercise can help you stay healthy, active, independent, and productive. It can also help protect you against diseases. Contrary to what many people think, you can enjoy its benefits without having to slog through lengthy workout sessions. Simply adding a few short minutes of exercise throughout your day can improve your health. Always check with your doctor before beginning any new exercise program.

A recent survey found that nearly two-thirds of people ages 50 to 79 believed that exercise was the "best thing" they could do for their health. Also, nearly 90 percent of the respondents thought that they needed to exercise 20 to 30 minutes per session at least three times weekly.

These people were on the right track on the first question. Exercise can help protect you from the three leading killers in America—cancer, heart disease, and stroke—thus helping add years to your life. It can also help you enjoy your later years in many other ways. It can help relieve depression, for example. Weight-bearing activities, such as walking or playing tennis, can help preserve the density of your bones, reducing your risk of osteoporosis, the bone-weakening disease that's a common cause of disability.

However, the survey-takers weren't quite right about how often to exercise. You should strive for at least 30 minutes of endurance exercise on all or most days of the week. These are activities that cause you to breathe harder, such as bicycling or even yard work. But if you don't want to work out for half an hour at a time, you can break up your exercise into three or more 10-minute sessions.

Here are six easy ways to get your body moving for those 10 minutes:

- ~ Weed your flower bed or rake leaves in your yard.
- ~ Instead of taking your grandchildren to the ice cream shop for a treat, head to the park to throw a baseball or swing on the swings.
- ~ Take your dog for a walk around the neighborhood. Clip on a pedometer, so you'll know how many steps you took, then take a few more the next time.
- ~ At work, don't rely on e-mail as much. Go visit co-workers to deliver messages. The small break will also refresh your mind for the rest of the day as well.
- ~ If you use a city bus for transportation, get off a stop away from your destination, and walk the rest of the way.
- ~ Keep your walking shoes and clothes in your car, so you can get some exercise whenever the mood hits you.

Whenever you add any of these activities to your day, you'll be increasing your activity level along with your fitness. Plus, when you get your exercise 10 minutes at a time, you don't have to worry about fitting gym time in your schedule.

Avoiding or Minimizing Allergen Exposure

Learning how you can avoid or minimize your exposure to your specific allergen will go a long way in bringing you comfort and relief from your allergy symptoms.

Taking measures to avoid allergens can help reduce your symptoms and improve your tolerance to unavoidable allergens that are carried in the air, such as pollen. If you know which substances are causing your allergies, there are specific measures you can take to reduce your exposure to them. Pollens and molds are the most common seasonal allergens, and if you are allergic to either of these substances, you should learn how to minimize your contact with them.

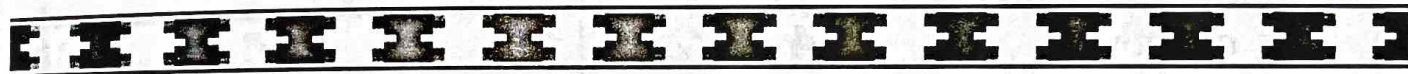
**Use good judgment in buying goods or services from any source.
The Kearney Mesa Mobile Home Owners' Association is NOT responsible
for your patronage of the businesses or individuals advertising in this newsletter.**

ABOUT WEST NILE VIRUS

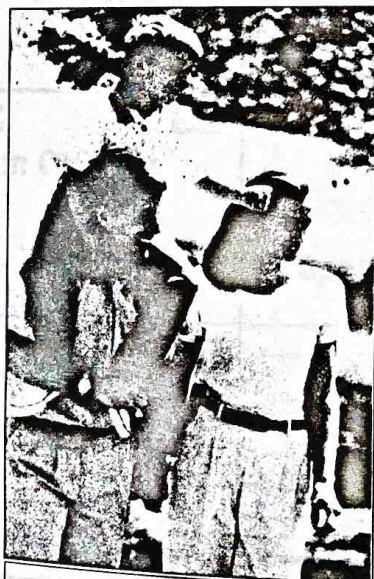
Less than 1% of mosquitoes in any area where carrier mosquitoes have been found are actually infected with West Nile virus. Less than 1% of people who are bitten and infected with West Nile virus will become seriously ill. West Nile virus is *not* transmitted from person to person. Although anyone living in an area identified as having infected mosquitoes is at some risk for getting West Nile encephalitis, those at greatest risk are people older than 50.

The CDC recommends taking the following precautions:

- ~ Stay indoors at dusk and dawn, when mosquitoes are most active.
- ~ Use screens on doors and windows to keep mosquitoes from entering your home. You should also repair broken or damaged screens.
- ~ Wear long-sleeved shirts and long pants whenever you are outdoors.
- ~ Because mosquitoes can bite through thin clothing, spray your clothes with insect repellents containing permethrin or DEET (look for N,N-diethyl-meta-toluamide). For children, choose a repellent that contains no more than 10% to 30% DEET; in higher concentrations, the chemical, which is absorbed through the skin, can be toxic. Be sure to read and follow the directions on the label. Repellents with picaridin and oil of lemon eucalyptus also offer long-term protection.
- ~ If you apply insect repellent to exposed skin, do so sparingly. Do not apply repellent to your child's hands, as it can cause irritation if she touches her eyes or mouth.
- ~ Don't rely on vitamin B or ultrasonic devices to prevent mosquito bites - neither has been proven effective.
- ~ Be sure to eliminate mosquito-breeding areas around your home by removing standing water from gutters, old tires, wading pools, tarps, potted plants, and other outside buckets and pails. Also, be sure the water in pet dishes and birdbaths is changed regularly.



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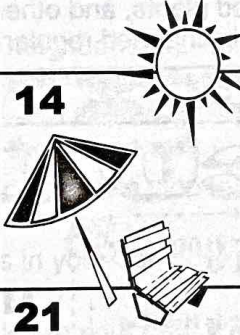
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SUN		MON		TUES		WED			
		1		2		3 <i>National Watermelon Day</i>			
		7 pm Cards							
7		8 <i>Senior Citizen's Day</i>		9		10			
		7 pm Cards							
14 		15		16 <i>National Tell-a-Joke Day</i>		17			
		7 pm Cards							
21		22		23		24			
		7 pm Cards							
28		29		30		31			
		7 pm Cards							

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August 2005				
	WED	THURS	FRI	SAT
	3 <i>National Watermelon Day</i>	4 <i>U.S. Coast guard Day</i>	5 <i>Sisters Day</i> 7 pm Bingo	6 <i>Forgiveness Day</i>
	10	11 9 AM Quilters	12 7 pm Bingo	13 <i>Left Handers Day</i>
	17	18 9 am Quilters	19 7 pm Bingo	20
	24	25 9 am Quilters	26 <i>Women's Equality Day</i> 7 pm Bingo	27
	31	 AUGUST GEMSTONES Peridot & Sardonyx AUGUST FLOWERS Poppy & Gladiolas		

obile Home Owners Association

OTHER USES FOR "BOUNCE" SHEETS

Fight odors:

- ~ Freshen the air in your home.
- ~ Place a sheet of Bounce in a drawer or hang in the closet.
- ~ Put a Bounce sheet in vacuum cleaner.
- ~ Deodorize shoes or sneakers by place a sheet of Bounce in your shoes or sneakers overnight.
- ~ Eliminate odors in wastebaskets.
- ~ Place a sheet of Bounce at the bottom of the wastebasket.

Put a sheet between individual pairs of nylons, they won't stick together or get all tangled up

And all this time you've just been putting Bounce in the dryer!

DON'T DEPEND ON ANTACIDS:

Overuse can lead to health problems

Occasional use of antacids is fine, but taking them too often for too long may cause serious health problems.

Antacids may contain calcium, magnesium or aluminum. In large doses, each of these ingredients can cause potentially harmful side effects, warns Dr. Robert Rude, a professor of medicine at the University of Southern California.

Antacids that contain calcium can cause kidney stones if they're taken in high doses for months or years. Antacids that contain magnesium can cause diarrhea if they're taken too often, and they are especially dangerous for people with kidney disease. In these people, too much magnesium can result in low blood pressure, breathing problems and even death.

Taking too many antacids that contain aluminum can results in a disease that causes bones to become brittle and painful.

People who continually need to take antacids should see a doctor, Rude advises.

ENGINEERS AND GLASSES

To the optimist, the glass is half full.

To the pessimist, the glass is half empty.

To the engineer, the glass is twice as big as it needs to be.

MISMATCHED TIRES MEAN TROUBLE

I'm looking at a used car that needs two expensive tires. I can get a buy on two different ones that don't match. Can this pose a problem?

With mismatched tires, you and the car are just looking for --and finding -- trouble.

Every year, up to 100,000,000 vehicles are sold in the United States; roughly 13-15,000,000 new, and the rest are used. Of those used cars, more than 60% of the older ones have the wrong size, construction, speed rating or aspect ratio tires for the vehicle they're on.

How bad can it get? Pretty bad. It isn't that unusual to find a used car on the auction block with four different brands, four different sizes, four different tread designs and four different air pressures all on one vehicle. The only block that vehicle should be on is four of the cinder kind, far off the road.

Tires of different size, tread and construction can badly effect such critical vehicle operations as steering, handling and braking, setting up certain disaster somewhere down the road.

To protect yourself and your passengers, always make sure:

- ~ The tires on your used car match the specs listed on the car's placard, which you'll find in the glove box, on the gas filler door, on a car door edge, or on a visor.
- ~ All four tires are the same size, and have the same construction (radial or non-radial) and speed rating.
- ~ All four tires are balanced and the wheels are aligned.
- ~ All tires are mounted on the right wheel.

VEGGIES FOR DINNER

Try a "no meat" night for a family dinner. Making a meat-free meal will save you money at the grocery store and do wonders for your health!

DRIPLESS ICE CREAM CONES

Stuff a miniature marshmallow in the bottom of a sugar cone to prevent ice cream drips.

Q: What fruit has been known since man invented the calendar?

A: Dates

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your existing home?***

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GARDENS: TOMATO HORNWORMS

These distinctive creatures are masters of camouflage. The four-inch larvae are stem green with seven or eight diagonal white stripes down their sides. Each stripe is shadowed by a row of black dots, and punctuated with a huge false eyespot and black tail. They feed in the day-time, nibbling at fruit and consuming tremendous quantities of leaves. Little souvenirs similar in appearance to rabbit pellets are sometimes left behind. Target plants include tomatoes, peppers, potatoes, eggplant and dill.

Adult hornworms are huge grayish brown moths with wingspans of up to five inches. They are also known as hawk or hummingbird moths, and they are sometimes mistaken for humming-birds as they hover in front of flowers feeding on the nectar at dusk. Wings are ornamented with a wavy line pattern and the body is marked with orange spots.

Pupae hibernate underground in hard, two-inch cases shaped like spindles. Fall tilling helps to destroy the pupae.

Controls

Deterrent plants include borage, opal basil and marigolds. Dill makes an excellent trap crop. The huge worms are easy to spot on dill plants, and can then be handpicked. Handpicking is the preferred method of control. Although they are huge, they usually aren't numerous. A blast of cold water from the hose will cause them to thrash about and make handpicking easier.

If you can't bear to handpick the worms (even with gloves on) spray susceptible plants with Bt.

What does a tomato hornworm taste like?



Believe it or not, there's a recipe for Fried Green Tomato Hornworms at: <http://www.olympus.net/dggordon/EatASample.htm>



Q: Have you heard about the amazing new discovery?

A: It's a pill that is half aspirin and half glue for people who have isplitting headaches.

TRUE VALUE: GSMOL Membership is a Bargain at \$20 Per Year

At today's gasoline prices, you will be lucky if \$20 buys you a half tank of gas. But for only \$20 per year, mobilehome owners are eligible to join GSMOL to protect their rights as mobilehome owners by joining the largest state organization, which works to protect their interests everyday. Ask your next door neighbor, who does not belong to GSMOL, the following questions...

Would you be interested in saving hundreds of dollars in your prescription medication costs? (GSMOL members are entitled to received discounts from 25 percent to 80 percent off the cost of their prescrip-tion drugs, as members of GSMOL)

Would you be interested in obtaining the best rates on mobilehome insurance by using agents and companies that work with the largest mobilehome consumer organization in the State. (GSMOL has worked with a network of insurance brokers and agents for years, which specialize in providing coverage to mobilehome owners at competitive rates.)

If new laws were being considered by the State Legislature that would impact your investment in your home, would you want to know about it? (GSMOL's monthly newspaper, The Californian, is available by mail or online, and is included with your \$20 annual membership fee. You can remain informed on pending legislation that will impact your rights as a mobilehome owner.)

There is no substitute for having an active GSMOL membership in your own park, in your community, and statewide. Ask a non-member today if they are claiming a renter's credit or homeowner's exemption on their income tax. The benefits they receive from either exemption resulted from GSMOL efforts. Many members are conducting GSMOL membership recruitment in their parks at this time, and we encourage you to do the same. There is strength in numbers!

TO REMOVE RUST STAINS from porcelain or fiberglass, try rubbing the stain with a cut lemon, or try applying lemon juice. If the fixture is badly stained, use a 5 percent solution of oxalic acid or a 10 percent solution of hydrochloric acid. Apply the acid solution with a cloth and leave it on only a second or two; then rinse it off thoroughly. Be sure to protect your skin and eyes by wearing rubber or plastic gloves and protective goggles.

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Keep It Moving

Staying active now could help preserve mobility and independence just a few years later.

Compared to their inactive peers, older men and women who regularly exercised or performed physical activities such as yard work or chores around the house were less likely to lose their mobility four years later, a recent study determined. Choose an activity you love enough to do daily and fill free time with active tasks or hobbies.

RealAge Benefit: Exercising regularly can make your RealAge as much as 9 years younger.

The old adage "use it or lose it" applies to mobility. A recent study of over 3,000 men and women between the ages of 70 and 79 revealed that those who expended either 1,000 calories or more per week through exercise or 1,000 to 2,719 calories per week through physical activities such as gardening, doing laundry, or raking leaves were least likely to develop mobility problems after 4.5 years. By the end of the study, physically active men and women reported less difficulty walking one quarter of a mile or climbing 10 stairs than inactive men. Walking seemed especially helpful for preserving mobility. Exercise regularly and seek other opportunities for physical activity, such as taking the stairs instead of the elevator, taking several brisk 10-minute walks throughout the day, and parking your car farther away from your destination.

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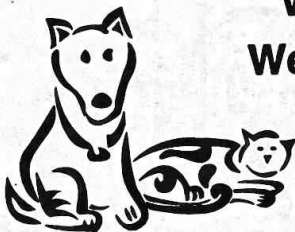
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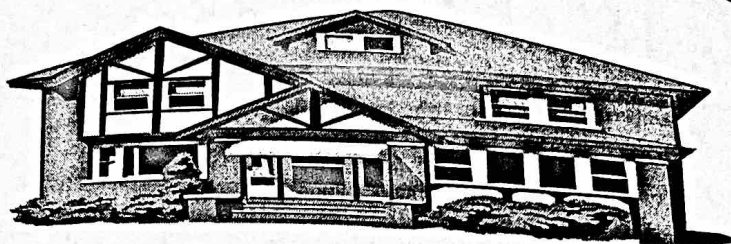
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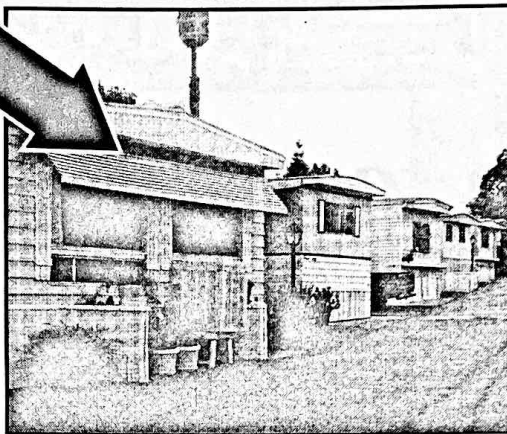
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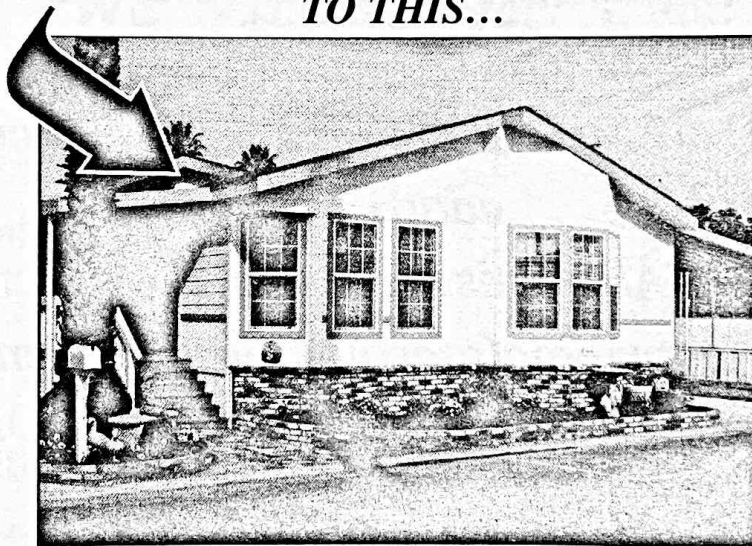
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