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Sewer Back Up coverage is excluded in every policy!
When this occurs, it affects every drain in your house.

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

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Lic. 0260864

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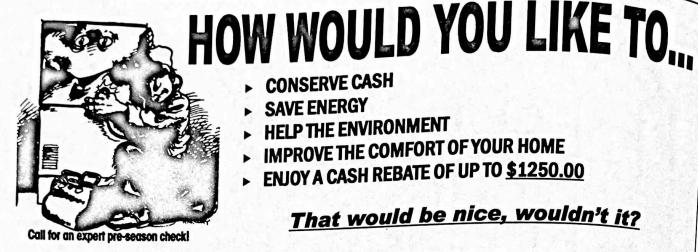
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CONSERVE CASH

SAVE ENERGY

HELP THE ENVIRONMENT

IMPROVE THE COMFORT OF YOUR HOME

ENJOY A CASH REBATE OF UP TO \$1250.00

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Are you aware that in San Diego County your Heating and Air Conditioning system is responsible for an average of 45% of your monthly utility bill?

Meanwhile, the cost of energy continues to skyrocket. What's the solution?

We can't control utility costs but we can reduce the amount we use:

- First, routine maintenance is the number one ingredient to guarantee system efficiency and reliability. When was the last time yours was serviced?
- Secondly, if your system is over 8 years old, instead of paying 40% too much you could pocket those savings with a new whisper-quiet system. When you add in future repair bills to keep your "Old Wheezer" running, you may actually save more than a new system would cost.

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- The most energy efficient equipment available today certified for installation in your manufactured home.
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- Energy reduction guarantee of 30%.
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- 100% SATISFACTION GUARANTEE!

This is an outstanding offer and could be "your best investment opportunity." So invest a moment now and call (800) 400-4152 to schedule a time for your Free Home Energy Evaluation. The call and evaluation are free, but the savings are yours!

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- PERFORMANCE TEST

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(Not valid with other promotions) Offer expires 5/31/05

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- Inspect Condensate
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Call to Schedule Appointment

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

(619) 443-9974

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Kearney Lodge Mobile Home Owners Association

MANAGER'S MESSAGE

Now that spring has sprung and work needs to be done, it's time to get out and about, and start getting those weeds all pulled out.

O.K. everybody, it's time to get those properties cleaned. I'm sure everybody knows what their property looks like, but has been just too lazy with all the rain we had to do any yard work, and that is understandable.

Some others have more to do than just yard work as all property has to be maintained in a neat, orderly, clean and weed-free condition. Oh yeah, don't forget the weeds growing out of your gutters.

Thanks for your cooperation in advance.

Pat

The Next
Kearney Lodge
Mobile Home
Owners'
Association
Meeting
is on Thursday,
APRIL 7, 2005
at 7:00 pm
Main Rec. Room

KEARNEY LODGE

MOBILE HOME OWNERS'
ASSOCIATION MEETING
OF APRIL 7, 2005

President Bob Gomperts opened the meeting with the Pledge of Allegiance. Nadine Mein made the Treasurer's Report. Fred made a motion to accept the report for information; Kathy 2nd and the motion carried.

Old Business:

- ~ Recycling: tabled. Bob was not able to follow up yet.
- ~ Letter to owner: No response.
- ~ Flag pole & base: A letter was sent to management; they will reimburse this purchase. Management bought a flag set afterward. We can return the base we bought, but the pole was cut to fit the Rec. Room. Kathy made a motion to return the base for a refund. Esther 2nd and the motion carried.
- ~ Storage: A shed was donated, but there is no place for it. Fred moved the supplies to his shed temporarily. Supplies need replenishing.

New Business:

- Bob detailed the questionnaire including action, no action and other possibilities. Fred set up delivery areas for several volunteers.
- ~ Gil Reynoso has moved and we need a new Vice President.
- ~ Fred is working on another dinner.
- ~ According to a letter received by a resident, management are not to be considered as an emergency resource.
- ~ Fred made a motion that certificates of appreciation be awarded to retiring delivery personnel. Kathy 2nd and the motion carried.

The meeting was adjourned at 7:56 pm.

KLMHOA SERVICES AND YOU

A couple more delivery people for the west side of the park would really be helpful. If you can and will, please call Fred Seda at 279-7389 or Joleen Gonser at 279-6088.

You may donate to the KLMHOA medical equipment supply or borrow any of the items already available; call Fred at 279-7389.

There is a continuing need for assistance with the KLMHOA Food Program. Your donation of non-perishable food items or money is very much appreciated.

Several dinners were delivered in April. Thanks for your generous support.

Kearney Lodge Mobile Home Owners Association

President: Bob Gomperts

VP: VACANT - consider volunteering

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 **10**th 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.

RESOURCES

AARP www.aarp.org/ca	619-641-7020
Aging & Independence Service	es 800-510-2020
www.sdcounty.ca.gov	/ais
Alcoholics Anonymous	619-265-8762

Alcoholics Anonymous 619-265-8762
Alzheimer's Association 858-537-5040
www.sanalz.org

American Cancer society 800-227-2345

www.cancer.org

At Your Home Services 858-558-0180

CA Dept. of Health Services 619-278-3700 CA Dept. of Aging 916-322-5290

Center for Grief Care & Education

www.sdhospice.org 619-278-6371 Children of Aging Parents 800-227-7294

www.caps4caregivers.org

Christian Ministries Food Coop 619-283-3066 City of San Diego Senior Citizen Services 619-236-6905

www.crbestbuydrugs.org

Elder Law & Advocacy 858-565-1392 Elderhelp of San Diego 619-284-9281 Family Caregiver Alliance 800-445-8106

www.caregiver.org

National Do Not Call Registry 888.382.1222

www.donotcall.gov

Healthy Share 858-278-5556

Homeowners and Renters Assistance

800-868-4171

In-Home Supportive Services Public Authority
County of San Diego 666-351-7722

www.aginingandindependence. signonsandiego.com

Jewish Family Service 619-563-5232

www.jfssd.org

Meals-on-Wheels-Greater SD 800-573-6467

Neighborhood House Assn. Care Act

877-757-9733

Parkinson's Disease Assn. of San Diego

858-273-6763

San Diego Food Bank 619-946-1045 SeniorCare Advocates 866-736-4679

www.seniorscanwork.com

www.seniorresource.com/ezine www.seniorz.org

www.asaging.org

www.walkingtheworld.com





UNDERSTANDING COLOR PRINTING PROBLEMS ON AN INKJET PRINTER

(excerpted from article at http://www.worldstart.com)

First, let's start with how an inkjet printer works: everything you see is made up of three colors magenta (red), cyan (blue), and yellow. Some printers have a separate black cartridge, while others create black using a combination of all three colors.

When you choose a color, your computer tells the printer how much of each should be used to produce it. Remember kindergarten? When you mix blue and yellow what do you get? That's right, green.

It would be nice if the three colors of ink all wore out at the same time, but we know this is not the case. If you print black text a lot with just a color cartridge, then expect it to be used up quickly. If you print a lot of yellow, then expect yellow to wear out, thus making your green into blue.

Some color printers have a single color cartridge unit, thus requiring you to change the whole cartridge even if only a single color is depleted.

There is no consensus among the experts about whether or not it is a good idea to refill ink cartridges yourself. Some say it is OK if done carefully and with a good quality ink while others say that it may ruin your printer and/or a table, outfit, etc.

THANKS TO ALL OF YOU

We want thank all of you who took the time to complete and send forward the questionnaire delivered to you last month.

We would also remind you that E.L.T.H holds any and all information you sent to them in the strictest confidence. This information will only be viewed by E.L.T.H., who requested it. E.L.T.H. will establish a database and then, advise us all.

We will continue to advise you as appropriate.

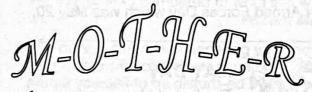
WHAT DOES THE VP DO?

The duties of the Association Vice president, generally, are as follows:

- Assist President in his tasks.
- > Follow up on Committee tasks.
- Fill in for President when he or she is absent.
- Help disseminate Association news and information.
- Help with liaison duties between the Association and the owner/management.
- Keep updated on rules governing the Association.

THE LUNCH BUNCH

The lunches are for singles and married couples. For information about upcoming lunches and/or activities, call Myrna Wilhelm at 292-1150.



 ${\mathcal M}$ is for the million things she gave me,

O means only that she's growing old,

T is for the tears she shed to save me,

 ${\mathcal H}$ is for her heart of purest gold;

 \mathcal{E} is for her eyes, with love-light shining,

 ${\cal R}$ means right, and right she'll always be.

No Home Cweers Association

Put them all together, they spell "MOTHER," A word that means the world to me.

Howard Johnson

MOTHER'S DAY

When: May 8, 2005

Everybody has a mother and no one is more special than mom. Dad is important. And, grandparent's, too. But moms are just the greatest. Often taken for granted, they are always our strongest supporter. You can do no wrong in Mom's eyes. When you are hurt, or not feeling well, there is no one else who can help you more than Mom.

So celebrate Mother's Day. First and foremost, spend time with her. If you just can not be there, take time for a long phone call. Flowers, cards, candy and gifts are all part of the day. But, mom wants some time with you far more than anything else.

Did you know? The first Mother's Day was observed May 10, 1908 in Philadelphia.

ARMED FORCES DAY

When: Third Saturday in May

This is simply a day to salute all of the men and women in all branches of the service who protect our country.

Just how did it all begin? Each branch of the military had their own day of celebration. But, on August 31, 1949, then Secretary of Defense Louis Johnson announced the creation of Armed Forces Day. President Harry Truman also announced the holiday in a presidential proclamation on February 20, 1950. All branches of the military were asked to cele-brate on this day, and they complied on the first Armed Forces Day, which was May 20, 1950.



MAY DAY

The first of May, is celebrated around the world.
Many countries celebrate spring and the coming of summer. To communist and

socialist countries, the workers.

It may be celebrated as part of a one to three day holiday. Of particular note, it is not a national holiday in the US, except in Hawaii where it is "Lei Day".

MEMORIAL DAY

When: The last Monday in May. Traditionally, it was the 30th of May.

Memorial Day is officially celebrated on the last Monday during the month of May. Memorial Day is dedicated to service men and women who gave their lives for freedom and country. It is also a time to remember loved ones who have passed away. The roots of Memorial Day go back to 1865 and the end of the Civil War.

Memorial Day was traditionally held on the 30th of May. In 1971, Congress changed it to the last Monday in order to afford a three day holiday weekend. Regardless of the date, we encourage you to attend a parade, and to visit a cemetery to honor and remember our servicemen. Take time to remember lost loved ones in whatever way you feel appropriate.

Did you Know? Memorial Day was first called Decoration Day. It was changed to Memorial Day in 1882.

Memorial Day also marks the beginning of the gardening and summer seasons, even though summer will not begin until a few weeks later. Memorial Day is usually marked by holding the first family picnic of the year.

CINCO DE MAYO

When: May 5th



On May 5, 1862, the Mexican army defeated the French army at the Battle of Pueblo. This single military battle signified defeat of a European colonial power and a victory for the Mexican people. This battle was the roots of Cinco de Mayo.

Note: Cinco de Mayo is not the celebration of Mexican Independence which is celebrated on September 16th.

What Cinco de Mayo has come to signify Hispanic and Mexican pride, and a time to celebrate the culture.

Today, this holiday is celebrated by Mexicans, and the Hispanic community in the U.S. It is a time for song, dance, partying, and to be proud to be of Hispanic descent.

The grand essentials of happiness are: something to do, something to love, and something to hope for."

Allen K. Chalmers

COMMUNITY BUDGET FORUM

Council member Donna Frye will host a second Community Budget Forum at Clairemont High School on Thursday, May 5th at 7pm. These Forums assist the Mayor and City Council in establishing the service priorities in preparation for the proposed budget for the City of San Diego.

Community members are encouraged to attend to gain a better understanding of the budget process as well as provide Council members feedback as to the City services that they feel are important.

Community Service Centers were not included in last year's budget priority list under "Maintaining Neighborhood Services". Only Libraries, and Parks and Recreation were noted: http://clerkdoc.sannet.gov/RightSite/getcontent/local.pdf?DMW_OBJECTID=0900 1451800b69e9

It is unknown at this time what the status of our program will be in FY06.

CAN OPENER CLEANER

If you need to clean your electric can opener, soak an old toothbrush in vinegar, hold it under the wheel/blade assembly and turn on your opener for about 30 seconds. This should do the trick very nicely.

WHAT TO DO ABOUT ANTS

You can sprinkle talcum powder along the ants entry-ways. Ants will not cross the line. Not only is talcum powder harmless to children and pets, it deodorizes your home and can be vacuumed when no longer needed.

WHAT TO DO ABOUT EARWIGS

To deter these creepy little insects, crush bay leaves along baseboards and along window and door sills.

REMOVING FOOD STAINS

Potatoes will take food stains off your fingers after your food preparations. Just slice and rub a raw potato on the stain and rinse in clear-cool water.

GOOD PHOTO-.....COPIES

Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. Also carry a photocopy of your passport when you travel either here or abroad.

We have all heard horror stories about the fraud (identity theft) that's committed against us by the stealing of a name, address, Social Security number, and credit cards.

We have been told we should cancel our credit cards immediately. But the key is to have the toll free numbers and your card numbers handy so you know whom to call. Keep those both where you can find them.

Now, here are the numbers you always need to contact when your wallet, etc., has been stolen:

- 1. Equifax:1-800-525-6285
- 2. Experian (formerly TRW): 1-888-397-3742
- 3. Trans Union: 1-800-680-7289
- 4. Social Security Administration (fraud line): 1-800-269-0271

QUOTES

Being defeated is often only a temporary condition. Giving up is what makes it permanent.

Marilyn vos Savant 1946 -

What lies behind us and what lies before us are tiny matters compared to what lies within us.

William Morrow

Any person capable of angering you becomes your master; he can anger you only when you permit yourself to be disturbed by him.

Epictetus (55-135 AD) Roman Philosopher

Government big enough to supply everything you need is big enough to take everything you have ... The course of history shows that as a government grows, liberty decreases.

Thomas Jefferson

Some people are always grumbling because roses have thorns. I am thankful that thorns have roses.

Allophones Karr

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MAN 2005			
SUN	MON	TUES	WED
1 May Day	2 International Space Day 7 pm Cards	3 National Teachers Day	4
Mother's Day V-E Day WW II	9 7 pm Cards	10 to the same and	National Receptionis Day
Police Memorial Day Hug Your Cat Day	16 7 pm Cards	17	18
22	23 International Jazz Day 7 pm Cards	24	25 Missing Children's Day
29 JFK Day	30 MEMORIAL DAY 7 pm Cards	31 Save Your Hearing Day	GEMSTONE Emerald FLOWERS Lily of the Hawthorn

Kearney Lodge Mobile Hon

THURS FRI SAT Cinco de Mayo National 9 am Quilters **Nurses Day** 7 pm KLMHOA Mtg 7 pm Bingo 14 9 AM Quilters nal International onist Migratory 7 pm Bingo Bird Day 19 20 21 National Bike Armed to Work Day Forces Day 9 am Quilters 7 pm Bingo 26 27 28 Sally Ride Day **Amnesty** ng 9 am Quilters en's International Day 7 pm Bingo ١E **Date Your Mate Month**

National Barbecue Month National Bike Month

National Blood Pressure Month

National Photograph Month

Older Americans Month

ome Owners Association

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GOOD FOOD

In the beginning, God created the Heavens and the Earth and populated the Earth with broccoli, cauliflower and spinach, green and yellow and red vegetables of all kinds, so Man and Woman would live long and healthy lives.

Then, using God's great gifts, Satan created Ben and Jerry's Ice Cream and Crispy Crème Donuts. And Satan said, "You want chocolate with that?" And Man said, "Yes!" and Woman said, "And as long as you're at it, add some sprinkles." And they gained 10 pounds. And Satan smiled.

Then God brought forth the potato, naturally low in fat and brimming with nutrition. And Satan peeled off the healthful skin and sliced the starchy center into chips and deep-fried them. And Man gained more pounds..

And God created the healthful yogurt so that Woman might keep the figure that Man found so fair. And Satan brought forth white flour from the wheat and sugar from the cane and combined them. And Woman went from size 6 to size 14.

So God said, "Try my fresh green salad." And Satan presented Thousand-Island Dressing, buttery croutons and garlic toast on the side. And Man and Woman unfastened their belts following the repast.

God created for us beautiful Pauma Valley, surrounded by mountains - 85 acres of fertile ground in which a large variety of vegetables grow the year around. Several varieties of lettuce, broccoli, spinach, carrots, onions, Swiss chard, kale, turnips, radishes, herbs such as parsley, oregano, basil and cilantro, and more. At this time of year there are delicious, red, vine-ripened strawberries - a real mouth watering treat.

This summer there will be cucumbers, zucchini, vine-ripened tomatoes, melons and other summer vegetables. All of them are full of vitamins and minerals because they are grown organically without pesticides or artificial fertilizers. God has provided dedicated, hard-working people to take care of growing and harvesting these wonderful fresh vegetables. They even deliver weekly or every other week as we prefer. If you would like more information, you may call the Tierra Miguel Farm at (760) 742-4213 or visit the web at www.tierramiguel.org. We are truly blessed to have these gifts of God available to us.

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Carbon monoxide, a poisonous gas that cannot be smelled, kills hundreds and sickens thousands of U.S. adults and children every year. Carbon monoxide fumes can come from many sources, including a stove, faulty furnace or car exhaust, therefore, all fuel burning appliances should be installed by professionals and a stove or oven should never be used to heat a home. Experts say carbon monoxide detectors should be placed on every floor of the house, especially lower floors where a gas leak might occur and where there are bedrooms. If the alarm goes off, people should immediately go outside for fresh air, then call 911.

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LIGHT THERAPY LIGHTENS MOOD

Scientists have found light therapy can treat mood disorders, including seasonal affective disorder and other depressive disorders. The study, commissioned by the American Psychiatric Association and published in the American Journal of Psychiatry, also found the effects of light therapy, known as phototherapy, are comparable to those found in clinical studies of antidepressant drug therapy, say psychiatrists at the University of North Carolina, Chapel Hill, School of Medicine.

"We found that many reports on the efficacy of light therapy are not based on rigorous study designs. This has fueled the controversy in the field as to whether or not light therapy is effective for SAD or for nonseasonal forms of mood disorders," says lead author Dr. Robert Golden, professor and chairman of psychiatry and vice dean of the medical school. "But when you throw out all the studies that are methodologically flawed and then conduct a meta-analysis of those that are well-designed, you find that light therapy is an effective treatment not only for SAD but also for depression."

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DON'T SPILL THE PAINT!

To prevent a paint can from tipping over, cut out a circle on the side of an old cereal box and place the paint can inside. This will also catch your paint drippings.

EASY CLEAN-UP

Rub petroleum jelly on the hinges and door knobs before you paint a door. If you get paint on them, it will wipe off easily.

CLEANING WICKER

To Preserve wicker, spray with water. This will remove dust and keep reeds from drying and cracking. Cold water will not harm real wicker, varnish or paint. Wicker furniture may be brightened with furniture wash and wiped dry. Clean deeper cracks with soft brushes and wipe dry. You may put the furniture in the bathtub for spraying!

REMOVE STUCK-ON PAPER FROM WOOD FURNITURE

Do not try to scrape the paper off. Dab some linseed or sweet oil on the paper. Let the oil soak for a bit, and then remove the paper by rubbing it with your fingers.

GREASE AWAY

Keep a small plastic bag in your can of vegetable shortening. When you are baking or need a pan greased, just slip your hand in the bag, scoop out what you need and spread it on the pan. Say "Good Bye" to greasy hands.

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Miramar Recycling Center 858-268-8971 Universal Recycling, Sycamore Canyon Landfill 619-448-4295

Technology Training foundation of America www.computers2learnby.org/ 858-547-3992

Adaptive Computer Empowerment Services www.adaptive.org/ 858-244-1226 San Diego Mac Users Group www.sdmug.org/

Endeman, Lincoln, Turek & Heater LLP



Attorneys at Law 600 "B" Street, Suite 2400 San Diego, CA 92101-4508

Tel: 619-544-0123 Fax: 619-544-9110



A SIMPLE FACT

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fat,
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aren't
getting
enough
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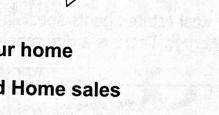


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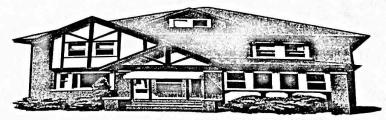
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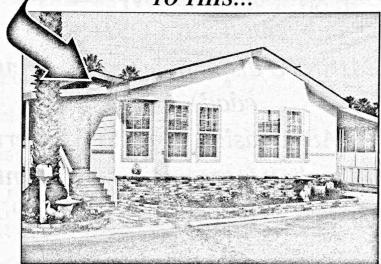
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