



David Folsbee talks about his 29-1/2 years in the service at the 2023 Veterans luncheon. See SK's Veterans list, Page 8

KNOW YOUR NEIGHBOR: Dennis Dillon

Meet a guy behind 'Two Buck Chuck'

By Mary Lou Morgan
Spring Knolls News

His grandfather, a Navy admiral, told grandson Dennis Dillon to enlist in the Air Force because he needed to mature and wasn't interested in going to college.

That was in 1968, during the height of the Vietnam War. So, Dennis and his two best friends decided to enlist rather than face the uncertainties of the draft. Dennis signed up for the Air Force; Jack the Navy and his friend Jay, classified 4F, remained a civilian.

Following basic training in San Antonio, Dennis, then 18, went to Biloxi, MS to train as an air traffic controller.

On his first leave back to his parents' Huntington Beach home, Dennis met Ginny, whose family had just moved down the street. He recalls he was smitten, the two began dating and were engaged six months later.

Wedding plans were delayed, how-



Photo by Alan Hanson

THE DILLONS: Ginny and Dennis Dillon of Spring Knolls at the 2023 Boosters Veterans Day luncheon. This year's is on Nov. 12.

ever, when after only two weeks at Mather Air Force Base near Sacramento, Dennis got the news that he would soon be heading to Vietnam. He said in an interview that he had heard that most volunteers probably would not go to the conflict since they had more of a say in where they'd serve.

See Dennis, page 9

Experts advise Wildfire Fair crowd how to protect homes

By Alan Hanson

Spring Knolls held a Wildfire Fair on Oct. 5 about resident concerns about the dangers of wildfires and how best to prepare for one.

For nearly two hours, a panel of experts told about 60 Knolls residents, among other things, how they can "harden" their properties against wildfires. (See page 6-6b).

During the SKERT-sponsored fair, we also discussed our application for the Firewise program and learned how to address wildfires that threaten our community.

Among steps that have been or will be taken:

See SK Wildfire Fair, page 5

November: The month to show gratitude

"Love to all whoever may get the chance to read this when I'm gone."
— L.D. Underwood, Sept. 23, 1911

We observe Veterans Day and Thanksgiving this month. Both are celebrations of gratitude.

My grandfather, L.D. Underwood, who served in the Navy in the early 1900s never talked much about his service. He visited Africa, Japan, the Philippines and parts of Europe. He kept a detailed logbook he called the "Great Ledger of



Sandy Vollmer
SK president

See SK president, page 2

WHAT'S INSIDE ?

- SK budget Q&A graph 3,4
- Who's running for office 3
- How to 'harden' your home 6-6c
- Boosters Halloween Party 7-7c
- Want to play Pickle Ball? 8
- November's calendar 12

spring knolls 2024 directors



• *President:*
Sandy Vollmer
(951) 319-6749



• *Vice President / Architectural*
Jan Towers
(951) 616-4443



• *Secretary / Senior Advocate / Program administrator*
Holli Hanson
(661) 972-0799



• *Treasurer*
Sharon Kilpatrick
(951) 285-7800



• *Director, Rules, Regs, Policies and Procedures.*
Shawnee Miller
(951) 677-6862



• *Residency Data & FOB Administrator:* **Candy Lee**
(951) 239-0669



• *Director: Facilities*
Ron Sieber
(951) 541-6276



• *Director: Common Grounds, Streets:* **Debby Adelhelm**
(760) 717-9876



• *Director: Compliance*
Charlene Kirkwood
(951) 348-0042

support Leaders

- *Spring Knolls Emergency Response Team:* (SKERT) **Alan Hanson (714) 493-1709**
- *Caretaker:* **Lisa McKinney (951) 212-8781**
- *SK common grounds:* **Miguel Enriquez**
- *Spring Knolls Boosters:* **Debby Adelhelm, President, (760) 717-9876**
- *Library Coordinator:* **Karen Jacobs (951) 265-6292**
- *Spring Knolls News:* **Ted Vollmer (951) 319-6749; tscjnews@gmail.com**
- *Spring Knolls News, flyer, delivery team:* **Debby Adelhelm, Dorothy Vaughn**
- *New or replacement trash cans:* **Waste Management, 866 909-4458**

SKA president . . .

From page 1

Ships, the USS Wilmington.” I’ve had it for years and often look at it.

It begins on Feb. 18, 1903, in Terre Haute, Indiana with his account of enlisting in the “United States Navy as a leader-in-training.” Then his unit traveled to North Virginia for training and ship training aboard the USS Alliance.

Next, the story gets interesting. He rode a train westward to Vallejo’s Mare Island Naval Base. Coincidentally, for 17 years we lived in Benicia, a small Bay Area city near Vallejo while my husband was editor of the Vallejo newspaper.

Mare Island’s 142-year-old shipyard closed in March 1996, the year before we arrived. So our experience there was festivals, antique car shows and other events.

My grandfather’s ledger details many parts of his young life in the Navy: Places he visited, the ships he sailed, drills the crew practiced and bad weather they encountered. He included ship drawings and wrote about his engagement to my grandmother, Claudius, and their wedding on May 30, 1910. His final entry was Sept. 23, 1911 about my grandmother reading the Ladies Home Journal as “the same sweet girl she always was.”

And he signed off his on his log-book, “Love to all whoever may get the

chance to read this when I’m gone.”

As some of you know, I was adopted as a baby. In recent years I connected with one of my biological brothers, who told me my parents passed away decades ago. But I’ve learned that my mom was an army corporal in World War II. I’m sure she had stories to tell.

My mom who raised me was a “Rosie the Riveter” at San Diego based Consolidated/Convair making machine parts during World

The Spring Knolls Boosters will honor veterans and a guest from all three Knolls units with a free luncheon on Nov. 12. Veterans who don’t receive an invitation soon should contact **Dorothy Vaughn** at 951 696-0871

War II. She recalled how the building where she worked was covered with painted mesh to resemble farm fields and the building’s windows were blacked out so nighttime lights during the round-the-clock shifts would not be detected.

Many of us have stories from our parents, grandparents and our own experiences to celebrate and share during these special days in November. I encourage you to share those precious stories.

I can say without hesitation that we’re all grateful and thankful for those who served. And to those close to us who we cherish, family and friends, we’re so grateful and thankful for each one of you.

Spring Knolls Board report for Oct. 16, 2024

- **Approved:** Clubhouse winter hours, from 8 a.m.-7 p.m., beginning Nov. 1.
- **Approved:** Upcoming closures: Nov. 28 (Thanksgiving); Nov. 29, Clubhouse opened; office closed; Dec. 24 & 25 clubhouse closed; Dec. 31 and Jan. 1, 2025 clubhouse closed.
- **Approved 2025 Budget.** (Also presented at Oct. 19 General Meeting and later revised).
- **Presentation and approval:** SKERT chair Alan Hanson discusses making Spring Knolls a Firewise community that could lead to lowered property insurance rates. **Approved:** Formation of Firewise core group: Sandra Bright, Ed Carey,, Joe Compton, Alan Hanson, Holli Hanson, Roberta Jiron, Sharon Kilpatrick, Lori Miller, Lynda Miller, Paula Rodig, Ron Sieber. Contact Alan Hanson, 714 493-1709 if you’d like to join.
- **Treasurer’s Report:** As of Sept. 30, 2024 Operating/checking expenses \$293,945.61. Reserve expenses, \$59,248. Reserve funds, \$602,464.75.

The next regular board meeting is at 6 p.m. Nov. 20 in the Spring Knolls Library.

A Q&A on Spring Knolls' 2025 budget plan

Editor's note: Below is a Question and Answer breakdown of the adopted 2025 Spring Knolls budget. On Page 4 is a graphic with more details. If you have questions about either, please contact Treasurer Sharon Kilpatrick at 951 385-7800.

Question: Residents were paying \$13 a month to the HOA for trash pickup. That was shifted to Waste Management last March. How much of that \$13 was reduced from the annual dues?

Answer. The amount reduced will be \$8 a month, which is an annual reduction of \$96 for each homeowner in 2025.

Note: In 2024, each homeowner received a refund or credit of \$130 starting in March through the end of this year to reflect the shift of trash billing to Waste Management.

Q. What will be the monthly dues starting in January?

A. Annual dues for 2025 will be \$984. For those on a monthly dues plan, the amount will be \$82 per month.

Q. What are the cost increases for 2025?

A. Our largest cost increases for 2025 were for payroll (needed bookkeeper paid hourly) and then utilities.

Q. What were the main expenses that were cut (reduced) for 2025? How were we able to cut (reduce) them?

A. We compiled and worked through the "actual costs" of the association's various cost centers (facilities – administrative – utilities etc.) for the past 3 years. We then compared actual costs to each year's budget and looked to identify where costs had been over budgeted or under budgeted. We also searched for notes or comments for any identifying data and reached the budget numbers for 2025.

Administrative costs – we reduced the budget by \$16,344. The two primary reasons were (1) the previous bookkeeper was paid as contract labor and her accounting costs had been booked to

"administrative" (2) there was a reduction in attorneys fees – no longer dealing with "squatters" and other homeowner legal issues have been resolved without litigation.

Q. There is a projected \$11,604 increase in income for 2025. Where is that from?

A. This is "interest income" from one of the Reserve Account CD investments and interest bearing accounts.

Q. Total expenses are projected to be reduced or raised next year. What were the main items that changed?

A. Items reduced or increased:

Decreases: Administrative down \$16,344 ; Facilities down \$5,800; Insurance down \$1,000; Pool down \$2,000; Trash down \$57,000

Increases: Landscaping up \$7,000; Office up \$4,000; Payroll up \$25,000; Utilities up \$10,000. Taxes no change

Q. Were there any deferred expenses in 2025, those delayed until later years?

A. No – all 2024 operating expenses were, and will be paid, in 2024.

Note: Our insurance runs from April of the current year (2024) to April 2025.

Q. Why was there a 76% increase listed in payroll expenses projected for 2025? (From \$33,000 to \$58,000)

A. The payroll expense increase includes the addition of an hourly paid bookkeeper, which was not accounted for in the 2024 budget within "payroll expense". The 2025 budget includes 3 employee wages plus employer taxes in lieu of only 2 employees in the 2024 budget. The three employees include our full time caretaker, a part time caretaker and our bookkeeper.

(Please note that your 2025 Annual Assessment invoice will be emailed to you if you signed up for digital delivery or mailed to you via regular mail.)

Three incumbents seek reelection for 2025 board posts

No challengers for 2nd year

Three incumbents will be seeking reelection to the 2025 Spring Knolls board of directors.

No other HOA members came forward either before the sparsely attended Oct. 19 General meeting, or during it when floor nominations were sought.

The three incumbents, Holli Hanson, Candy Lee, and Sandy Vollmer will appear on ballots and candidate information that will be mailed out to all members in early December.

A fourth incumbent, Charlene Kirkwood, is not seeking reelection.

This is the second consecutive year that there will no new members running for two-year terms on the board. Last year, five incumbents were reelected. They also had no challengers.

Despite that the election results are basically decided, members are urged to cast their votes and return their ballots either by mail or at a clubhouse ballot box. State law requires that enough ballots must be returned and counted or the balloting process will need to be repeated, which is costly due to printing and mailing.

Meanwhile, the 2025 budget has been approved, and later revised, to reflect a nearly \$100 annual dues reduction. That is partly because of this year's trash pickup costs shifting from the association to Waste Management. Annual dues will fall from \$1,080 to \$984. Waste Management refunds of \$13 a month were made last year and \$8 of that was cut from next year's dues. (See budget Q&A on this page, and a graphic on Page 4.)



Holli Hanson



Candy Lee



Sandy Vollmer

Spring Knolls Association budget for 2025

Editor's note: Below is a copy of the 2025 budget adopted by the Spring Knolls board of directors. It shows comparisons between the 2024 spending plan and next year's projections. A Question and Answer article with more details appears on Page 3. If you have any questions about either, Treasurer Sharon Kilpatrick invites you to contact her at 951 285-7800.

Spring Knolls Association 2025 Approved Budget Description	Budget		Increases & Reductions	↑↓
	2024	2025		
Income			\$96 Annual Reduction in Dues	
4001 Assessments (your Dues)	414,720.00	377,856.00		
4800 Cell Tower Income	17,424.00	17,424.00		
TOTAL INCOME	432,144.00	395,280.00	(36,864.00)	↑↓
Expenses				
Total 5500 ADMINISTRATIVE (Attorney, CPA, etc)	53,344.00	37,000.00	(16,344.00)	-30.64%
Total 5900 OFFICE (Supplies, Services/Software Subscription, etc)	11,000.00	15,000.00	4,000.00	36.36%
Total 5902-1 FACILITIES (Maintenance, Repair, Pest Control, Security, etc	35,800.00	30,000.00	(5,800.00)	-16.20%
Total 5912-1 LANDSCAPE (Monthly Service, Repairs, Tree Maintenance)	28,000.00	38,000.00	10,000.00	35.71%
Total 5915-1 INSURANCE/LICENSES	32,000.00	31,000.00	(1,000.00)	-3.13%
Total 5922 POOL	19,000.00	19,000.00	0.00	0.00%
Total 5926 Trash Collection	59,000.00	2,000.00	(57,000.00)	-96.61%
Total 5931-1 UTILITIES (Electric, Gas, Water, Phone/Internet)	73,500.00	80,000.00	6,500.00	8.84%
Total 7000-1 TAXES	7,500.00	7,500.00	0.00	0.00%
Total Payroll Expenses (Caretaker, Bookkeeper, Relief Caretaker)	33,000.00	58,000.00	25,000.00	75.76%
Total Expenses	352,144.00	317,500.00	(34,644.00)	-9.84%
Net Operating Income	80,000.00	77,780.00		
8050 Interest income reserve funds	11,692.23	11,650.00		
Total Net Operating Income + Interest Income Reserve Funds	91,692.23	89,430.00		
Total Other Expenses	80,000.00	80,000.00		
Total Net Income	11,692.23	9,430.00		
revised 10/25/2024				



GETTING 'FIREWISE-R': A panel of fire experts meets with residents from all three units on Oct. 5 in Eaker Hall. They included Enid Arana and Nicole Vazquez from MySafe Riverside/ Firewise; Murrieta Fire Marshal Doug Strosnider; Murrieta Disaster Program Manager Rachel Hollinger; Captain Joe Kennedy from CalFire; Gerald Winkel of the Red Cross and Murrieta Fire Captain Bernie Malloy.

Photos by Ted Vollmer



(Left to right) Murrieta Disaster Program Manager **Rachel Hollinger**, Firewise official **Nicole Vazquez** and Cal Fire Capt. **Joseph Kennedy** address Knolls residents on Oct. 5 about how important it is to ensure their homes are protected as much as possible during wildfire season.

Wildfire ...

From page 1

- Murrieta has received a grant to clear out the gully next to Las Colina north of Via Princesa. The city plans to use an increasingly popular program: goat herds eating the overgrown and dried brush.
- The Fire Department is expected to soon roll out a new app by Genasys. Similar to Watch Duty, it will more quickly update the status of wildfires and evacuation orders.
- We were told we'd have to complain to Code Enforcement about the gully between the golf course and Via Princesa, as the golf course does not maintain it.
- To a resident's question, EMWD officials were contacted and said they test fire hydrants annually.

Turning to Firewise, there are two important wildfire fighting terms you will hear a lot about: "defensible space" and "home hardening."

Cal Fire Capt. Joseph Kennedy spoke about the El Cariso Fire Station that was right in the middle of the recent Airport Fire. Because the station had a large "defensible space" around it, no structures or equipment were lost, and fire engines were able to help other residents.

Home hardening entails eliminating flammable fuel (weeds, dry leaves, pine needles, etc.) around your home, especially up to five feet from the structure.

Retired fire captain and Spring Knolls resident Ed Carey and I conducted a survey on many homes as part of our Firewise application.

Firewise asks about your home's roofing material and siding; whether it has flammable attachments (wood

fences, decks, etc.); if you have dual-paned windows; roof / gutter debris; and a landscaping description such as use of flammable bark.

We've submitted our survey, as well as a 3-year action plan to Firewise. If approved, such a listing could result in insurance premium cuts or the ability to even get insurance.

Meanwhile, Murrieta is one of only 11 California cities to receive a "Fire Risk Reduction Community Designation." (See **bonus page 6 A – 6c**).

The state requires insurance companies to consider that designation when setting premiums. Examples of such cuts ranged from 87 cents to \$400.

— Alan Hanson chairs the Spring Knolls Emergency Response Team.

HOW TO PREPARE YOUR HOME FOR WILDFIRES

WILDFIRE RISK REDUCTION STEPS THAT CAN MAKE YOUR HOME SAFER DURING A WILDFIRE



■ VEGETATION MANAGEMENT

1. HOME IGNITION ZONES

To increase your home's chance of surviving a wildfire, choose fire-resistant building materials and limit the amount of flammable vegetation in the three home ignition zones. The zones include the **Immediate Zone**: (0 to 5 feet around the house), the **Intermediate Zone** (5 to 30 feet), and the **Extended Zone** (30 to 100 feet).

2. LANDSCAPING AND MAINTENANCE

To reduce ember ignitions and fire spread, trim branches that overhang the home, porch, and deck and prune branches of large trees up to 6 to 10 feet (depending on their height) from the ground. Remove plants containing resins, oils, and waxes. Use crushed stone or gravel instead of flammable mulches in the **Immediate Zone** (0 to 5 feet around the house). Keep your landscape in good condition.

■ FIRE RESISTIVE CONSTRUCTION

3. ROOFING AND VENTS

Class A fire-rated roofing products, such as composite shingles, metal, concrete, and clay tiles, offer the best protection. Inspect shingles or roof tiles and replace or repair those that are loose or missing to prevent ember penetration. Box in eaves, but provide ventilation to prevent condensation and mildew. Roof and attic vents should be screened to prevent ember entry.

4. DECKS AND PORCHES

Never store flammable materials underneath decks or porches. Remove dead vegetation and debris from under decks and porches and between deck board joints.

5. SIDING AND WINDOWS

Embers can collect in small nooks and crannies and ignite combustible materials; radiant heat from flames can crack windows. Use fire-resistant siding such as brick, fiber-cement, plaster, or stucco, and use dual-pane tempered glass windows.

■ BE PREPARED

6. EMERGENCY RESPONDER ACCESS

Ensure your home and neighborhood have legible and clearly marked street names and numbers. Driveways should be at least 12 feet wide with a vertical clearance of 15 feet for emergency vehicle access.

- Develop, discuss, and practice an emergency action plan with everyone in your home. Include details for handling pets, large animals, and livestock.
- Know two ways out of your neighborhood and have a predesignated meeting place.
- Always evacuate if you feel it's unsafe to stay—don't wait to receive an emergency notification if you feel threatened from the fire.
- Conduct an annual insurance policy checkup to adjust for local building costs, codes, and new renovations.
- Create or update a home inventory to help settle claims faster.



**TALK TO YOUR LOCAL FORESTRY AGENCY
OR FIRE DEPARTMENT TO LEARN MORE
ABOUT THE SPECIFIC WILDFIRE RISK
WHERE YOU LIVE.**



VISIT [FIREWISE.ORG](https://www.firewise.org) FOR MORE DETAILS

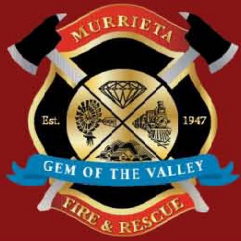
Firewise® is a program of the National Fire Protection Association. This publication was produced in cooperation with the USDA Forest Service, US Department of the Interior, and the National Association of State Foresters. NFPA is an equal opportunity provider. Firewise® and Firewise USA® are registered trademarks of the National Fire Protection Association, Quincy, MA 02169.

Order a Reducing Wildfire Risks in the Home Ignition Zone checklist/poster at [Firewise.org](https://www.firewise.org)

HOME IGNITION ZONE CHECKLIST

SIMPLE STEPS FROM ROOF TO FOUNDATION TO MAKE A HOME SAFER FROM EMBERS AND RADIANT HEAT

- Clean roofs and gutters of dead leaves, debris and pine needles that could catch embers
- Replace or repair any loose or missing shingles or roof tiles to prevent ember penetration
- Reduce embers that could pass through vents in the eaves by installing 1/8 inch metal mesh screening
- Clean debris from exterior attic vents and install 1/8 inch metal mesh screening to reduce embers
- Repair or replace damaged or loose window screens and any broken windows
- Screen or box-in areas below patios and decks with wire mesh to prevent debris and combustible materials from accumulating
- Move any flammable material away from wall exteriors - mulch, flammable plants, leaves and needles, firewood piles - anything that can burn
- Remove anything stored underneath decks or porches



PRESS RELEASE
CITY OF MURRIETA
FIRE & RESCUE
murrietafire.org

FOR IMMEDIATE RELEASE:

DATE: June 20, 2024

Murrieta Receives Fire Risk Reduction Community Designation

Murrieta, CA - Murrieta Fire & Rescue (MFR) is proud to announce that the California Board of Forestry and Fire Protection has designated the City of Murrieta as a Fire Risk Reduction Community. This critical designation recognizes MFR's ongoing commitment to wildfire preparedness and mitigation efforts within the City of Murrieta. When the list goes into effect on July 1, 2024, Murrieta will be one of only 11 cities statewide and the sole fire agency in Riverside County to receive this designation, and it is valid for two years.

"In Murrieta, we are committed to doing everything to provide our residents with the safest city possible", said Fire Chief Bernie Molloy. "We have already been recognized as an accredited fire agency, proving that we have a fire department held to the highest national standards. With this designation, we have proven that we will also take every step to ensure our residents have the lowest insurance rates available."

Fire Marshal Doug Strosnider shared, "Our residents, like most of the state, face uncertainty with keeping or obtaining fire insurance in areas the State has designated as being in a 'Very High Fire Hazard Severity Zone.' Obtaining the designation of a 'Fire Risk Reduction Community' is currently the most impactful way to assist our residents with insurance challenges. Conducting annual vegetation inspections throughout these designated areas and noticing property owners when we discover violations is another way we engage our citizens to reduce fire hazards. We share a responsibility to prevent wildfires and recognize that we can work on solutions involving property owners to create a safer community. Let Murrieta be the example and demonstrate what can be accomplished when we work hand in hand with our community to address our challenges with positive outcomes."

Earning the Fire Risk Reduction Community designation brings significant benefits. Residents and businesses should see reductions in future insurance premiums as the California Department of Insurance has mandated insurance providers recognize this designation as community-level mitigation that must be reflected in the rate offered. (Title 10, § 2644.9(d)). Additionally, the city will gain access to increased grant opportunities for fire mitigation projects, such as fuel reduction and public education initiatives. Furthermore, the designation allows MFR to develop and implement targeted fire safety programs, fostering a more prepared community. Overall, this recognition brings heightened awareness to the importance of individual responsibility in wildfire prevention efforts and has a tangible impact on the residents of Murrieta.

MFR remains dedicated to safeguarding Murrieta residents' and businesses' lives and property. This designation strengthens our ability to achieve that mission and build a more fire-safe community.

###

MEDIA CONTACT:

Dawn Morrison, Murrieta Fire & Rescue PIO
41825 Juniper St, Murrieta, CA 92562
(951) 461-6154 | dmorrison@murrietaca.gov



Boosters Bits

Veterans, Santa, and New Years Eve round out 2024

Well, here we are almost the first of November, I don't know about all of you but this year blew by! That



Dorothy Vaughn
Boosters VP

chubby guy in the red suit will be here before we know it!!

We had our Halloween dance/dinner on Oct. 26 and it was a lot of fun. The Dodgers-Yankees World Series kept a number of people at home, but those who showed up in fantastic costumes enjoyed our meal and dancing the night away.

As for November we'll be having our Veteran's Day luncheon at noon on Nov. 12. We made it a day after



SAYING HI TO A PAL: Roula Priebus, an early arrival at the Oct. 26 Halloween Party, poses with one of the many party decorations. See the next three pages for more Halloween party photos.

the holiday due to the Veterans Day Parade and festivities in old town Murrieta. If you haven't seen the

flags down in the square, it is really beautiful and fills you with pride.

Invitations will be sent to our veterans and their guests. If you don't receive one, contact me at 951 696-0871 or Jan Towers, 951 616-4443 or Ted Vollmer at 951-319-6749.

In December, the Boosters will host a Christmas Party with Santa on Dec. 7. This is a free event, and we'll be serving chili and mac 'n cheese as well as a dessert.

As in past years, we'll be inviting local firefighters with their truck so your grandkids and their parents can see them.

On Dec. 31 there will be a New Years Eve dinner and dance. More details will be in the next edition.

HAPPY BIRTHDAY!

- Jane Barber
- Raeann Bjerum
- Tom Bourne
- Lynn Bowen
- Chuck Cassity
- Camille Curtis
- Lilia Dalupan
- Don Enderud
- Rudy Ferguson
- Theodore Garcia
- Kathleen Griffin
- Regnor Hastings

- Chris Henry
- Deloyce Herman
- Cheryl Hill
- Christian Hudig
- Audrey Hunt
- Silvia Jara
- John Jenks
- Mark Kennard
- Bea Lawhead
- Patricia Leeper
- Manuel Lopez
- Wilbur Mills

- Rick Neff
- Deborah Peterson
- Percy Sawyer
- Lela Schlegel
- Linda Scott
- Marcella Scott
- Diana Stark
- Bette Timson-Endresen
- Cecelia Torres
- Bruce Turner
- Melinda Villareal
- Rafaela Yniguez



- David & Rosaura Arrellano
- Lloyd & Esther Cale
- Dennis & Virginia Dillon
- Don & Helen Gibbons
- Skip & Dee Sloan
- Juan & Elena Tomas

In Memoriam



Raymond (Tony) Seeley
(Oct. 1936 - Sept. 2023)
Calle de la Paz

Elmer Lawrence Bassett, Jr.
(May 1932 - Nov. 2017)
Via del Sur

Esther Saur Crossland
(May 1907 - Nov. 2001)
Via Playa del Rey

Mary Elizabeth Dean
(Nov. 1917 - Nov. 2006)
Via Amarilla

Chris Drummond
(Nov. 27, 2021)
Via Roja

Barbara Geraldine Groch
(July 1925 - Nov. 2008)
Via Playa del Rey

Max Heilbron
(Nov. 1924 - Nov. 2017)
Via Princesa

Verla Loriece McCollum
(Dec. 1923 - Nov. 2008)
Via Amarilla

Rebecca Jean Meadors
(May 1939 - Nov. 2020)
Via Amarilla

Mike Miladinovich
(Feb. 1932 - Nov. 2012)
Via la Rueda

Joseph Rodriguez
(March 1941 - Nov. 2006)
Via Princesa

Carole Frances Schindler
(Nov. 1924 - Nov. 2010)
Via Playa del Rey

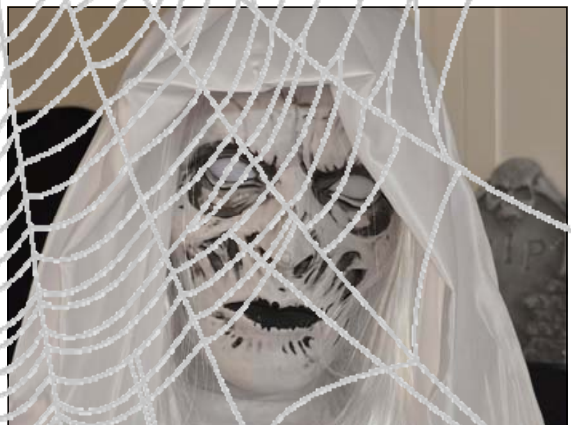
Socrates Siliceo
(Dec. 1927 - Nov. 2018)
Via Princesa

Halloween bash lures inner character(s)



Costume 1st Prize: Nancy Misko

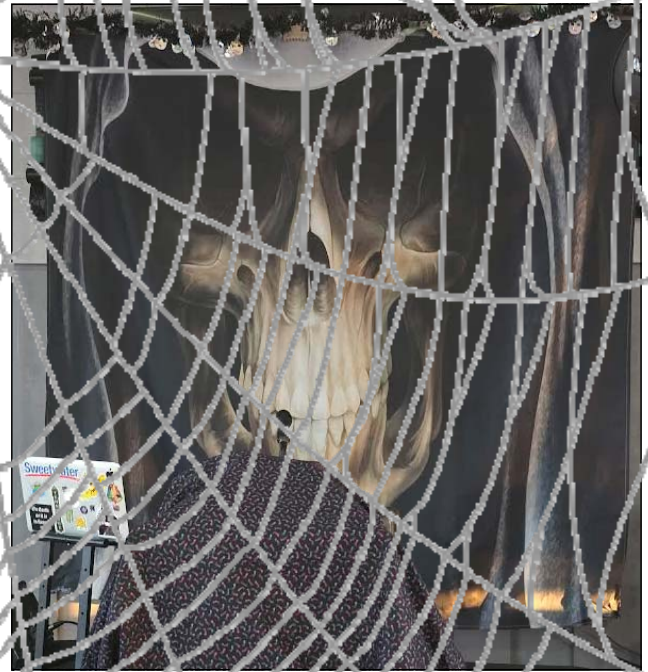
Katie Lambert, Lisa McKinney & Scott Mortensen





Miguel & Ruth Enriquez. Ruth won 3rd place in the night's costume contest.





Photos by Ted Vollmer

The following is a list of 176 past and present Spring Knolls residents who served in the U.S. military. Any omissions were unintentional. Names in boldface are current Spring Knolls residents.

U.S. ARMY

Dennis Applegate
Louella Briefman
Lloyd Cale
John Campagnolo
Mario Carrello
Ed Cavallucci
Raphael Cervantes
Val Clugston
Charles C. Corriveau
Ramiro S. Cruz
Roger Desharnas
William E. Eadson
Miguel Enriquez*
Jerold Freet
Rosa Eichner Goldfarb
Wallace Ray Grab
Billy Gregg
Robert V. Guerra
Mike J. Guglielmo
Bruce Hamilton
Neal Hanslik
Howard Hartnet
Robert Head
Kevin Hernandez
Craig Kent Huckstep
Joe Hudson
Robert Hult
George Karchner
Doug Krier
George Ladd
George Lallou
Raymond Landry
George Larson
Murray Leib
Jerome Lexer
Rex Mershon
George B. Meza
Emil Nunnero
Kenny North
Kevin Osborne
George Osorio
Al Paukstelis
Patrick Pinnitpi
David Quinlan
Alberto Reyes
Frank Rosales
Robert Hargrave Ritchie
Henry Saldivar



The Nov. 12 Veterans Day lunch is free for veterans and a guest from the three Knolls units. Call **Dorothy Vaughn, 951 696-0871** or **Jan Towers, 951 616-4443** for further details.

Sidney Schindler
Charles D. Schreiber
Ron Scott
Tony Seeley
Calvin Eugene Shannon
Bill Skinner
Edward Snyder
Charles Steinent
David Taft
Ralph Tatiner
Thomas Token
Arthur Totten
Gordon Wallace
Thos S. Wassan
Frank Weinfurter
Kenneth E. Weinke
Auston White
James White
Thomas White
Bob Wolfgam
Sal Zaita
George Zeller
**Also served in the Marines*

U.S. NAVY

Tipton Ashley
Elizabeth Ashley
Alan Bartkowski
Elmer Bassett
Sheila Bassett
John Boone
Sumner Brown
James Bronson
Michael Burgess
Merle Byrne
Charles R. Cannon
Andrew Collins
Stephen P. Colmean
Marcello Cutinga
Bill Desmond
Donald L. Dozier
Leroy Dutton
Ernest N. Eadson
John Evans

Bob Faelchle
Rodolfo Flores
David Folsbee
Gary Allen Fox
James Fraina
William Greene
Roger Eugene Groon
Gary Gunn
Robert Hess
Lawrence Hodge
David Jefferson
James Johnston
Eddie B Jones
Donald Koontz
Anne Koontz
Robert Kudelka
Larry Lemier
Jack Little
Dale Majors
Thomas Lee McCady
Gerald McDougale
Jack W. Morrison
Norman Nadeau
Louis Pacilio
Phillip Perilman
Robert Pittam
Edward Popovich
James Gary Prigmore
Marvin L. Prohofsky
Harold Robinson
Ray Seda
Socrates Siliceo
Bill Sykes
George August Waibel
Charles Alvey Whisner
Richard Zimmer

U.S. MARINE CORPS

Thomas Baird
Samuel Ford Bellah
Allen Bingham
Shawn Birdsill
Scott Bramhall
Philip C. Chatham

Edward Downer
Miguel Enriquez**
George Evers
James Feryan
Donald Fisher
David Folsbee**
Mario Gomez
Richard Hayers
Robert Kaplan
Eddie McFadden
Mark Navarro
John Joseph Perry
Joe Rodriguez
Stephen G. Smith
Branen Straughan
James Witt
John Zaita
***Also served in the Army*

U.S. AIR FORCE

Saul Anshen
Oliver Cromwell Butler
Richard Call
Tim Callahan
Darrell Clarkson
Wayne Decore
Joseph Jay Dekeyser
Dennis Dillon
James (Jimbo) Dixon
Joy Ferguson
Mike Fewerl
Jack Fristoe
Max Heilbron
Terrence D. Hitt
William Hollis
Harlan Hunt
Kim Kennard
Mark Kennard
Steve Morrill
Ritch Purcell
Keith Richards
Donald Schlegel
Bill Williams
Robert A. Wray

U.S. NATIONAL GUARD

Jake Jacobs

MERCHANT MARINE

John Dawe

Also***: Dwight Brown, Dennis Dahmen; Sean Fennell, **Joseph Miller**. ***We were unable to determine military branches of these veterans before printing.

Dennis ...

From page 1

GINNY's father advised postponing any wedding until Dennis returned from Vietnam. They agreed, and finally took their vows on Nov. 22, 1971, three weeks after Dennis turned 21.

During his Vietnam tour, Dennis said he lost 48 pounds and grew 4 inches taller. But, what he didn't know at that time was that more than 50 years later he'd still be suffering from close exposure to Agent Orange, the since banned herbicide that the U.S. military sprayed in central and southern Vietnam to destroy trees and other potential enemy hiding places. More on that later.

In South Vietnam, Dennis was an air traffic controller at Tan Son Nhut Air Force Base near Saigon.

After returning from Vietnam, Dennis was reassigned as an air traffic controller at Vandenberg AF base in Santa Barbara. Boredom, he recalled, quickly set in because there was only one plane on the base that never left the ground. So,

One in an occasional series about Spring Knolls residents.

he contacted other area military bases and arranged for their pilots to use Vandenberg for "touch and go" landing practices. Boredom solved.

Dennis was later reassigned to the Chief Information Vault, where missile launch codes are kept. Two keys were required to launch missiles and codes were changed monthly. It was his job to deliver keys to missile bases.

Dennis also worked with the Army and Marines to select areas for setting up foreign airfields, to locate prisoner of war camps and to map out suspected enemy hiding places.

At about that same time, Dennis reenlisted for another four years. At Vandenberg, Dennis was first assigned to General William Garland's staff as part of a team ensuring compliance with rules and regulations. Later, after General Garland retired, Dennis worked as chief aide to Major General Salvador Felices, the first Puerto Rican to reach the rank of general. He even taught his



Airman Dennis Dillon, 1968.

Dennis Dillon at a glance:

- Born in San Diego, Oct. 28, 1950, the eldest of three boys, to Terrance and Joan Dillon.
- Served in Air Force from 1968 to 1976.
- Married to Ginny, Nov. 22, 1971.
- Moved to Spring Knolls in 2010, serving as association president in 2016.
- Daughter, Bridget. Two grandchildren, Garrett and Emma. Two great grandchildren expected in 2025.

new boss how to play tennis.

Dennis tells the story of the time that General Felices took Ginny's visiting aunt to witness a missile launch. As it turned out, the missile was having a rough time leaving the launch pad and as a result the ground was fiercely rumbling. Dennis recalls that Ginny's aunt was totally "freaking out."

As Dennis related with a grin, the general — dressed in casual shorts and tee shirt — saw her aunt's distress and hollered, "Oh, sh—, let's get the hell out of here!" as the missile stubbornly remained on the ground.

Years later, as re-enlistment time drew near, Dennis was told that if he re-upped, he'd be stationed in Hawaii with secured housing. He knew there was a two-year waiting list for housing, so he and Ginny were excited about the move. Their excitement was short-lived, however, when they learned that the Hawaiian housing assignment was actually for a general's son, not him.

Disappointed, Dennis said he demanded to see his new orders, but the Air Force gave him a "major run around" and said he'd learn his new

assignment only after reenlisting.

But Dennis discovered he'd be stationed, not in Hawaii, but in Saudi Arabia. It was then he decided to end his eight-year Air Force career and return to civilian life.

As a civilian Dennis entered the wine business and helped open Temecula's Thornton Winery in 1988.

Dennis also was a general sales manager for other wineries, including Bronco Wine Co. It was for Bronco that in 2002, he made the sale of an inexpensive new label named Charles Shaw to Trader Joe's stores. If that doesn't ring a bell, how about its internationally famous nickname, "Two-Buck Chuck?" Also, in 1991, Dennis founded MVP Limousine and drove high end clientele and celebrities around the area. He retired from the limousine business in 2015.

Years after his return to civilian life, Dennis discovered that part of his service had followed him. Like hundreds of thousands of other war veterans, Dennis had to deal with the after effects of the deadly herbicide Agent Orange.

Eighteen days after his only heart attack in 1998 at age 47 he collapsed and had to undergo cardiac ablation surgery for an irregular heart beat. Doctors told him then that he had lost 70 percent of his heart muscle.

Since then he's had 17 other surgeries and 18 stent implants to treat damaged arteries. During one operation he suffered an aneurysm, requiring three surgeons working on him at the same time. Today, 54 years after leaving Vietnam, he's still receiving Agent Orange-related treatment, but he said no further surgery is on the horizon.

In 2010, the Dillons moved to Spring Knolls on Via Princesa. They were familiar with the area because Admiral Jack Dillon, his grandfather who had advised him to join the Air Force, had owned a home in Warm Spring Knolls.

In his 14 years living here, Dennis has been very active. He served as the HOA secretary and later was board president in 2016. He also flipped burgers at Booster BBQs. In 2002 he was Grand Marshal of the July 4 parade.



Letters TO THE Editor

Ready for Pickle Ball? I am!

I would like to form a pickle ball committee for Spring Knolls. I'm seeking residents who are interested in playing and would be willing to volunteer to get quotes and inexpensive ideas to set up a pickle ball court to present to our HOA Board for possible approval.

We may need to also paint and tape out the court in our clubhouse backyard to keep expenses down.

Pickle ball is the fastest growing sport in the United States and is a great way to get active without too much stress and strain on our knees and hips. It's also a lot of fun!

If you would like to become a part of this pickle ball effort, please call me at 951 517-5391.

Lori Miller,
Spring Knolls

Leash your dog for our safety

To all dog owners and all dog visitors: My dog and I were attacked by an unleashed dog while I was on a walk with both of my leashed dogs.

The attacking dog was outside with two adults standing near her. This dog ran into the street, bit and held on to my smaller dog's neck. I detangled them and in the process was scratched and bitten by the attacking off leash dog.

Murrieta's leash law is clear: All dogs must be leashed on a 6-foot or

shorter leash when on a public street or in a public area.

You might think your pet would never hurt another dog or person, yet unleashed animals are not controlled and it takes just a few seconds for an attack to happen.

My wound will heal but my dog is traumatized and back to being untrusting. She is a rescue and I worked with her to be friendly and not so scared of other dogs. We are working on her fear again.

After I picked up my dog, the attacking dog made moves to harm my older blind dog. At first, the two adults who were with the attacking dog made no move to retrieve this animal. Finally one of them came over and picked up the dog and took her home.

As of this writing, I'm now a week or so post dog trauma and a different unleashed dog barked and ran towards me and my leashed dogs. I froze and my traumatized dog reacted. The owner became aware of his dog heading for us and verbally controlled his dog. I was a bit shaken and yet grateful this owner had control of his dog verbally. A leash would have been better.

Having your dog on a leash is not a difficult concept. The unleashed dogs continue to be unleashed. Is having your dog off leash really worth traumatizing others?

Sally Sapier
Spring Knolls

Know your elected representatives:



City Council: **Cindy Warren**
1 Town Square, Murrieta, 92562
(951) 461-6016
cwarren@MurrietaCA.gov



Supervisor: **Chuck Washington**
37600 Sky Canyon Drive #505
Murrieta, CA 92563
(951) 955-1030



Governor: **Gavin Newsom:**
1303 10th St., Suite 1173
Sacramento, CA 95814
(916) 445-2841



State Senate: **Kelly Seyarto**
1021 O Street, Suite 6720,
Sacramento, CA 95814-4900;
(916) 651-4032

District Office: 25186 Hancock Ave., Suite 320, Murrieta, CA 92562; (951) 894-3530



State Assembly: **Kate Sanchez**
P.O. Box 942849, Sacramento, CA 94249-0071; (916) 319-2071

District Office: 41391 Kalmia St., Suite 220, Murrieta, CA 92562; (951) 894-5053



U.S. Senate: **Laphonza Butler**
G10 Dirksen Senate Office Bldg.
Washington, DC 20510
(202) 224-3841



U.S. Senate: **Alex Padilla**
B03 Russell Senate Office Bldg.
Washington, D.C. 20510
(202) 224-3553

600 B St., San Diego, Ste 22405



U.S. House: **Darrell Issa**
2300 Rayburn Office Building
Washington, DC 20515
(202) 225-5672

District Office: 4100 Main St.
Temecula, CA 92590
(760) 340-7575

Social Security benefits to increase by 2.5%

Beginning Jan. 1, Social Security and Supplemental Security Income payments will increase by 2.5 percent, or an average of about \$50 a month.

This annual cost-of-living adjustment is smaller than last year's 2.6 percent jump due to a slight cooling of inflation, Social Security com-

misioner Martin O'Malley said.

Recipients should begin receiving a notice in December showing exactly what their new benefit will be.

People with a "my Social Security" account can view their COLA notice or go to www.ssa.gov/myaccount by Nov. 20 to start an account.

HodgePodge

MEDICARE CHANGES: Two insurance agents who have worked with Medicare regulations for many years will discuss 2025 benefit changes at Eaker Hall from 11 a.m. to 12:30 p.m., **Saturday Nov. 2.** There is no charge.

Spring Knolls resident and licensed insurance agent **Janice Compton** and **Avon Hall** will be present with information and applications. Hall, of Mint Insurance Services, has been teaching phone and computer classes for the past several months. To RSVP, or for any questions

about the presentation or to accommodate people with special needs, please call **951 970-6514** or **951 775-2051.**



EXTRA SLEEP? You wanted the election season to end, right? Well, you'll have to wait an hour longer for that as you reset your clocks back an hour on **Nov. 3** when daylight savings time ends, returning on **March 9, 2025.**

SKIP THAT TEST— MAYBE. In California, if you're 70 or older and have a good driving record you can now skip taking a written drivers license renewal test.

Effective Oct. 1, the Department of Motor Vehicles says that if you're 70 or older you will, however, still must come into a DMV office for a new photo and vision test.

Drivers who are 70 and older who still must take the written renewal test are those who have had two or more accidents or a DUI suspension during the two years immediately preceding your license's expiration date; or three or more accidents during the three years preceding the expiration date or, a violation point count greater than one within the two years preceding your license's expiration date.

Spring Knolls *Free* Classifieds

{ To place a free classified, email your ad with photo (optional) to tscjnews@gmail.com Questions? Call (951) 319-6749 }

FREE: Desk/table 79" x 39-1/4" deep, 30" h. Brown & black steel legs. Desk snaps together for easy transportation. Good for work bench, laminate top, modern design. It could



be used as a dining room table Also available: chair and glass for use on carpet. Call **Lynn at 951 355-3522.**

TOYOTA TUNDRA: 2003 Tundra, excellent shape, 119,000 miles. Asking \$11,500 or best offer. Call **Sindy @ 562 879-6988.**



FREE HEADBOARD: Vintage mahogany California King headboard. 80" X 47" Call **Barbara, 760 535-5403**



HAIRCUTS / BEAUTY SERVICES: Offering hair cut and other beauty services in your home for your convenience (female & male). I'm a licensed cosmetologist with more than 18 years' experience. Call **Nancy @ 951 414-9554**

REALTOR: Paula Rodig, A Knolls resident Realtor. Call or text **949 324-5141.** Stanfle Realty, DRE# 01731868.

LIGHT HOUSEKEEPING: No deep cleaning. Contact **Sindy @ 562-879-6988.**



CURTAINS, AREA RUGS: **Curtain sets,** \$15 each pair. In beautiful shape. Panels are 84" X 48." Four sets but you can buy one or more. Machine washable. **Rugs:** 1. Gray/white diamond pattern, 5' x 7'(\$15); 2. 5' x 2' runner (\$7); and 3. 3' x 2' rug (\$5). Call **Marla, 951 694-2874.**

Dear Spring Knolls Resident,

Medicare Annual Enrollment Period started Oct. 15 and ends Dec. 7th! Even if you're happy with your current plan, it's important to check for any changes next year and review your coverage with other available options. You may reduce your expenses, find a better plan, or both!

As a licensed insurance agent and Spring Knolls resident, I am here to simplify the process and my goal for you is peace of mind. Call me today for more information. You can also view plans on my website, www.sarahinsure.com Sarah Human, CA License insurance agent # 0K16275 310 980-9509 sarah@sarahinsure.com

Nov. '24: What's up in Spring Knolls & Beyond?

Sun	Mon	Tue	Wed	Thu	Fri	Sat
<ul style="list-style-type: none"> • November flowers: Chrysanthemums and Peony • November birthstones: Topaz and Citrine • Zodiac sign: Scorpio • Months: Native American Heritage; Child Safety; World Vegan; Diabetes Awareness 					1 SK Office hours, 9:30-noon World Vegan; All Saints', Author's Day.	2 Medicare Changes for 2025 discussion, 11:30 a.m.—1 p.m., Eaker Hall.
3 Daylight Saving Time Ends 2 a.m.; Bible Study, 10-11 a.m. GK	4 Candy, Job Action, Chicken Lady Day	5 Election Day Bible Study, 10 a.m.—noon; Tsunami Awareness Day.	6 Stress Awareness; Saxophone Day	7 National Men Make Dinner Day.	8 SK Office hours, 9:30-noon Cappuccino Day.	9 World Freedom; Urbanism; Adoption Day
10 Bible Study, 10-11 a.m. GK Marine Corps Birthday	11 Veterans Day; National Sundaes; Metal; Singles Day	12 Boosters Veterans lunch, noon Eaker Hall.	13 Boosters meet, 10 a.m.; SKERT; online class, 2 p.m.	14 Bingo, 1-4 p.m.; Pickle, Diabetes, Family PJ Day	15 SK Office hours, 9:30-noon Recycles, Philanthropy, Drummer Day	16 Int'l Day for Tolerance; Button Day
17 Bible Study, 10-11 a.m. GK Remembrance for Road Traffic Victims	18 National Princess Day;	19 Bible Study, 10 a.m.- noon Int'l Men's Day; Play Monopoly Day	20 SK Board meeting, 6 p.m. Library Absurdity Day	21 Great American Smokeout; Pancreatic Cancer Day	22 SK Office hours, 9:30 – noon Love Your Freckles Day	23 National Adoption; Cashew, Espresso Day
24 Bible Study, 10-11 a.m. GK Evolution Day	25 Day for Elimination of Violence against Women	26 Bible Study, 10 a.m.—noon; Family Health History Day	27 National Jukebox; Pins & Needles Day	28 Thanksgiving (clubhouse closed)	29 Office closed; American Indian Heritage Day; You're Welcome Day	30 Remembrance for Victims of Chemical Warfare Day

Open'nClosed

Open:

Board office hours: Fridays - Nov. 1, 8, 15, 22, 9:30 a.m.-noon

- **Clubhouse Winter hours:** 8 a.m. - 7 p.m. Gym, library, both swimming pools. Jacuzzi or billiards room. Call Facilities Director **Ron Sieber @ 951 541-6276** for more information.
- **Eaker Hall:** Clubhouse ground events need advance Board of Directors approval. Call **Debbie Adelhelm @ 760 717-9876** at least 2 weeks in advance.
- **Dog Park, Clubhouse grassy areas:** Owners must keep dogs under control and their poop picked up in all Spring Knolls areas.
- Dogs must be leashed at all times, even in the clubhouse grassy areas.

Closed: Clubhouse grounds closed Thanksgiving Day; No office hours Nov. 29.



Here: (Spring Knolls)

- **Nov. 2: MEDICARE BRIEFING.** Insurance agents Janice Compton and Avon Hall hold clubhouse briefing on 2025 benefit changes. 11 a.m. to 12:30 p.m.; **Janice Compton, 951 970-6514 or 951 775-2051** for info.
- **Nov. 12: VETERANS DAY LUNCH,** noon. Eaker Hall, free for all three units' veterans + a guest. **Dorothy Vaughn at 951 696-0871.**
- **Dec. 7: CHRISTMAS PARTY:** Eaker Hall, 5 to 8 p.m. Santa, chili and mac'n cheese, dessert. FREE. **Holli Hanson at 661 972-0799 or Jan Towers at 951 616-4443**
- **Dec. 31: NEW YEAR'S EVE PARTY:** Eaker Hall. December edition for details.

There: (Units 2 & 3)

- **Nov. 2: BREAKFAST.** Unit 2, 8:30 to 10 a.m. \$8. Open to all units. **Sherry Tater, 951 536-4604.**

Elsewhere . . .

- **Nov. 7: VETERANS EXPO:** 10 a.m.to 2 p.m., Monteleone Meadows; 35245 Briggs Road, Murrieta. Free. Vendors, businesses offering employment opportunities, government resource agencies. **Amanda Fisher, 951 894-2220** ; email Amanda.fisher@sen.ca.gov
- **Nov. 7 & 21: MURRIETA MARKET NIGHTS.** 5 to 9 p.m. Washington Avenue and Juniper Street; Murrieta.vendors, artisans, music. Free admission.
- **Nov. 11: VETERANS DAY PARADE.** Begins 10 a.m., Washington Avenue and Ivy Street. To register entry in parade, <https://tinyurl.com/VeteransDayParade> 24
- **Dec. 7: DONUTS WITH SANTA.** 9 to 10:30 a.m. Murrieta's Town Square and amphitheater. Free donuts to the first 500 kids; also pet adoptions. Admission one nonperishable food or pet item per child such as dog/cat food, treats and cat litter.

(All times subject to change.)

Spring Knolls Medley



Photo by her Papa, Ted Vollmer

FEATHERY FLURRY: Valentina Vollmer, 8, hosts a backyard nectar party on Oct. 17, for six Spring Knolls hummingbirds.

Spring Knolls Medley

JOIN THE MEDLEY!

Please share your Spring Knolls experiences for the Spring Knolls Medley Page. If you have favorite recent or past photos about our community or area, send them with a description to:

Spring Knolls Medley

38441 Via La Paloma,
Murrieta, CA 92563,

or email photo & information to
tscjnews@gmail.com



THING OF BEAUTY: A mature Yucca plant shows off its annual blooms in Ron Sieber's front yard in Spring Knolls on Oct. 20.



AFTERNOON CHECKOUT:

What appears to be a Red-shouldered hawk rests atop the tallest pine at the Spring Knolls clubhouse on Oct. 30.



RSVP:
951.775.2051 OR
951.970.6514

JOIN US AT ONE OF OUR UPCOMING EVENTS

A LICENSED INSURANCE AGENT WITH MINT HEALTH INSURANCE AGENCY WILL BE PRESENT TO ANSWER YOUR QUESTIONS AND REVIEW THE MANY HEALTH PLANS THAT ARE AVAILABLE TO YOU. ALL AT NO COST.

- UNDERSTAND YOUR **MEDICARE** PLAN OPTIONS.



- FIND A **PLAN** THAT MAY INCLUDE YOU **PROVIDERS**.
- GET A **SIDE-BY-SIDE** COMPARISON OF **HEALTH PLANS**.

- GET **ASSISTANCE** WITH **ENROLLMENT**.

SPRING KNOLLS CLUB HOUSE

38441 VIA LA PALOMA MURRIETA, CA 92563

11AM-12:30PM
11/02/2024

JOIN US FOR A PRESENTATION ABOUT MEDICARE ADVANTAGE AND PART D PLANS BY A LICENSED INSURANCE AGENT. A SALES PERSON WILL BE PRESENT WITH INFORMATION AND APPLICATIONS. FOR ACCOMMODATION OF PERSONS WITH SPECIAL NEEDS AT SALES MEETINGS CALL THE PHONE NUMBER PROVIDED. OUR LICENSED INSURANCE AGENTS ARE INDEPENDENT CONTRACTORS OF MINT HEALTH INSURANCE AGENCY (CA LICENSE #0L72269) WHO WORK WITH MEDICARE BENEFICIARIES TO EXPLAIN MEDICARE ADVANTAGE, MEDICARE SUPPLEMENT AND PRESCRIPTION DRUG PLAN OPTIONS. MINT HEALTH INSURANCE AGENCY REPRESENTS MEDICARE ADVANTAGE ORGANIZATIONS THAT HAVE A MEDICARE CONTRACT. ENROLLMENT DEPENDS ON THE PLAN'S CONTRACT RENEWAL.
GO_2023308_PO_22721

Not affiliated or endorsed by CMS, HHS or the Federal Government