

THE MESSENGER AT FOUR SEASONS

OCTOBER 2025



Lodge Hours of Operation:

Monday-Thursday: 8am-8 pm

Friday: 8am-10pm

Saturday: 8am-8pm

Sunday: 12pm - 6pm

Outdoor Amenities & Gym:

Monday-Sunday:

5am-10pm

IMPORTANT CONTACTS

Four Seasons Lodge

Phone (661) 873-0580
Fax (661) 873-0579
frontdesk@fsbhoa.com

Four Seasons Website

WWW.FSBHOA.COM

PMP Community Care Team

Monday - Friday 8 am - 5:30 pm
Phone: (661) 295-4900
PMP Homeowner Portal:
connect@PMPManage.com

The Beauty Bar

Phone (661) 873-0581

Percussive Coffee

Percussivecoffee@outlook.com
661-378-1711

K. Hovnanian Builder Customer Service

Phone (877) 832-6231
servicel23@khov.com

California Water Service

Phone (661) 873-7260

Animal Control

Phone (661) 326-3436

City Solid Waste

Phone (661) 326-3114

Fire Department

Phone (661) 326-3911

Police Department (non emergency)

Phone (661) 327-7111

Landscape Work Orders

Email: frontdesk@fsbhoa.com or submit
on PMP Gateway website.

The Office

Leanna Cutler

General Manager, CMCA, AMS
gm@fsbhoa.com

Tranece Barnes

Assistant General Manager
tbarnes@pmpmanage.com

Annette Galindo

Resident Services Associate
agalindo@pmpmanage.com

Anwar Alshami

Resident Services Associate
ralshami@pmpmanage.com

Audrey Dunn

Resident Services Associate
audunn@pmpmanage.com

Casey Grigsby

Resident Services Associate
cgrigsby@pmpmanage.com

Michael Forrest

Porter

mforrest@pmpmanage.com

2025-2026 Board of Directors

Lorenzo Alvarez

President

Rodger Barnes

Vice President

Bill Ferguson

Treasurer

Michael Callagy

Secretary

Skip Welchans

Director

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Sherry Davis gives an update on the upcoming Social Events.

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Resident Kitty DeArmond continues to amaze us with local history reports.

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Connecting you with local services, shops, and organizations.

DO YOU HAVE YOUR NEW PHOTO ID CARD?

All residents will need a new photo ID card. We will transition to the new system on **Friday, October 3, 2025**. This new card replaces the Key Fobs and will be used going forward to grant you access to all community amenities, including the Lodge, outdoor facilities, and pedestrian gates at north and south entrances.

We are continuing to schedule photo sessions at the Lodge. More sessions will be announced through eblasts. The process is quick and should only take a few minutes. You can find us in the computer lab.

Having your photo taken is an essential step to ensure your continued access to community facilities. We appreciate your cooperation and look forward to seeing you at the Lodge!



BOARD MEETING UPDATE

The Board of Directors held its regular General Session meeting on Wednesday, September 24, 2025, at the Lodge Ballroom. Below are highlights from the meeting:

President's Report

President, Lorenzo Alvarez, addressed rumors that homeowners might fear retaliation for speaking at meetings. He emphasized that all owners are equal and encouraged to openly share their views and concerns with the Board. He further noted that Association social events are not political in nature, and political matters should not be introduced into those settings, respectfully.

Executive Summary

Board Secretary, Mike Callagy, reported that an Executive Session was held on September 24, 2025, and a Special Executive Session was held on September 9, 2025. The following items were disclosed to the Members. There were 14 rule violations, 13 ARC violations, and 4 hearings held. The Board approved the following updated contracts:

- Bez Pest Control – \$490 per month, removing mailbox de-webbing from the scope and adding gopher treatment.
- Fit Tech Services – \$564 per quarter for the period of October 2025 through September 2026.
- Prendiville Insurance – \$37,228 for the 2025–2026 policy year, covering property, D&O, umbrella, workers' compensation, sprinkler leakage, and cyber liability.

Treasures Report

- The August 31, 2025, Financials were approved by the Board. You can view the treasures report on the Association's website.
- The Board approved the engagement letter for Newman Certified Public Accountant, PC to prepare the FY25 audit and taxes for \$2,400.
- Approval Granted for Two Liens on Past-Due Assessments.

Unfinished and New Business

Committee Reports were received from the ARC Committee, Landscape Committee, Social Committee, Rules and Regulations Committee, Facilities Committee, IT/Website Committee, and Ad-Hoc Non-Functional Turf Compliance Committee. Below are items reported, or actions taken.

Architectural Review Committee:

- The committee reviewed 11 new applications this month, and 7 notices of completions.

Landscape Committee:

The Committee met for over two hours this month to discuss the community conditions. Trees and shrubs are generally well maintained, but lawns range from very good to poor due to uneven irrigation.

Board Meeting Update - cont.

Landscape Committee - cont.

Improvement ideas included converting pool mogul turf into flowerbeds or rock, addressing the removed trees along the Paseo with shrubs or stamped concrete, and considering shade trees near Oldham homes. The Committee's top priority remains improving lawn conditions community wide.

The Board approved the updated Landscape Committee Charter, formally separating them from the Architectural Committee.

Rules & Regulations Committee:

The Board approved a new Bingo Policy presented by the committee. The policy establishes clear administrative procedures of the Association-sponsored Bingo events, including oversight, licensing compliance, financial reporting and volunteer participation.

The Board approved a draft revision to the Lodge Room Reservation Policy to address when a member becomes "not in good standing" after their application is approved by the Board, but prior to their event. The draft will be sent to the membership, by general notice, for the 28-day review; Board will consider adoption at the October 29, 2025, meeting.

Facilities Committee:

The committee continues to perform monthly, quarterly, and annual inspections. An action item list has been created and will be actively monitored and tracked.

IT/Website Committee:

Over 454 ID badges have been issued for the conversion from Key FOBs to ID Badges. The system will be going active soon. The committee has also installed a battery backup for the office and updated phone system.

Ad-Hoc Non-Functional Turf Compliance Committee:

The Board reviewed the committee's progress in identifying areas of non-functional turf eligible for the Cal Water rebate program. Proposed areas include the South and North entrances, the Lodge front, Citrus Hills along the vinyl fencing, and the center section of Falkirk. The Board approved moving forward with a Request for Proposal to qualified vendors for conversion to Kurapia, a drought-tolerant groundcover that requires minimal watering and maintenance.

In addition to the items under the committees, the Board ratified the South Vehicle Gate Repair in the amount of \$5,990 completed by Open and Shut. This was a reserve expense.

The Board also approved a new Bingo Committee Charter and appointed Phyllis Baer as the Chair, with Mary Johnson, Pam King and Phil Myers serving as members.

A special Open Session meeting is scheduled for October 9th, and the next General Session meeting will be October 29th.

FROM THE TREASURER

Bill Ferguson

NO MORE 100 DEGREE DAYS. Last month, I talked about the autumnal equinox, the important point I didn't mention is that, historically, with July 24th being the warmest day of the year, the daily maximum temperature now continues to decrease day by day.

But let's move on to the financial news.

Our financial data, as of August 31st, reports that the Operating Cash & Investment Funds total \$69,588.44. This gives us a monthly increase of \$41,905.71, compared to last month's loss of \$5,616.85.

Last month, we had a total of forty-two delinquencies totaling \$65,090.78. They were a combination of those that had lien activity, a BOD approved foreclosure, and those that were at the attorney for disposition, accounts in a payment plan and twenty-two accounts simply being monitored as possibly in jeopardy. In addition, we have \$32,360 judged by our annual audit as "Doubtful Accounts".

The Reserves Cash & Investment Funds now stand at \$1,756,891.54, decreasing their percent funded 2.4% from 49.0% to 46.6%. Again, we had unusual charges last month of \$130,421.71. Not that they were unexpected, but that they cost more than anticipated or were incurred earlier than planned. The bulk of that was for the tree trimming at \$99,000. Completed early, not scheduled until 2029, at a projected cost of \$109,763.

A new 2026 funding plan was set with the reserve analysis by California Builder Services on Sept. 9th. It called for an increase of 5% to the funding which will be an additional \$3.70 per month from each of us and will bring the 2026 EOY funding to 58%. The plan remains to achieve 70% funding within 30 years.

As other examples, in the Gate Areas, the gatehouse floor and door were repaired costing \$1,580. The south gate fencing and stucco painting at \$35,062 was projected to be completed in 2025 but the reserve analysis pushed it off until 2026 and this helped our balance.

I would like to remind you again that the reserve balance is fluid by design. Our forecast continues with the prediction that we will end the year with a Reserve percent funding level of 51%.

As we finish our work on the 2026 budget, we are still keeping a close eye on the Consumer Price Index. According to the latest CPI-U (that's what we are) forecast which was updated on 9/20, this prediction is that at the beginning of 2026 we should be at 2.67%, increase above 3% through July and then slowly decrease to 2.58% by the end of the year. The committee and I agree that 2.9% remains a conservative estimate. It seems that there are negligible effects of the new tariffs at the present time but we will continue to monitor.

FROM THE TREASURER - cont.

Once again, thank you for reading my “words”. Again, my intention is to respond to all of your thoughts and questions as candidly and accurately as I can, either personally via email or in my next month’s offering, so send your responses and questions to: billfergus@aol.com.

Financial Report - August 31, 2025

| | <u>Current Month</u> | <u>Prior Month</u> |
|--|-----------------------------|----------------------------|
| <u>ASSETS</u> | | |
| Operating Cash & Investment Funds | \$ 69,588.44 | \$ 27,682.73 |
| Reserve Cash & Investment Funds | \$ 1,756,891.54 | \$ 1,849,930.02 |
| Total Accounts Receivable (AR) | \$ 65,090.78 | \$ 61,269.67 |
| CPA Allowance for doubtful Accounts | \$ (32,360.00) | \$ (32,360.00) |
| Unfunded Reserves | \$ - | \$ - |
| Total Fixed Assets - Lighting Conversion | \$ 57,853.34 | \$ 57,853.34 |
| TOTAL ASSETS | \$ 1,917,064.10 | \$ 1,964,375.76 |
| <u>LIABILITIES</u> | | |
| Pre Paid Dues | \$ 65,267.96 | \$ 65,009.64 |
| Owner refunds | \$ 762.99 | \$ 762.99 |
| Move Out Refundable | \$ 1,000.00 | \$ 1,000.00 |
| Accrued Expense | \$ 61,860.17 | \$ 4,766.67 |
| Unfunded Reserves | \$ - | \$ - |
| TOTAL LIABILITIES | \$ 128,891.12 | \$ 71,539.30 |
| Reserve Equity | \$ 1,756,891.54 | \$ 1,849,930.02 |
| Other Equity | \$ 31,281.44 | \$ 42,906.44 |
| <u>TOTAL LIABILITIES/EQUITY</u> | \$ 1,917,064.10 | \$ 1,964,375.76 |
| | <u>Current Month</u> | <u>Year to Date</u> |
| <u>TOTAL OPERATING INCOME</u> | \$203,893.14 | \$1,621,186.04 |
| <u>TOTAL OPERATING EXPENSES</u> | \$215,518.14 | \$1,575,744.91 |
| ACTUAL NET INCOME (LOSS) | (\$11,625.00) | \$45,411.13 |
| | <u>Current Month</u> | <u>Prior Month</u> |
| <u>RESERVE FUNDING LEVEL</u> | | |
| Account Balance | \$ 1,756,891.54 | \$ 1,849,930.02 |
| Reserve Study @ 100% | \$ 3,771,698.00 | \$ 3,771,698.00 |
| Current Percent Funded | 46.6% | 49.0% |
| <u>ADDED SIGNIFICANCE</u> | | |
| Allowance for Doubtful Accounts | \$ (32,360.00) | 2024 Audit |
| Delinquencies - As of 8-31-25 | \$ 65,090.78 | |
| Three accounts at attorney | \$ 38,142.32 | |
| One account BOD Approval Foreclosure | \$ 6,006.15 | |
| One account with lien | \$ 2,050.75 | |
| Two accounts in payment plan | \$ 2,579.12 | |
| One account in pre-lien review | \$ 2,415.21 | |
| Two Accts with pre-lien notice sent | \$ 6,536.12 | |
| One Acct in lien release review | \$ 670.67 | |
| Nine accounts sent courtesy notices | \$ 3,126.93 | |
| Twenty-two accounts being monitored | \$ 3,563.51 | |

Social Committee

Sherry Davis, Chairperson

It's October again and we hope this finds you well and happy.

The Social Committee has been hard at work to keep you entertained, and you came out in force to bid summer goodbye at the annual pool party.

The weather was perfect for the 83 guests in attendance. Smoked brisket and chicken was provided by Smitty's Smokin' BBQ and DJ Raully kept the dance floor full. Charlene Kwek took 1st Place in the hula hoop contest and Jeannie Willmon blew away the competition in the Noodle race. For those of you who missed it, we hope to see you next year.

October is a busy month. Autumn Nights is scheduled for October 11th on the patio and tickets are on sale now. The price per person is \$5.

Another favorite community event is the annual Halloween party. The theme this year is "A Hippie-Disco Halloween". Costumes are encouraged, but not required. Scheduled for October 25th in the ballroom, you are guaranteed to have a groovy good time.

We hope you will join us on November 4th for Paint Night in the ballroom. Tickets for this event are \$45 per person and you will have 3 paintings to choose from. More information to follow, and as always, please check with the Lodge regarding details on any upcoming events.

Thank you for supporting the efforts of the Social Committee. We encourage any feedback or suggestions for future events.

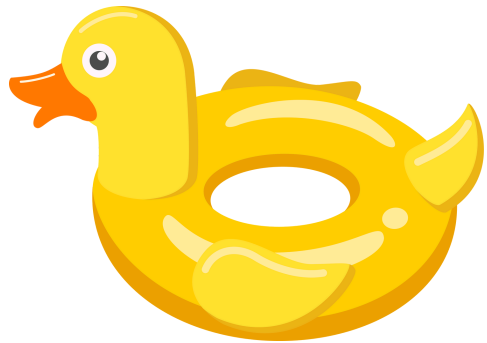


Social Committee Members:
Front top left: Sue Hollingsworth, Pam King,
and Ginny Krebs
From bottom left: Brenda Haskell, and
Sherry Davis





2025 Pool and Swim
Party
Hosted by:
The Social
Committee



In Loving Memory

Geraldine "Gerry" Fox

Passed away on Saturday, September 20th. A celebration of life will be at a future date.

She was loved by all who knew her, and a wonderful, dedicated, volunteer for The Dream Center. She loved those young people ❤️. Gerry will be truly missed by many folks! We love you Gerry.



Birthday celebration for Patty Barton Trip to Fresno Chaffee Zoo



Resident Patty Young
won a Blue Ribbon at
the Kern County Fair's
Division 803, Kern
County Challenge
themed
"HOMETOWN KERN
COUNTY"



Florn Core with Honor
Flight Central Coast at
Fort McHenry; where
the Star Spangled
Banner was written by
Francis Scott Key,
September 14, 1814 in
the Baltimore Harbor.



Saturday afternoons
at the Cafe.
Great fun and delicious!!

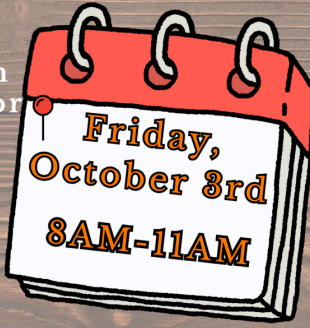
Happy Birthday
Sue Hollingsworth
and Steve Haskell



Four Seasons FALL SHRED DAY



Gather up those boxes of old papers and unwanted documents and bring them to the Lodge parking lot for safe, secure shredding!



- *Bring your boxes – we'll take care of the rest!
- *Pay in advance at the Lodge or on the day of the event
- *Cash and checks accepted.

Let's clean out the clutter before the holidays and make room for the season ahead!

No box? No problem! We'll place your bag into a box to measure it. Each box has a minimum charge of \$8.00.

\$8 per Banker box



Size
18in L X 11.5in W
X 10.5in h



K. Hovnanian's Four Seasons
Community Association, Inc.

FALL COMMUNITY-WIDE YARD SALE

PUBLIC WELCOME Sat. October 4th **No Early Birds Please**
7am - Noon

**Hundreds of Items, Dozens of
Homes, One Big Sale!**

- ♦ Furniture
- ♦ Clothes, Accessories, Jewelry
- ♦ Kitchenwear & Small Appliances
- ♦ Electronics & Gadgets
- ♦ Books, puzzles, and games
- ♦ Home Décor
- ♦ Collectibles & Antiques

**10500 Toscana Drive.
Bakersfield, CA 93306**

WHERE IS THE MESSENGER?



Florn Core as Guardian for Central Valley Honor Flight with his Vietnam War Veteran

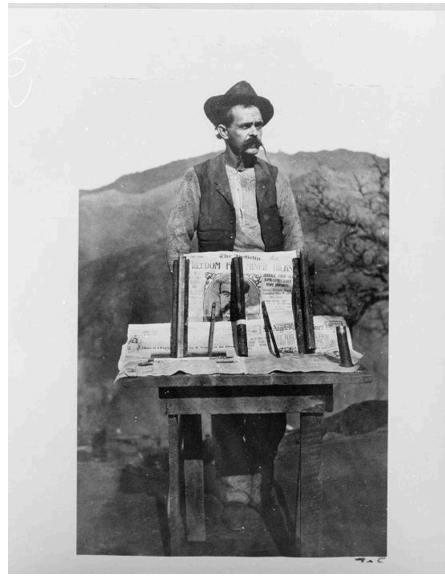


Kat Alvarez took The Messenger to Wrigley Field in Chicago, IL



Jim and Patty Barton recently returned from a trip to the British Isles (England, Ireland, Scotland, Belgium, Northern Ireland, Netherlands and France).

The Dramatic Rescue of Lindsay B. Hicks Submitted by Kitty De Armond, Resident



Reprinted with the permission of *The Kern Valley Sun*
Lindsay B. Hicks Standing behind the newspapers announcing his rescue.
Photo: *The Huntington Library*, San Marino, Calif.

Few events occasioned as much excitement and rejoicing in all of Kern County as did the rescue of Lindsay B. Hicks. He had been buried for sixteen days under thousands of tons of earth when the great shaft of the Edison Electric Company, in the Kern River Canyon, caved in.

This shaft was 1733 feet long and was located at the power generating plant, about midway between Bakersfield and Lake Isabella. It had been dug upward from the bottom and was to be lined with steel and concrete to carry river water from the fore bay down to the power plant, some 865 feet below.

As the miners dug the tunnel, they had placed in position a succession of octagons, or timbers, which fitted against the earthen sides of the shaft without nailing or cross braces. These had to be removed as the permanent sides of the tunnel progressed.

On the morning of Friday, December 7, 1906, with the work about two-thirds completed, Hicks and a group of men went down the shaft from the top with orders to knock loose the lowest set of timbers. It was reported later that these orders had been countermanded, but at any rate the timbers were removed.

This started a cave-in which released the second section, more earth came down and with it the third section, just like falling dominoes. The men tried to escape by fleeing up the shaft, but only one man made it to safety - the rest were caught like rats in a trap.

THE DRAMATIC RESCUE OF LINDSAY B. HICKS CONT.

Hicks, who had been somewhere in the middle of the group, reached a skip, or small car, designed to run down the shaft on an iron track, when he was struck by a falling timber and fell forward beside the car. The timber pressed down on his back and the mountain closed over him.

The noise and news of the cave-in quickly brought the superintendent and workmen to the top of the shaft where rescue work was started immediately, although with little hope of success.

For seventy hours they excavated and exhumed the bodies of the other men and then, after all that time, Pearl Davis, a shift boss, thought he heard a tapping coming from deep in the earth. More shaken than he cared to admit, he placed his ear to the tram rail and heard it again, clearly this time. Someone was striking the rail with a piece of steel.

Davis tapped back an answer and then raced to get more help. On the 11th day of December, four days after the accident, communication was established. A sterilized gas pipe was punched through the earth to Hicks and milk and broth fed to him, his first nourishment in over 96 hours.

The rescue of this one man now became a topic of worldwide interest. The word went out for the best miners and engineers to come - money was no object. One of the greatest rescue operations of all times was underway for a man who was not known to have a relative or a close friend. Reporters converged on the scene and the word of the progress was wired twice a day to all parts of the world.

Engineers advised against digging down the shaft as too dangerous for both Hicks and the rescuers. They started a tunnel in from the shoulder of the mountain, a little below and 96 feet distant from the buried man. The mouth of this new tunnel was more than 700 feet above the river bed and the face of the canyon was so steep that special scaffolding had to be put in place before work could be started.

The earth and crumbled rock through which they punched the tunnel was treacherous and it was necessary to timber nearly all the way. Boulders blocked the work. Some could be cracked, others had to be tunneled around. The miners worked in shifts, one following another around the clock. As the days passed the tension mounted, city editors across the country phoned to get the exact number of feet and inches that remained to be penetrated, and kept a scoreboard on the front page.

At last the tunnel was complete and the foreman of the rescue shaft passed Hicks a plug of tobacco. It was then found necessary to file the rails of the tram in four places to get the victim loose. This took additional time as a man had to lie on his back and saw over his head.

THE DRAMATIC RESCUE OF LINDSAY B. HICKS CONT.

Crowds of people flocked the streets of Bakersfield awaiting word of the rescue, and at 11 o'clock the night of the 22nd of December, after sixteen days of entombment, the word was passed they were bringing Hicks out. Engines of the Santa Fe and the Southern Pacific set up a loud whistling; women swarmed the streets beating on dish pans; fire bells rang; the steam whistles of the oil field added to the cacophony of sound - even the clock in the old tower was reset to peal on the hour for every hour Hicks had spent in his underground prison.

And once he was rescued, the public could not have cared less. A promoter tried booking him on the stage and he made his first appearance in the old Bakersfield Armory - before less than two dozen people. They tried again in Los Angeles, and to an even smaller audience. After that, the promoter gave up. Hicks married a widow and drifted into a life of domestic obscurity.

Ladies Luncheon

Annette Harder (Club Leader)

Tina Marie's downtown Cafe on Chester Avenue opened in 2003 by Tina Marie Brown. Tina knew at an early age, when she was helping her Grandma at a local restaurant, that she would be a restaurant owner.

Her Chester Avenue location was destroyed in a series of fires in December 2020. Five months later, a new location at 19th and Eye was opened. Can any of us remember what business was in this location when we were young?

Do you recall coming to shop at Newberry's, in this very location? It was a chain of national five and dime stores. Newberry's sold in 1972 and closed in the early 2000's.

We had 13 ladies seated in a side room at a long table and conversations were many. Our waitress was amazing, efficient and quick with a welcoming smile.

Monday, October 20th at 11:30 am we will meet at Luna Bistro & Cafe, 1230 H Street, Bakersfield 93301. Sign up sheet is at the front desk, or you may call to request that your name be added. Meet at the flagpole at 11:00am if you need, or can give, a ride.

Annette Harder

Club Leader 661.599.5676

Safety First

Jan Lemucchi(Club Leader)



October is National Fire Prevention Month, a tradition established by the National Fire Protection Association (NFPA) to raise awareness about fire safety.

Safety First @ Four Season's primary aim is to educate residents on fire safety and promote preventative measures to protect lives and property from home fires. In a typical year, home fires claim more lives per year than all natural disasters combined.

Test your smoke alarm each month and practice your escape plan so everyone in the household can get out in less than two minutes.

Tips for creating your home fire escape plan and practicing your 2-minute drill:

- Everyone should know two ways to escape from each room in your home.
- Smoke is dangerous. Get low and go!
- Decide where to meet once outside. Select a meeting spot at a safe distance away from your home, such as a neighbor's home or FS Lodge where everyone in the household knows to meet. If a fire starts, you may have less than two minutes to get to safety. Time your fire drill and find out: what's your escape time?

Smoke alarm safety:

- In addition to testing smoke alarms once a month, change the batteries at least once per year (if your model requires it).
- Check the date of the manufacturer's date of your smoke alarms. If they're 10 years or older, they need to be replaced because the sensor becomes less sensitive over time. Follow the manufacturer's instructions.

Public Safety Power Shutoffs (PSPS)

What is a PSPS? Severe weather, such as high winds, can cause trees or debris to damage equipment. If there is dry vegetation, this could lead to wildfire. That's why PG&E may need to turn power off to keep you safe. This temporary outage is called a Public Safety Power Shutoff (PSPS).

Preparation for any Emergency

- Explore back up power options
- Create an emergency plan
- Sign up for alerts: Ready Kern: <https://kerncountyfire.org/education-safety/ready-kern/>
- Access more services and support: If an outage could affect your health or safety, PG&E offers accessible assistance resources and programs like Medical Baseline Program or Self-identified Vulnerable Program for extra support.

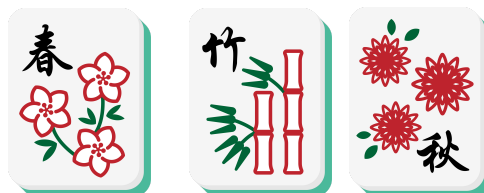
Mah Jongg Club

Charlene Kwek (Club Leader)

The Four Seasons Mah Jongg Club plays American Mah Jongg and follows the National Mah Jongg League rules. We meet as a club on Tuesdays and Wednesdays from 1:00 to 4:00 p.m. in the Lodge Game Room. Some members also get together to play on Sundays, but this is more of an informal gathering and the Game Room remains available for other games and activities.

Our growing group always has a table ready for new players. If you have an interest in learning this mentally stimulating game, please come join us—no experience necessary!

Charlene Kwek
(661) 809-2316



Pinochle Club

Linda Hofer (Club leader)



Looking for something fun, social, and a little brain-boosting? Join our weekly card games! All skill levels are welcome—new players included (we're happy to teach). We meet every Monday from 1:00–4:00 p.m., and we'd love to have you.

Questions? Contact Linda Hofer at 661-368-1995 or text 510-374-8366.

Canasta Club

Ruthie Haworth (Club Leader)

Our Canasta Club meets on Wednesdays in the Lodge Library from 1-4. All are welcome if you enjoy having a good time. If you have any questions please contact me.

Ruthie Haworth, at 661-972-3144

“Summer Release”

- Carol Johnson, Resident

Cool autumn rains
on earth's parched skin
revive Mother Earth
and all her kin.

Anticipating
crispy weather
I await
the honking feather!

Recall the pristine
mountain top
wherein I dwelt
before this stop.

Wispy cirrus clouds
in azure sky
while night air refreshes
autumn chill is nigh!



A season at last,
to bring to me
more my particular
energy!



October

Sunday Monday Tuesday Wednesday

Lodge Hours:
Monday - Thursday:
 8am-8pm
Friday: 8am-10pm
Saturday: 8am-8pm
Sunday: 12pm - 6pm

Committee Meetings & Club Times are Subject to Change, Check with The Lodge for most current information

Pool Closed for Maintenance
MON 6am-9am
WEDS 6am-9am
FRI 6am-9am


Dance Fitness 8am
 Learn to Play Pickleball
 Chair Yoga 9am
 Canasta 1pm
 Mah Jongg 1pm
 Water Volleyball 5:45
 Dance Fitness 5:45

| | | | |
|---|---|--|---|
| Water Volleyball 4pm 5 | Dance Fitness 8am Learn to Play Pickleball 8am Koffee Klatch 8:30am Chair Yoga 9am Pinochle 1pm Dance Fitness 5:45pm  | Pickleball 7am 7 BYOA Club 10am Learn to Play Pool 11am SOCIAL COMMITTEE 1PM Crafters Club 1pm Bridge 1pm Mah Jongg 1pm Bocce Ball 6pm Pickleball 6:30pm | Dance Fitness 8am Learn to Play Pickleball Chair Yoga 9am Canasta 1pm FINANCIAL COMMITTEE 1PM Mah Jongg 1pm Water Volleyball 5:45 Dance Fitness 5:45 |
| Pickleball Club Meeting 1pm 12 Water Volleyball 4pm | Dance Fitness 8am 13 Learn to Play Pickleball 8am Koffee Klatch 8:30am Chair Yoga 9am IT/WEBSITE COMMITTEE 10AM Pinochle 1pm FACILITIES COMMITTEE 3PM Dance Fitness 5:45pm  | Pickleball 7am 14 BYOA Club 10am Learn to Play Pool 11am Bridge 1pm Mah Jongg 1pm Neighbor-to-Neighbor 1pm Bocce Ball 6pm Pickleball 6:30pm POTTERY CLASS 5:30PM | Dance Fitness 8am Learn to Play Pickleball Chair Yoga 9am Canasta 1pm MAH JONGG 1PM RULES AND REGULATIONS COMMITTEE 1PM On The Go Club 4:30 Water Volleyball 5:45 VETERANS DINNER |
| Water Volleyball 4pm 19 | Dance Fitness 8am 20 Learn to Play Pickleball 8am Koffee Klatch 8:30am Chair Yoga 9am Ladies Luncheon 11:30am FINANCIAL COMMITTEE 1PM Pinochle 1pm Dance Fitness 5:45pm  | Pickleball 7am 21 BYOA Club 10am Learn to Play Pool 11am Bridge 1pm Crafters Club 1pm Mah Jongg 1pm Bocce Ball 6pm Pickleball 6:30pm | Dance Fitness 8am Learn to Play Pickleball Chair Yoga 9am Canasta 1pm Mah Jongg 1pm On The Go Club 4:30 Water Volleyball 5:45 Dance Fitness 5:45 |
| Water Volleyball 4pm 26 | Dance Fitness 8am 27 Learn to Play Pickleball 8am Koffee Klatch 8:30am Chair Yoga 9am Pinochle 1pm Dance Fitness 5:45pm  | Pickleball 7am 28 BYOA Club 10am Learn to Play Pool 11am Bridge 1pm Mah Jongg 1pm Bocce Ball 6pm Pickleball 6:30pm | Dance Fitness 8am Learn to Play Pickleball Chair Yoga 9am Canasta 1pm Mah Jongg 1pm Water Volleyball 5:45 BOD MEETING |

2025



Wednesday Thursday Friday Saturday

| | | | |
|---|--|---|---|
| <p>Pickleball 8am</p> <p>1</p> <p>3:30pm</p> <p>6pm</p> | <p>Pickleball 7am</p> <p>Art Club 10am</p> <p>Bridge 1pm</p> <p>Poker/Dealers Choice 1pm</p> <p>Bingo 5:45pm</p> <p>Pickleball 6:30pm</p> <p>2</p> <p></p> <p>Percussive Coffee Open 4:30PM-6:30PM</p> | <p>Dance Fitness 8am</p> <p>Chair Yoga 9am</p> <p>Hearts Go On 11am</p> <p>Tripoli Game Day 1pm</p> <p>AD-HOC NON-FUNCTIONAL TURF COMMITTEE 2PM</p> <p>Pickleball 6pm</p> <p>3</p> <p>SHRED DAY 8AM-11AM OWNERS ONLY YARD SALE PREVIEW 2-6PM</p> <p>Percussive Coffee Open 8:30AM-6PM</p> | <p>Pickleball 7am</p> <p>Chair Yoga 9am</p> <p>4</p> <p>COMMUNITY YARD SALE 7AM-12PM</p> <p>Percussive Coffee Open 8:30AM-6PM</p> |
| <p>Pickleball 8am</p> <p>8</p> <p>COMMITTEE 2PM</p> <p>3:30pm</p> <p>6pm</p> | <p>Pickleball 7am</p> <p>Art Club 10am</p> <p>ARC 11AM</p> <p>Bridge 1pm</p> <p>Poker/Dealers Choice 1pm</p> <p>LANDSCAPE COMMITTEE 2PM</p> <p>SPECIAL OPEN SESSION BOD MEETING 6:00PM</p> <p>Pickleball 6:30pm</p> <p>Percussive Coffee Open 4:30-6:30</p> <p>9</p> <p> </p> | <p>Dance Fitness 8am</p> <p>Chair Yoga 9am</p> <p>Tripoli Game Day 1pm</p> <p>Pickleball 6pm</p> <p>10</p> <p></p> <p>Percussive Coffee Open 8:30AM-6PM</p> | <p>Pickleball 7am</p> <p>Computer Club 9am</p> <p>11</p> <p>AUTUMN NIGHTS 6PM-9PM</p> <p>Percussive Coffee Open 8:30AM-6PM</p> |
| <p>Pickleball 8am</p> <p>15</p> <p>ACTIVATIONS</p> <p>3:30pm</p> <p>5:30pm</p> <p>5:30PM</p> | <p>Pickleball 7am</p> <p>Art Club 10am</p> <p>Book Club 10am</p> <p>Bridge 1pm</p> <p>Poker/Dealers Choice 1pm</p> <p>Bingo 5:45pm</p> <p>Pickleball 6:30pm</p> <p>16</p> <p></p> <p>Percussive Coffee Open 4:30-6:30</p> | <p>Dance Fitness 8am</p> <p>Chair Yoga 9am</p> <p>Hearts Go On 11am</p> <p>Tripoli Game Day 1pm</p> <p>Pickleball 6pm</p> <p>17</p> <p>Percussive Coffee Open 8:30AM-6PM</p> | <p>Pickleball 7am</p> <p>Chair Yoga 9am</p> <p>18</p> <p>KARAOKE 6-10 PM</p> <p>Percussive Coffee Open 8:30AM-6PM</p> |
| <p>Pickleball 8am</p> <p>22</p> <p>3:30pm</p> <p>5:30pm</p> <p>5pm</p> | <p>Pickleball 7am</p> <p>Art Club 10am</p> <p>Bridge 1pm</p> <p>Poker/Dealers Choice 1pm</p> <p>NEWSLETTER COMMITTEE 3PM</p> <p>Bingo 5:45pm</p> <p>Pickleball 6:30pm</p> <p>23</p> <p></p> <p>Percussive Coffee Open 4:30-6:30</p> | <p>Dance Fitness 8am</p> <p>Chair Yoga 9am</p> <p>Tripoli Game Day 1pm</p> <p>Pickleball 6pm</p> <p>24</p> <p>Percussive Coffee Open 8:30AM-6PM</p> | <p>Pickleball 7am</p> <p>Computer Club 9am</p> <p>25</p> <p>HALLOWEEN PARTY 6PM-9PM</p> <p>Percussive Coffee Open 8:30AM-6PM</p> |
| <p>Pickleball 8am</p> <p>29</p> <p>5:30pm</p> <p>6pm</p> <p></p> | <p>Pickleball 7am</p> <p>Art Club 10am</p> <p>Bridge 1pm</p> <p>Poker/Dealers Choice 1pm</p> <p>Bingo 5:45pm</p> <p>Pickleball 6:30pm</p> <p>30</p> <p></p> <p>Percussive Coffee Open 4:30-6:30</p> | <p>Dance Fitness 8am</p> <p>Chair Yoga 9am</p> <p>Hearts go On 11am</p> <p>Tripoli Game Day 1pm</p> <p>Pickleball 6pm</p> <p>31</p> <p></p> <p>Percussive Coffee Open 8:30AM-6PM</p> | <p></p> |

Sunshine Club

Linda Hofer (Club Leader)



Spreading kindness across our community! The Sunshine Club sends cards and small gifts to those who are ill, cares for The Lodge's live plants (saving the community \$3,000+ each year), offers rides and meal deliveries, walks pets for recovering neighbors, gets newsletters to homebound residents, and helps families with memorial services in the Ballroom.

Know someone who could use a little sunshine—or want to help? Contact Linda Hofer - Home: 661-368-1995 Cell: 510-374-8366 Email: hofer1951@gmail.com

Crafters Club

Nancy McKenry (Club Leader)

Crafters Club meets on the 1st and 3rd Tuesday from 1:00 p.m. to 4:00 p.m. in the Arts and Crafts Room . We knit, crochet, cross stitch and work on current hand crafted projects while enjoying friendly conversation. We welcome other crafters to join us.

Nancy McKenry (Club Leader)
(559) 960-5558



Farewell Billy Collins

(Resident Services Associate)

Thank
You

Billy has recently parted ways with Four Seasons to focus on school. The management team, residents, and colleagues thank Billy for his positive energy and urgency to help anyone and everyone.

We wish him the best on his current and future endeavors.





JOIN US FOR A
GROOVY
HALLOWEEN BASH



Hippie-Disco Halloween Costume Party

October 25, 6 PM to 9 PM
Doors Open at 5:30 PM

\$5 pp
Sign up at the Front Desk

There will be a random raffle drawing with groovy and frightful prizes for decorated tables and attendees in costume.

If you will be decorating a table please let Management know when you sign up.

Must be 21 years of Age to Attend

Sign-Up Deadline:
Thursday, Oct 23rd
Refund Deadline:
Monday, Oct. 13th

Bring Snacks and your own Adult Magic Potion of choice.
NO doobies allowed.

FOUR SEASONS

HOLIDAY CRAFT BAZAAR

Get Ready to Sparkle and Shop!

SATURDAY, NOVEMBER 1ST

FOUR SEASONS LODGE
10500 TOSCANA DRIVE
BAKERSFIELD, CA 93306

9:00AM - 2:00PM

Our community Holiday Craft Bazaar is just around the corner, experience a curated collection of artisan creations and specialty goods — jewelry, fine art, woodworking, skincare, candles, baked treats, clothing, and more.

Join us to celebrate the season, support local makers, and find that great holiday gift!

CALL 661-873-5080 FOR MORE INFO
OPEN TO THE PUBLIC



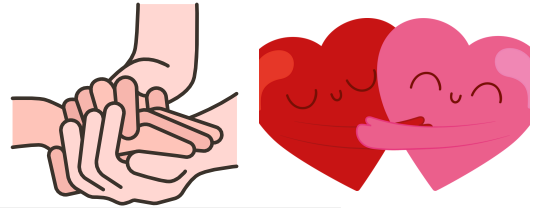
Hearts Go On

Debbie Cline(Club Leader)

Hi Everyone

The “Hearts Go On” grief group is continuing to grow. We now have about 15 to 20 members at any given time. Anyone going through a difficult time coping with a loss is welcome. Your loss can be anyone that you are grieving, a spouse, a parent, a child, a sibling, or a best friend or anyone important to you. Anyone interested, please reach out for more information.

Contact Debby Cline at (661) 487-9122.
Everyone is Welcome.



Pool Club

Bobby Marshall(Club Leader)

On Tuesday, Sept. 2nd, the pool club had a tournament for the members. Eight participants and several spectators were there supporting the teams. The 1st Place winners were, Cassie W., Fran Cyrus, and Jay Fisher. The 2nd Place winners were Nancy McKenry, Ruby Yano, and Jeff Williams. Snacks, socializing, and fun was enjoyed by all.



Chair Yoga Club

Melanie Yates (Club Leader)

Chair Yoga is not spooky! It is a great way to improve flexibility, strength, balance and range of movement.

Chair Yoga meets Monday, Wednesday and Friday mornings at 9:00 am in the Lodge ballroom. We use video instruction which is easy to follow. No special equipment needed. For those who work during the week, or would like an extra day, Chair Yoga also meets most Saturday mornings. Check the calendar in the Messenger.

On Mondays only, a more vigorous chair exercise routine is offered. Also video instruction; and adaptable to your ability.

Any questions? Text or call Melanie Yates: 661.703.0740.



On the Road Travel Club

Laurie Dean (Club Leader)

Let's board the Amtrak and go to Hanford on November 8th! There are lots of options for train departure time and the cost is \$34.00 for a round trip ticket!

Wayne and Naomi Cox shared with me that six (6) couples went together to Hanford on the train and they had a wonderful time.

There are several restaurants plus some bars and entertainment that we can all enjoy together!

-Fugazzi's Restaurant is directly across street from the Amtrak Station

-Chinese Kitchen

-Huggy's Bar

-Sequoia Club - Pool, Karaoke and Jukebox

-Tarasco Cantina

-Hep Forged Brewing Company - Happy Hour and Saturday Night Music Bingo

If you are interested in seeing The Notebook (musical) on Tuesday 1/20/2026 at the Hollywood Pantages Theatre; Elite Tours and Travel will pick us up at McDonalds that is located on Real Road and California. The cost is \$139 per person.

Checks Payable to Elite Charters

PO Box #4432 Visalia, CA 93278

For questions call Linda 559-652-7857

Let's fill up the bus with Four Seasons Friends and Families!

Next Meeting is October 15th at 4:30 pm in the ballroom. Hope to see you there!


Let's go traveling!



Pottery Class



FOUR SEASON'S Pottery CLASS
with Juliet Barrett
 Tuesday, Oct. 14th
 5:30-7:30pm



For this class, you will be creating a pencil holder hedgehog from a chunk of clay with step-by-step instructions, then painting it with underglazes. It will be fired twice in an off-site kiln and brought back to you completed. You may sign up for this class at the front desk with your cash or check payment to secure your spot. Space is limited, so sign up today! You will have so much fun!

| When | Time | Location | Cost |
|--------------------|-------------|------------------|-----------------------------------|
| Tuesday, Oct. 14th | 5:30-7:30pm | Arts/Crafts Room | \$40 cash or check is accepted |



Neighbor 2 Neighbor Club

Margaret DeArmond and Donna Holtzclaw (Club Leaders

Please consider joining the Neighbor 2 Neighbor Club. We meet for about an hour once a month - second Tuesday at 1:00 pm. More members means new ideas and we are open to all suggestions. Join us!

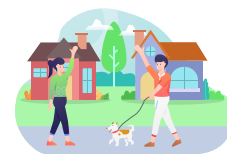
Holiday Home Tour 2025

The Four Seasons Holiday Home Tour was a big success last year. Five residents opened their homes and shared their holiday decor. After the tour, a social event was held in the Lodge with lots of food and drink. The Neighbor 2 Neighbor Club plans to sponsor this event again this year on Saturday, December 13th from 1:00 to 4:00 pm. If you enjoy holiday decorating, please consider volunteering to show your home for the event this year. Contact the club leaders if you are interested.

Our next club meeting is Tuesday, October 14th at 1:00 pm in the Lodge Craft Room. All community members are always welcome to attend.

Margaret DeArmond, 661-304-0093, mdearmond@mac.com

Donna Holtzclaw, 661-303-6649, donnaholtzclaw@yahoo.com



Pet Corner

Meet Stella and Pete



Both were rescued from Boxer Rescue LA five years apart. Stella just came to live with us at the beginning of September. She's loving Four Seasons and its neighborhood pets.

Owners: Jeff and Jan Lemucchi



Stella

Pete



Pete

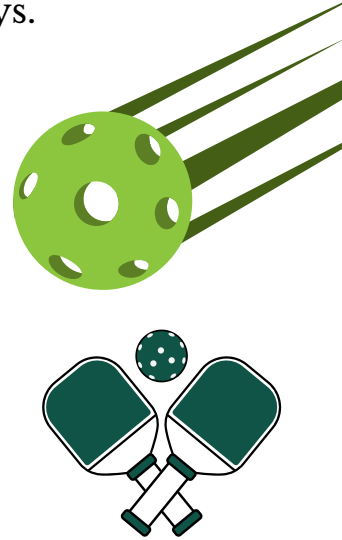
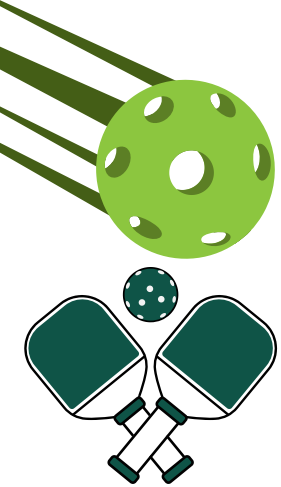
Stella

Pickleball Club

Fred Walkover (Club Leader)

The Four Seasons Blazing Paddles Pickleball Club enjoyed a very active summer in spite of the heat. In September, we enjoyed special play days on Labor Day and several fun Round Robin mini tournaments. We are definitely looking forward to the fall season which will include reciprocal play days with Highgate and Solera in November.

Beginner Playing times Mon/Wed 8 am. Regular Play Tues/Thurs/Saturday 7:00am & 6:30pm Tues/Thurs evenings. All levels are welcome on regular play days.



Bring your own Art Club

Darlene Foss (Club Leader)

Looking for a fun and relaxed way to connect with fellow residents while working on your latest art project? Join the Bring Your Own Art Club!

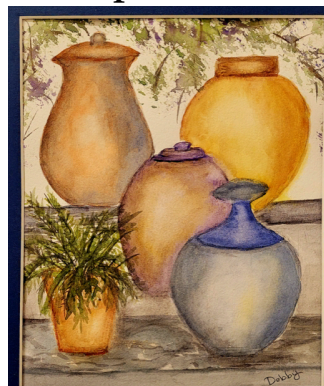
This new social group meets every Tuesday at 10:00 a.m. in the Arts & Crafts Room. Whether you paint, sketch, or dabble in any other creative medium, you're welcome to bring your supplies and enjoy two hours of creativity and conversation.

There's no formal instruction—just a great opportunity to share ideas, work on personal projects, and enjoy each other's company in a casual, supportive environment.

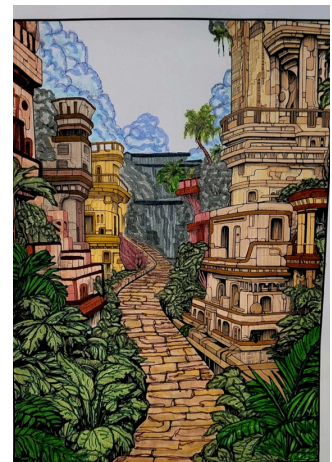
Come express yourself and get inspired!



Diamond painting by Helen



Acrylic painting by Debby



Adult coloring by Lulu

AUTUMN Nights

Come one, come all! Whether you're new to the neighborhood or a long-time resident, single or partnered, we welcome you to join in. Bring along your favorite table décor, appetizers, and beverages to share the fun!

SATURDAY, OCTOBER 11TH

6:00 pm - Lodge Patio

LIVE MUSIC BY:
ISAIAH MORFIN

Reservations are \$5 per person, to reserve a table you must purchase all tickets at one time. Set up for tables will be between 11:00 a.m. & 2:00 p.m. the day of the event.

Sign-Up Deadline: Monday, Oct. 6th
Refund Deadline: Friday, Sept. 29th
ADULTS 21+ ONLY



Paint Night at Four Seasons



"Festive-Highlander"

Join the Social Committee for a fun and creative evening at our Paint Night!

Tuesday, November 4th
5:30 pm to 7:30 pm
Ballroom

\$40 per person

*There are no refunds for this event
*Deadline for sign-ups is Monday, October 27th
At the time of sign-up, please select one of the three painting options.

*Open to homeowners and their guests (21+ only, please).

*Tea and Water will be provided. Feel free to bring your own sips and snacks to enjoy while you paint!

Sign up at the Front Desk

*All Supplies Included
Instruction provided by Corks & Strokes



"Tweethart Duet"



"Americana"

Golden Karaoke Singers Club

Laurie Dean (Club Leader)

Greetings Four Seasons Friends and Neighbors! Our Golden Karaoke Night on Saturday, September 13, 2025, featured a lively Motown theme and opened with a touching tribute to 9/11. The evening was filled with soloists, duets, group sing-alongs, and our Four Seasons Dancers. Karaoke here is all about fun—no experience required, just pick up the mic and join in!

Highlights of the night included:

Steve kicked things off with “Just My Imagination”, plus a duet with his wife Brenda. Lulu brought the energy with “Unchain My Heart” and “Dancing in the Street”. Ernie touched hearts singing “Unforgettable”—we even celebrated his mother’s 93rd birthday! Ida wowed with a Diana Ross classic, while Cheryl’s “What a Difference a Day Makes” was simply beautiful. Kris charmed us with “Ooh Ooh Baby”. Cynthia and Lou sang a sweet duet of “I Just Called to Say I Love You”. Cassie and Lulu teamed up on “Baby You Got What It Takes”, showing their practice paid off.

We also held a fun couple’s dance competition, and every pair was declared a winner.

Thank you to all who joined us—our crowd keeps growing each month, and we can’t wait to see you at the next Golden Karaoke Night!



Celebrating Gratitude & Honoring Veterans

This November, we will be highlighting the many things we are grateful for in our community. Do you know a volunteer or neighbor who goes above and beyond? We’d love to share their story of kindness and service.

In addition, we will be honoring the veterans in our community. If you are a veteran, or have a veteran in your household, please send us a service photo so we may include it in our recognition.

 **Deadline for submissions: October 16, 2025**

 **Email to: fsb.messenger@gmail.com**

Let’s come together to celebrate gratitude and honor the heroes among us!

Veterans' Club

Steve West (Club Leader)

Well, the weather is cooling and we're heading into the holiday season! As you recall, we changed venues, we're still meeting on the second Wednesday of each month; however, our new location is JoJo's Restaurant, 5600 Auburn Street, Bakersfield, CA 93306; festivities start at 11:30 am. We had great turnouts with 20+ at our August & September gatherings. We are able to meet, catch up with each other, discuss upcoming events and volunteer needs in a private room. The hospitality and food have been great, so we plan to stay at this location. If you're a veteran, come check us out, and join in on the fun.

Our upcoming Annual October Four Seasons & Solera Veteran Dinner is on October 15th, at Four Seasons Lodge. Festivities start at 5:30 pm with a social hour, followed by a catered dinner by Hodel's at 6 pm. We'll enjoy live entertainment at 7 pm, with the Goldenaires Choir. Throughout the evening we'll be giving away door prizes. You'll have the opportunity to take pictures at our Fall photo booth, and of course, enjoy some delicious food. The cost is \$25 per person. Please feel free to invite your family, friends, and neighbors to join in on the fun. If you plan to attend, please RSVP by October 7th. If you're paying by check, make the check payable to Ruthellen Martinez.

Steve West
Four Seasons Veterans Club
Leader
(661) 319-2116

Penny Martinez
President & Secretary, Veteran's
Group
Email: figment5802@gmail.com
(661) 302-3471

Clark Machamer
Chaplain, Veteran's Group
(661) 469-2701



**Four Seasons & Solera
Veteran 4th Annual Dinner
Wednesday, October 15th
Four Seasons Lodge
5:30 Social - 6:00 Pm Dinner
10500 Toscana Drive - 93306**

Roasted chicken, sliced tri-tip, rice pilaf, ranch
beans, salsa, tossed green salad w/ ranch
dressing, fruit salad, broccoli raisin salad,
tomato cucumber salad, potato salad,
rolls & butter, plus dessert
water and ice tea provided

**\$25 per person
Alcohol BYOB**

**RAFFLE PRIZES GIVE AWAY & PHOTO BOOTH
Goldenaires Choir
RSVP by Tuesday, October 7th**

Contact Penny Martinez by text/call at
(661) 302-3471 or email her at
figment5802@gmail.com





OCTOBER FUN FACTS



Horoscope

Libra 9/22 to 10/21 & Scorpio 10/22 to 11/21

Flowers

Marigold - Symbolizes joy, warmth of the sun, and remembrance. (These flowers are very common on Dia De Los Muertos, also known as "Day of the Dead.")

Cosmos - Symbolizes order, harmony, balance, peace, and tranquility.

Gemstones

Opal and Tourmaline - The beautiful Opal stone is a very iridescent looking gem, while Tourmaline comes in a variety of colors such as pink, blue green, and purple

Random 'National Days' in October

Oct 1 - National Pumpkin Spice Day 🍵

Oct 4 - National Golf Lovers Day 🏌️

Oct 4 - National Taco Day 🌮

Oct 5 - National Do Something Nice Day ✨

Oct 6 - National Noodle Day 🍜

Oct 7 - National Bald & Free Day 🧔

Oct 10 - National Angel Food Cake Day 🍰

Oct 11 - National Sausage Pizza Day 🍕

October 14 - National Real Sugar Day 🍬

Oct 18 - National No Beard Day 😊

Oct 21 - National Reptile Day 🦎

Oct 22 - National Make a Dogs Day 🐕

Oct 25 - National Sourest Day 😬

Oct 29 - National Cat Day 😻



Photo: Marigold



Photo: Cosmos



Photo: Opal



Photo: Tourmaline

October Dates in History

October 3, 1917 - The U.S. Congress passes the War Revenue Act to help finance World War I.

October 4, 1795 - Napoleon Bonaparte is ordered to quell a Paris insurrections using a cannon.

October 18, 1888 - The Washington Monument was officially opened to the public.

October 19, 1781 - British General Cornwallis surrenders to George Washington at Yorktown, ending the American Revolutionary War.

October 22, 1962 - President John F. Kennedy announced the naval blockade of Cuba to prevent further missile shipments.

October 28, 1886 - U.S. President Grover Cleveland dedicates the Statue of Liberty.

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of PRAYER

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HALLOWEEN

Discover The Real History of
Bakersfield *with Author S.C. Burns*

**Every Story has a Beginning.
Bakersfield Starts Here...**

If you're into scary stories and tales of intrigue, you won't want to miss out on the true tales of crime and affairs revealed in **Cookesville U.S.A.** Fictionalized for security reasons, these stories are based on mob activities and love affairs, from Las Vegas to Los Angeles and Bakersfield. It's a must read for your Fall pleasure!"



Watch the 4 Part Cookesville U.S.A. Interview Now!

**History Comes Alive In This
Video Interview with S.C. Burns**

Join author S.C. Burns as she talks about her journey to writing her historical fiction book **Cookesville U.S.A.: The Wildest, Wickedest, Wealthiest "Big" Small Town In the West** and how Erick and Larry from Something Something Media created the immersive audiobook.



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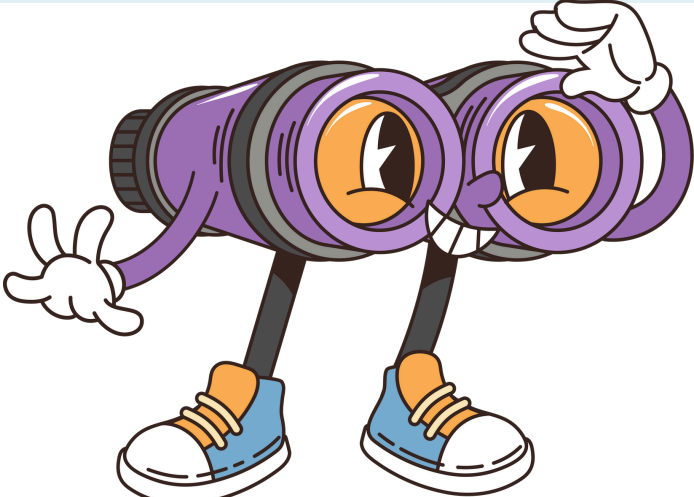
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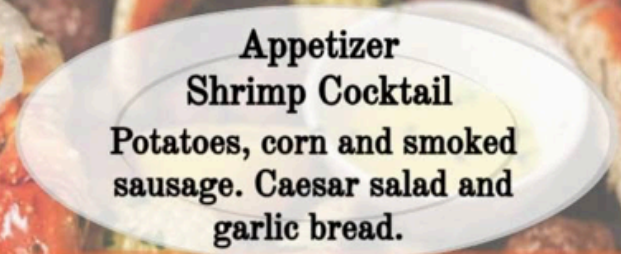
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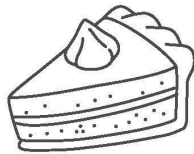
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Home Tour: 1:00 – 2:30

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If you enjoy holiday decorating, please consider volunteering to show your home for the tour this year. Just contact the club members listed below if you are interested or would like more information.

Club Members:

Donna Holtzclaw, 661-303-6649, donnaholtzclaw@yahoo.com

Sharon Gutierrez, 661-809-2450, lilmomcmg@gmail.com

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