



Scotts Valley Senior Center

November 2014 Newsletter

Editor: Becca Mosley



FREE ADMISSION

Holiday CRAFT FAIRE

2014

OVER 60 NEW AND UNIQUE VENDORS AND RETURNING FAVORITES!!!

Saturday November 1st ~ 9am to 4pm & Sunday November 2nd ~ 10am to 4pm
Scotts Valley Senior Center & Community Center • 370 Kings Village Rd, Scotts Valley

Swing & Latin Dancing | Music by Tom Steinhaus On Sat & Sun 1pm to 3pm
Serving our Famous "Chicken Dinners" & More Good Eats!!!
Visit Grandma's Bake Sale & The Boutique | Raffle Drawings Every Hour

Sponsored by the Scotts Valley Senior Center. Proceeds benefit programs and resources at the center. For more information, please call (831) 438-8666.

Coordinator's Message

With the Bounty of Thanksgiving in mind, we have so much to be thankful for, the largesse given and received over the past few weeks...

Starting with, volunteerism in our beautiful city of Scotts Valley, two of the eight **2014 Scotts Valley Chamber of Commerce Annual Awards** were awarded to our center's own **Marlene Flannery and Ayan Patel!!! Congratulations to both of them.** They will be officially recognized at the Chamber Awards Dinner on Saturday November 8th along with all the other well-deserving awardees. A few of us are attending and if you would like to join us, please let me know or call Angela Marshall at 438-8666.

Man of the Year — Robert Aldana

Woman of the Year — Linda Benko

Youth of the Year — Ayan Patel

Senior Citizen of the Year — Marlene Flannery

Educator of the Year — Beth Hollenbeck

Business of the Year — Bruno's BBQ

Organization of the Year — Team G Foundation

Beautification Project of the Year — S.V City Council for the Annette Marcum Community Garden

And the Bounty of Thanksgiving continues with:

- ◆ Our Zumba teacher, Leatrice Bachan and her students for outreaching to **Twin Lakes Manor**, an assisted care residential facility bringing joy to the residents and themselves!
- ◆ Board President, Ferd Bergholz for SO GENEROUSLY subsidizing our center's first official "trip", a wonderful **Whale Watching Trip** out of Moss Landing with the wonderful Blue Ocean Whale Watch Company. An unbelievably gorgeous day, we saw plenty of whales and over 300 dolphins frolicking around us. Many of us ended the excursion with a meal at Phil's – the whole day a treasured memory. I would like to thank drivers Cynthia Dzenzel, Diane Haas and Tom Steinhaus ☺
- ◆ Thanking everyone involved in the **Inaugural Flag-Raising Ceremony and Sponsor Appreciation Reception**; members, sponsors, members of Moose Lodge #545, the kitchen crew, cleanup crew, decorators, entertainers, dignitaries, boy scouts, artists – there is a special dedication on the bottom of page 2 ☺
- ◆ Local business, **Business With Pleasure** presented me with a truly wonderful and totally UNEXPECTED gift of a \$500 gift certificate at the Flag-Raising Ceremony/Reception!!! Thank YOU Janell and Marcello for your generosity and your business that always provides us and everyone else with such wonderful service and support ☺
- ◆ **Monteville Community Life** for so generously providing the funds for our not one, but three, beautiful deck umbrellas. They wanted to support our center and what a wonderful way they did just that ☺

- ◆ All of you who came out to support Kristin Ard and her staff to enjoy the first ever **Movie in the Park** – stay tuned, she has more for you – and kudos to the Scotts Valley Parks Advocates for lending their financial support to this endeavor ☺
- ◆ Everyone who continues to support the **Bingo Board Replacement Fund** that our wonderful sponsor, Oak Tree Villa started and to the latest offering by awesome members, Gene and Diane Griggs ☺
- ◆ We are going to give our center's **old piano away for FREE!!!** The Ritchey Family is donating their beautiful newer piano to us and I have it on very good authority (musician, Tom Steinhaus), that is it a high quality instrument. Thank You SOOO much Anne☺
- ◆ Scotts Valley Parks Advocates and Ferd Bergholz for teaming up to make "**Marlene's Patio**" happen. The Advocates work hard to raise money to fulfill needs to keep our parks and facilities beautiful and functional.
- ◆ It was my very great pleasure to cook the chicken curry and rice and the accompanying dishes for this past **Muncheon Movie** crowd. Thank you to all of the sous chefs that day as things got so crazy busy with craft faire preparations! A special shout out to my friend and society elder, Savitamas, who came to the rescue with the rose-water syrup at the eleventh hour so everyone could enjoy the faloudah treat that was so-well received ☺

So it is, as always, time to stop sharing as we are out of time but please be sure to mark you calendars and sign up for the much anticipated **Thanksgiving Potluck Luncheon**. It will take place on Friday November 14th at 1pm.

Until next time ~ **Darshana Croskrey**



The 2014 Craft Faire is almost here!! Hope to see you all. Stop by for a delicious chicken dinner or other goodies. Check out the vendors, there are some incredibly creative people out there and a wide variety of wares at many price points. It never hurts to get started on your holiday shopping now to get the cream of the crop goods. Board Member, Tom Steinhaus, will be playing Swing and Latin music on both days between 1pm and 3pm for dancing so come on out and join in or just to watch – participant or spectator, both are fun! Don't forget to stop by the center and **pick up a postcard to enter into the special drawing for the beautiful holiday basket**. Bring it back anytime during the craft faire weekend before 3pm on Sunday, one per person. Last year's basket contained something for Halloween, Thanksgiving, Christmas, New Year and Valentine's Day plus three gift certificates from generous Scotts Valley businesses – You will just have to come and see what this year's basket will hold ☺

So Proud of Our Volunteers



2014 Scotts Valley Chamber of Commerce Senior Citizen of the Year Marlene Flannery

Marlene Flannery is that person who has taken the word "effort" to a whole new dimension! During the tenure of the current Director of the Scotts Valley Senior Center, Marlene has earned the title of "Queen of the Kitchen". Not only does she cook and serve up wonderful meals for the monthly dinners, but as the activities and events at the center have substantially increased over the past 3½ years, so too have the number of her volunteer hours.

Marlene plays a major role in the running of the center. She assists the Director with the planning of every event. She supervises all the kitchen preparations for the annual two-day Holiday Craft Faire, monthly Muncheon Movies, three Flea Markets per year, two Pancake Breakfasts, and the annual Sponsor Appreciation Reception. Marlene also helps with various administrative tasks, maintains the center's library and assists in The Boutique. The fact that Marlene abhors waste, minds the budget closely and is a firm taskmaster, means that the center functions well under her volunteer care!

When Marlene is not cooking for our seniors, she is doing her beading. Her work is quite intricate and as in all things Marlene does, meticulous. Her creations continue to sell well at the center's craft faire where she has had a booth for the past 13 years.

Marlene grew up in Modesto and was employed in the food processing industry all of her working life starting with her first job in 1950 at the age of 17. She moved to Santa Cruz in 1955 when her company decided to expand its operations.

This avid gardener, loves to travel, loves to read and participates in an informal reading group. Marlene has four children, Craig, Lori, Lisa and Brian and many beloved grand-children and great-grandchildren. A very quiet person, Marlene prefers to listen so, when she does have something to say, EVERYONE knows to pay attention to this wise, caring and giving woman ~ she has become the Volunteer Extraordinaire of the Scotts Valley Senior Center!!!



2014 Scotts Valley Chamber of Commerce Youth of the Year Ayan Patel

Ayan Patel is a Scotts Valley High School senior who has volunteered at the local senior center for the past 4 years.

Here he re-established the computer lab for the seniors, offering one on one lessons for technology help, donating profit to the senior center. Ayan has also been volunteering for the Music at Sky Park events for the past several years helping set up the sound equipment and run the ice cream booth. Since his parents own the local Baskin Robbins, he helps with the maintenance of the store.

In Middle School, Ayan created his own tutoring business, offering math tutoring lessons, with his own curriculum, to middle schoolers. He had a continuous stream of kids all through high school. For the first few years, he donated the money he made back to the middle school.

Ayan is a co-founder of the Aviation club at Scotts Valley High School which focused on building a UAV drone. He was the president of the club for two years and now is president of the STEAM club which consists of science, technology, engineering, aviation, and math.

In his free time, Ayan works on small programming projects including android mobile applications. He is also a 2nd degree black belt in Tae Kwon Do, and is pursuing his 3rd degree at Light Speed Martial Arts. He also enjoys biking, music productions, photography, and graphic design. Maintaining a 4.0 GPA and being a Full International Baccalaureate student, he also takes his time to work at the Kumon Learning Center, a place for math and reading tutoring.

Scotts Valley Community Awards Dinner ~ Saturday November 8th ~ 6-10pm SV Community Center ~ \$75.00

We finally have our flag flying high over the Scott's Valley Senior Center!

What a wonderful evening - members, sponsors and dignitaries laughing together, the wine flowing, tables groaning under the weight of umpteen tempting morsels, hearts filled with patriotic pride as the sound of a trumpet accompanied the formal deliverance of the raising of the flag by the intense concentration and ceremony of Boy Scouts, all this happening by the grace of a local service club, more eating, drinking, celebrating as a beautiful couple dancing together for more than 60 years of marriage danced once more giving joy treating all to a rumba to Celine Dion's "Falling Into You", then giving way to much laughter as guests energetically followed the couple's directions into the East Coast Swing One Step to the sound of Chuck Berry's "Teenage Marriage" and we partied on!

There is much to be thankful for and many to thank:

Marlene, the Queen of The Kitchen and her wonderful volunteers
Our loyal members and all of our generous sponsors
Tim Johnson and Boy Scout Troop #614
Mr. Edward Hillman and his trumpet
Moose Lodge #545 of Santa Cruz County
Moose Member: Mr. Mick Brown for his beautifully handcrafted signature bench
Mrs. Janet Oreto for donating the flag
Mr. Eugene Martin & Mrs. Beverly Martin for the joy they gave us dancing together.
We have ourselves a flagpole!!!



Happenings at the Center

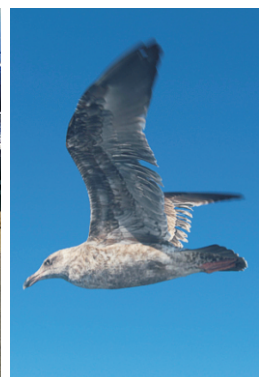


Community Outreach

SVSC Zumba teacher, Leatrice Bachan and Marissa Hollmann of Twin Lakes Manor Assisted Living Home in Live Oak teamed up. The end result...members MaryLynne Hollman, Kathy James, Pam Stokes and Darshana Croskrey, put on a lively music and dance show for Marissa's residents. Everyone involved had a wonderful experience! It was a win/win for the performers and the residents leaving a joyous conversation when it was over at both the facility and in the car on the return journey. Plans are afoot to do more outreach into the community...stay tuned!



Whale Watching with Blue Ocean Whale Watch



Photos by
Ferd Bergholz
Becca Mosley
Darshana Croskrey

November Activities

SCRABBLE ~ NEW

Please join Mother-Daughter Duo, Betty and Donna Cederlund on the Scrabble boards. Double the fun by bringing along a friend, triple your word pleasure by knowing we welcome all levels - novice, intermediate, expert. We want you all to come and play with the aim for people to play at their preferred level and have several tables going.

Date: Mondays

Time: 1:00pm to 3:00pm

Cost: \$2 Members / \$3 Non-Members



CHESS ~ NEW

Want to exercise your brain?

Member, Peter Maurer is looking for intermediate to expert level chess players. Come and join him on Monday afternoons. He looks forward to meeting you!

Date: Mondays

Time: 1:00pm to 3:00pm

Cost: \$2 Members / \$3 Non-Members



MAHJONG ~ BEGINNING/INTERMEDIATE

Looking for something new? Ever wondered what Mahjong is about? Want to challenge your brain – both sides??? Then join in the latest craze at the center. Darshana Croskrey introduces Mahjong to brand new players. She has taken away the intimidation of this complex game by breaking it down to an easy understanding in simple segments. Once you start, you will be hooked!!! Come and join the Mahjong Gang.

Date: Mondays

Time: 1pm to 3pm

Cost: \$2 Members / \$3 Non-Members



LINE DANCE

Noon every Tuesday (Except for the 2nd Tuesday)
9am every Friday (Except for the 4th Friday)



POKER

On behalf of the SVSC Poker Group, I would like to invite you to play poker with us. We would be more than happy to teach you how to play the various games we play. Just call a Lambert at 438-0580 any day between the hours of 11am and 1pm if you would like more information. The Poker Group and I hopes you will accept this invitation ~ Ruth



Date: Every Thursday

Time: 1:13pm to 3:15pm

Cost: \$2 Members / \$3 Non-Members

PARTNER'S BRIDGE

Date: Thursdays

Time: 1:15pm – 3:15pm

They will find partners for you
Come to improve your play
Call Lee Brown for more info at 430-9645



BEGINNING UKULELE

Stan Meidinger is offering weekly beginning ukulele lessons. Ongoing classes are on:

Date: Thursdays

Time: 12:00pm to 1:00pm

Cost: \$7 Members / \$8 Non-Members



WATERCOLOR ~ All levels

This class is offered by well-known local artist and center member, Beverly Martin. Don't worry about initial supplies as Beverly will get you through the first class at which time she will give you a supply list. The class has two parts to it:

- Students work on a personal painting with the instructor rotating and working individually with each person
- The instructor will teach a 15 to 30 minute structured lesson using a certain technique(s) on an on-going piece of artwork. The students will then use that example to create the same thing on their own individual pieces of the same piece of artwork.

Date: Thursdays

Time: 9am to Noon

Cost: \$10 (m) \$15 (n-m)



ART OF ZENTANGLE

The Art of Zentangle promotes therapeutic relaxation. The processes used will help increase your mental focus, fine motor skills and ease stress and anxiety.

Date: Fridays (Except for 4th Friday)

Time: 11:30am to 12:30pm

Instructor: Angie Wisdom

Cost: \$3 members/\$5 non-members

SVSC BOOK WORMS

My name is Patsy Rice and I invite you to join myself and other Bookworms!

We read a wide selection of books made by member's choice. This month, we are reading An Irish Country Doctor by Patrick Taylor. In December, besides reading our monthly book, we are planning a fieldtrip to a Christmas luncheon. Sometime, between January and April, we will take a fieldtrip to the Porter Memorial Library to visit one of their local author speakers. Please come and join us...

Date: Friday, November 21st

(on-going every 3rd Friday of the month)

Time: 1:00pm to 2:30pm

Cost: \$2 Members / \$3 Non-Members



Activities and Information

POTLUCK FRIDAY LUNCH

Potluck Friday is growing! Join our hosts, Elaine and Joe Zuniga, as they welcome you to the table of this informal gathering to share food and conversation!



Date: November 7th, (Every 1st Friday of the month)
Time: 12:30pm to 2pm
Cost: \$2.00 and a potluck dish to share

COFFEE & CONVERSATION

Hostesses, Connie Adkins and Suki Marin, invite you to get your week off to a good start every 2nd Monday of the month. They welcome you to join them for a lively exchange words, ideas, gossip (only the "kind" kind) and of course, good coffee!



Date: Monday, November 10th
(on-going every 2nd Monday of the month)
Time: 10:30am to 12:00pm
Cost: Free

COMPUTER CLASSES

Technology ~ Ayan Patel
Dates: Every Wednesday
Cost: Free*
Time: 2:30pm to 4:30pm



* However, donations of any amount gladly accepted – proceeds will benefit the Sound System Fund.

Using the center's computers, Ayan will be available to help you navigate the system, answer questions for you and trouble-shoot problems you may be having with your Apple or PC. He can also help you with your own laptops, tablets, iPADS, Smart phones, Droids, etc. ~ Great for beginners!

Private Sessions

Members are welcome to schedule individual one-hour sessions with Ayan for \$30. All proceeds benefit the computer program at the center. Call center to schedule an appointment.

SPECIAL ATTENTION~Classes on Break for Holidays

Please note that due to the busy holiday season, **Armchair Topics, Birthday Cake Celebrations, Bunko and Muncheon Movie** are all on hiatus for November and December. We hope to see you back for these activities in the New Year.

2015 MEDICARE OPEN ENROLLMENT OPTIONS

Educational Forum

Date: Wednesday, November 12th
Time: 2pm to 3:30pm
Where: Scotts Valley Public Library
251 Kings Village Road, Scotts Valley 95066

Other places and times available, please call 831.462.5510 for more information.

Senior Center Van Information

Please give at least 24 hour notice for all van trips and pick up has to be within Scotts Valley.

Our drivers are volunteers and sometimes unavailable to drive.

Monday: Groceries and Banking
Tuesday: Medical Appointments/Groceries
Wednesday: Lunch and Bingo at the Center
Thursday: Medical Appointments/Groceries
Friday: Shopping

Members

Travel within Scotts Valley:
\$1.50 one way or \$3.00 round trip
Travel outside Scotts Valley:
\$6.00 one way or \$7.00 round trip

Non/Members

Travel within Scotts Valley:
\$2.00 one way or \$4.00 round trip
Travel outside Scotts Valley:
\$7.00 one way or \$8.00 round trip

Van Donation price allows a total of two stops.
Each additional stop is \$.50



Tim Grasso
One of our wonderful drivers

2014 Major Events Calendar

NOV	Craft Faire Weekend	11/1 – 9am-4pm & 11/2 – 10am-4pm
	Craft Faire Cleanup	11/3 Center Closed
	Veteran's Day Holiday	11/11 Center Closed
	Thanksgiving Potluck	11/14 1pm
	Thanksgiving Break	11/26 - 11/30 Center Closed
DEC	Holiday Luncheon	12/12 1pm
	New Year's Eve Party	12/31 TBD
	Holiday Break	12/22 – 1/4/15 Center Closed

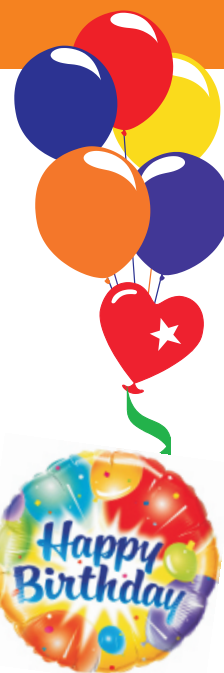
NOTE: Circumstances may require SVSC to make changes and cancellations. We apologize for any inconvenience this may cause.

November Birthday Celebrations



to the following Scotts Valley Senior Center Members. If You see any of these Members, please wish them a HAPPY BIRTHDAY. Best wishes from the entire Scotts Valley Senior Center.

Misa Leonessa	1	Donna Hollister	2	Dorothy Shaw	2
Kathy James	3	Mary Alice Valles	3	Ken Gorny	4
Trish Melehan	4	Marty Carlson	5	Connie Adkins	6
Jerry Seehof	6	Gail Smith	8	Marianne Blanc	9
Pat Eggleton	10	Dorothy Laugharn	11	Diane Warren	11
Terri Ritchie	12	Jean Gregson	13	Millie Hayes	13
Pat Morotti	13	Frankie Amrine	14	Frankie Amrine	14
Sherilyn Dominique	14	Carolyn Fitz	16	Leslie Stagnaro	16
Meryl Everett	17	Ben Tinetti	17	Patricia Torres	17
Joan Weston	17	Bev Edmundson	18	Patricia Parker	18
Anita Cocking	19	Willie Croskrey	19	Joy Mornard	19
Ingrid Austin	20	Mary Ann	20	Robert Kerr	20
Hanneke Chappell	21	Eva Chiu	21	Terri Fahrenholtz	21
Sharon Hansen	21	Evelyn Pugmire	21	James (Pitt)	22
George	23	Rosanna Wright	23	Maureen Ahrens	24
Kathy Johnson	24	Andrea Losee	25	Loraine T. Lovato	25
Elaine Myers	25	Larry Mosley	27	Susan Clarke	28
Diana Garbutt	29	Gloria Jan	30		



Armchair Topics and Birthday Celebrations



Due to the busy "Holiday Season", the center will take a break from these two events and return on January 29th, 2015. The topic at that time will be "Holiday Happenings" followed by a celebration of the October, November, December and January birthdays

Please note: If there is a special topic you would like to learn about or if you know of a speaker that you feel will be of interest to our members, please contact Darshana at 438-8666.



Activity Leaders

m = Members
n/m = Non-Members

Art of Therapy	Joanne Stewart	\$15 m	\$18 n/m
Bingo	Project Scout	\$50 per card	
Bocce	Mimi Patterson	\$2 m	N/A
Book Worms	Patsy Rice	\$2 m	\$3 n/m
Bunko	Irene Bustichi/Sandy Payton	\$7 m	\$8 n/m
Bridge	Marilyn Snyder	\$2 m	\$3 n/m
Canasta	Mercedes Sarsi	\$2 m	\$3 n/m
Chess	Peter Maurer	\$2 m	\$3 n/m
Computer Lab	Ayan Patel	Free	Free
Cribbage	Fran Rosen	\$2 m	\$3 n/m
Coffee & Conversation	Connie Adkins/ Suki Marin	Free	N/A
Stretch & Condition	June Barber	\$2 m	\$3 n/m
Handbells	Shirley Hipwell	Free	Free
Home Arts	Billie Street	\$5 m	\$6 n/m
iPAD Class	Joanna Phillips & David Karabensh	\$15m	\$18 n/m
Korean Cooking	EunKyung Otte	\$15 m	\$18 n/m
Line Dance	Tamima Schwartz	\$2 m	\$3 n/m
Line Dance Social	Jeanne Wilson	\$5 m	\$5 n/m
Mahjong	Darshana Croskrey	\$2 m	\$3 n/m
Meals on Wheels	Sandy Payton	\$2.50 m	\$2.50 n/m
Muncheon Movie	Marlene Flannery	\$5 m	\$6 n/m
Pinochle	Donna Silva	\$2 m	\$3 n/m
Partner's Bridge	Lee Brown	\$2 m	\$3 n/m
Poker	Ruth Lambert	\$2 m	\$3 n/m
Potluck Lunch	Elaine & Joe Zuniga	\$2	
		plus a potluck dish to share	
Scrabble	Donna & Betty Cederlund	\$2 m	\$3 n/m
Ukulele	Stan Meidinger	\$7 m	\$8 n/m
Watercolor	Beverly Martin	\$10 m	\$15 n/m
Writing	Jack McKellar & Joanne Stewart	\$5 m	\$6 n/m
Yoga	Padma Rudraraju	\$3 m	\$5 n/m
Zentangle Art	Angie Wisdom	\$3m	\$5 n/m
Zumba	Leatrice Bachan	\$3 m	\$5 n/m

November Calendar

Monday	Tuesday	Wednesday	Thursday	Friday
3 Center is CLOSED 	4 Bocce 9am - 11:30am Zumba 9am - 10am  Writing Class 10am - 12pm Beg/Int Line Dance 12am - 1pm Home Arts 2pm - 9pm	5 Bocce 9am - 11:30am Meals on Wheels Lunch 11:30am - 12pm Bingo 1pm - 3pm Technology Open Session 2:30pm - 4pm  Yoga 5:30pm - 6:30pm	6 Bocce 9am - 11:30am Watercolor 9am - 12pm Zumba 9:30am - 10:30am Yoga 10:45am - 11:45am Beginning Ukulele 12pm - 1pm Cribbage 1:15pm - 3:15pm Poker 1:15pm - 3:15pm Partner's Bridge 1:15 - 3:15pm Pinochle 1:15pm - 3:15pm SVSC Board Meeting 3:30pm	7 Bocce 9am - 11:30am Beg/Int Line Dance 9am - 10am Stretch & Condition 10am - 11am Handbells Rehearsal 10am - 11am Art of Therapy 11am - 12:30pm Zentangles Art 11:30am - 12:30pm Potluck Friday Lunch 12:30pm - 2pm
10 Yoga 8:45am - 9:45am Bocce 9am - 11:30am Stretch & Condition 10am - 11am Coffee & Conversation 10:30am - 12pm Health News 11am - 12pm Blood Pressure Checks 11:45am - 12:15pm Bridge 12:15pm - 3pm Scrabble 1pm - 3pm Chess 1pm - 3pm Canasta 1pm - 3pm Mahjong 1pm - 3pm Zumba Friends 6pm - 7pm	11 Veterans Day Center is CLOSED 	12 Bocce 9am - 11:30am Meals on Wheels Lunch 11:30am - 12pm Bingo 1pm - 3pm Technology Open Session 2:30pm - 4pm Yoga 5:30pm - 6:30pm 	13 Bocce 9am - 11:30am Watercolor 9am - 12pm Zumba 9:30am - 10:30am Yoga 10:45am - 11:45am Beginning Ukulele 12pm - 1pm Cribbage 1:15pm - 3:15pm Poker 1:15pm - 3:15pm Partner's Bridge 1:15 - 3:15pm Pinochle 1:15pm - 3:15pm	14 Bocce 9am - 11:30am Beg/Int Line Dance 9am - 10am Stretch & Cond 10am - 11am Handbells Rehearsal 10am - 11am Art of Therapy 11am - 12:30pm Book Worms 1pm - 2:30pm Zentangles Art 11:30am - 12:30pm Thanksgiving Potluck Lunch 1:00pm
17 Yoga 8:45am - 9:45am Bocce 9am - 11:30am Stretch & Condition 10am - 11am Latest Health News 11am - 12pm Blood Pressure Checks 11:45am - 12:15pm Bridge 12:15pm - 3pm Scrabble 1pm - 3pm Chess 1pm - 3pm Canasta 1pm - 3pm Mahjong 1pm - 3pm Zumba Friends 6pm - 7pm	18 Bocce 9am - 11:30am Zumba 9am - 10am Writing Class 10am - 12pm Beg/Int Line Dance 12am - 1pm  Home Arts 2pm - 9pm	19 Bocce 9am - 11:30am Meals on Wheels Lunch 11:30am - 12pm Bingo 1pm - 3pm  Technology Open Session 2:30pm - 4pm Yoga 5:30pm - 6:30pm	20 Bocce 9am - 11:30am Watercolor 9am - 12pm Zumba 9:30am - 10:30am Yoga 10:45am - 11:45am Beginning Ukulele 12pm - 1pm Cribbage 1:15pm - 3:15pm Poker 1:15pm - 3:15pm Partner's Bridge 1:15 - 3:15pm Pinochle 1:15pm - 3:15pm	21 Bocce 9am - 11:30am Beg/Int Line Dance 9am - 10am Stretch & Condition 10am - 11am Handbells Rehearsal 10am - 11am Art of Therapy 11am - 12:30pm Book Worms 1pm - 2:30pm Zentangles Art 11:30am - 12:30pm
24 Yoga 8:45am - 9:45am Bocce 9am - 11:30am Stretch & Condition 10am - 11am Latest Health News 11am - 12pm Blood Pressure Checks 11:45am - 12:15pm Bridge 12:15pm - 3pm Scrabble 1pm - 3pm Chess 1pm - 3pm Canasta 1pm - 3pm Mahjong 1pm - 3pm Zumba Friends 6pm - 7pm	25 Bocce 9am - 11:30am Zumba 9am - 10am  Writing Class 10am - 12pm Beg/Int Line Dance 12am - 1pm Home Arts 2pm - 9pm	26	27	28
Center is Closed for Thanksgiving Break 				



Starting in November ~ Handbells

Rehearsal Time: 10am to 11am
 Rehearsal Dates: Nov 7, 14 & 21 and Dec 5 & 12

Performance will take place on
 Friday December 12th at the Holiday Luncheon



Tech News

Continued from the October Newsletter...

Should I close the account on a credit card I no longer use?



It's really up to you, but if you're concerned about your credit score, Stacy Johnson suggests it may be best to keep it open. If you don't like his advice, you may be interested to hear what FICO says on the subject: "We never recommend closing a credit card for the sole purpose of raising your FICO score."

Is it ever smart to pay an annual fee?

For most people, the answer is no, although you may need to do a little math to figure out what's best for you.

You see, there are plenty of great credit cards that are fee-free. That means typical cardholders probably shouldn't be paying for the privilege of charging their purchases.

However, if you're a heavy user, it may make sense to splurge on a card with a fee. A few years back, I interviewed a frequent flier who told me he happily paid somewhere in the ballpark of \$400 annually for his premier airline card. It was money well spent because it included a sky club membership valued at somewhere around \$700 per year. He would have bought that membership anyway, which meant he was already saving money before he spent a single cent on the card.

In your case, you need to look at the rewards you earn versus the annual fee and see if the card pays off. Be realistic, though. Don't calculate in the value of perks you'll never use when deciding if the annual fee is worthwhile.

I made mistakes and destroyed my good credit. Should I get a credit card to rebuild it?

Maybe.

If you've ruined your credit, you need to do a little soul searching before filling out a credit card application. Yes, a card may help you improve your credit if you use it responsibly. At the same time, it could just dig you a deeper hole if you seem to lose all spending self-discipline when you have plastic in your pocket.

For those not sure if they're able to use credit wisely, a secured credit card is one way to test the waters. Or there are other ways to rebuild credit without a card.

Did we miss anything? Leave a comment below or send an email with your credit questions and you may see them featured in a future article.

Excerpted from the internet
by **Ferd Bergholz**



HANDBELLS – Starting in November on Fridays

Rehearsal Time: 10am to 11am

Rehearsal Dates: Nov 7, 14 & 21 and Dec 5 & 12

Performance will take place on Friday
December 12th at the Holiday Luncheon

Cost is Free (no supplies are required)



This is offered only once a year, come and join in the fun! This class will culminate with a performance as part of our variety show at the luncheon. Instructor, Shirley Hipwell, makes it fun and easy to join in even without any musical training or ability. **Call Darshana to sign up ASAP.**



AN INVITATION FOR YOU

Thanksgiving Potluck Luncheon

Friday, November 14, 2014
1:00 pm



The center will provide Turkey, Ham,
Mashed Potatoes & Gravy and Stuffing



Members may signup to provide an
Appetizer, Side dish, Salad, Dessert, or Beverages
(PER COUPLE)

or

You may opt to Pre-Pay \$10 (PER PERSON)

Sign ups are REQUIRED

Sheet may be found at the Reception Desk

COME SHOP AT THE BOUTIQUE

**Monday
Wednesday:**
10 am - 4 pm

**Tuesday
Thursday
Friday:**
10 am - 2 pm



Sunshine Note

Thinking of You, We Miss You ~

Leatrice Bachan, Nancy Bowie, Barbara Caspian, Rosell Deshields, Cherry Nittler, Carol Ramirez and Norm Richards



Cheers To All These Years...

Don and Evelyn Reynolds ~ 70th Anniversary

The couple received an Anniversary Message from Her Majesty, Queen Elizabeth II to commemorate their Platinum Anniversary



Peter and Alberta Young ~ 60th Anniversary Celebrated their Diamond Anniversary



**Nick & Sandy Hartman
46th Anniversary**



Gone But Not Forgotten

Santa Cruz County mourns the loss of District Attorney, Bob Lee who at age 57 succumbed to cancer on October 18th. We send our condolences to his wife, Barbara and other family, friends and colleagues.



**The SCOTTS VALLEY
SENIOR CENTER**
serves lunch and plays
Bingo every Wednesday.

Lunch starts at 11:30 am till 12 Noon. Donation of \$2.50.

You MUST sign up by Tuesday at noon so that there is sufficient food for all the diners.

November 5

Beef Fajitas
Pinto Beans
Romaine Salad
Mexican Rice
Fresh Fruit

November 19

Baked Fish
Sweet Potato
Tossed Green Salad
WW Roll/ Butter
Banana

November 12

Crab Cakes
Pesto Noodles w/ Vegetables
Spinach Salad
WW Roll/ Butter
Citrus Fruit Salad

November 26

No lunch served
Center Closed

Wednesdays from 1:00-3:00pm, right after our Meals on Wheels luncheon. Project Scout runs the bingo games and everyone is invited. We hope to see you here! Cards are .50 each and we also have the pull tabs! 438-8666 for more info.

**Bingo cards are brought
out at 12:30 pm.**



Welcome New Members

Frankie Amrine, Franny Angleson, Eugene Bustichi, Quincy Hallbrook, John Locatelli, John Morton, Cindy Phinn, Michael Phinn and Debi Roberts

THANK YOU FOR JOINING OUR SV SENIOR CENTER

Want to become a member?

Join the center, join the fun...It's easy as 1.2.3.

- 1 - See one of our nice receptionists during center hours
- 2 - Spend two minutes filling your membership application form
- 3 - Turn in form and \$20 annual fee to the nice receptionist – **DONE!** (New members pay pro-rated dues)

Scotts Valley Senior Center Advertizing Rates Per Year

LEVEL	WHAT IS INCLUDED	COST
Copper	Newsletter only	\$60
Bronze	Small (approx 4" x 6") customized display on Sponsor Board	\$50
Silver	Medium (approx 6" x 8") customized display on Sponsor Board	\$100
Gold	Large (approx 8" x 11") customized display on Sponsor Board	\$150
Platinum	Best value: Includes the newsletter, large display on the Sponsor Board and one free rental of the facility (up to a maximum of four hours). Please note, the facility has to be available at time of booking. This deal is valued at over \$400!!!	\$250



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Copper Business Sponsors

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Serve the community!

Have fun doing it!



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& it's Children since 1984

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Fax: 831 440 1829 E-Mail: stvnssdds@pacbell.net

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President

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Fax: (831) 438-2378

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LITTLE BEE STITCHES

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Seamstress



www.etsy.com/shop/LittleBeeStitches

territitchie3@gmail.com

Items available at Scarborough Ace Hardware

Scotts Valley Senior Center Hours

Monday, Wednesday: 10 am - 4 pm

Tuesday, Thursday and Friday: 10 am - 2 pm

Other Hours for Special Events

Directors office hours:

11 am to 2 pm on work days

Phone Number: 831-438-8666

Address: 370 Kings Village Road
Scotts Valley, CA 95066

Please note - On the fourth Friday of every month, the center will be closed. No classes or activities will take place on these days. We apologize for any inconvenience this may cause.

See this and older newsletters on the internet at www.fbergholz.com
Senior Center Website: www.scottsvally.org/parks/senior_center.html
www.myscottsvally.com and www.facebook.com/MyScottsValley



Scotts Valley Senior Center

CENTER CLOSED: No Activities—Prep for Craft Faire Weekend 10/27–10/31 & 11/3, 11/11
Thanksgiving Break 11/26–11/30, **Holiday Break** 12/22–1/4/15



Scotts Valley Senior Center

370 Kings Village Road
Scotts Valley, CA 95066

Scotts Valley Senior Center Mission Statement

The Senior Center's purpose is to provide a place where seniors may find companionship, help and the opportunity to pursue their interests in educational, recreational and craft activities, and to promote the goodwill and public interests of the community. It is a non-profit, non-sectarian and non-political organization of friendly neighbors.

Dues are \$20.00 per year, payable each July 1st. All donations are tax-deductible. Please make check payable to Scotts Valley Senior Center. Lifetime Membership fee is \$100. To be eligible for membership, you must be 50 years or older. New members pay pro-rated dues.

Darshana Croskrey
Center Coordinator

(831) 438-8666
dcroskrey@scottsvally.org

Scotts Valley Senior Center Board Members

Ferd Bergholz ~ Chairman of the Board

Harvey Bustichi

Gary Cramer

Gillian McGlaze

Terri Ritchie

Margaret Schraft

Tom Steinhaus



Happy Thanksgiving