



Scotts Valley Senior Center



October 2014 Newsletter

Editor: Becca Mosley

Coordinator's Message

Trick or Treat People!



I am so happy to say that the past few weeks have been filled with "**Treats of Good News**". Let me share some of that news with you:

Sponsor, **Oak Tree Villa (OTV)** and member volunteer, **Pam Simmons**, teamed up to put on a Classic Car Show serving hot dog/hamburger lunches and raffle drawings. Together with OTV's marketing director, Ana Knuckles and Pam's grandson, Shaun Simmons who works at OTV, the three of them with the help of other family members and employees, raised \$551 to start our new **Bingo Board Replacement Fund!** I am happy to report that at the time of going to press a total of \$761 has been raised. Our thanks go to Pam, Ana and Shaun for running with this idea and making it a success. Thank you to all of you who came out for the event. We are accepting donations to reach our goal of \$4500. ☺

This was our busiest **Grandparents Day Pancake Breakfast** ever! The energy was great and the volunteers were fantastic. Marlene and her crew served a delicious meal. Thank you to Don Maurer, John & Leatrice Bachan, Jen, Claire & Brynn Bachman, Linda Carney, Gloria Crivello, Danielle, Joaquim & Naomi Cruz, Linda Depter, Marlene Flannery, Geri Gibson, Sue Kerr, Terri Lesniak, Elaine Myers, Sandy Payton, Carol Rogers, Tamima Schwartz, and our friends Sarah & Garret from Circle K at UCSC.

It gives me great pleasure to thank the **Host Lions Club of Scotts Valley for their Platinum Sponsorship**. They continue to be a source of support for all that they do for our members. I would like to especially thank SVSC Board Member and Host Lions member, Harvey Bustichi. He is always there to support me and the Center's needs ~ Grazie Mille!

A tremendous **THANK YOU!** goes out to Rena Riccabona of Bumble Bee by the Sea for so very generously donating prizes and supplies towards SVSC's first ever "**New York New Year's Eve Party**". Ronnie Fields and I are looking for volunteers to work on this committee. If you are looking for something fun to do, this is the team you should join. ☺



The **Holiday Craft Faire** is coming and we desperately need your help. Please check out the various areas you can assist on page 2. This year we are going to add a "Cake Walk". ☺

Ayan Patel continues to have a steady stream of seniors visiting him on Wednesdays with questions and request for technology help. Our **iPad and iPhone classes** with Joanna and David have been well received. If you missed this session, the next one will start in November. Please remember to bring your iPad and/or your iPhone with you.

The Chamber will host their annual **Pumpkin festival on October 10th and 11th**. Our lawn will be filled with a fantasy of hand blown glass pumpkins that will be on display and for sale. The Chamber is looking for volunteers, please call Angela Marshall at 438-1010 if you can help. In addition, Kristin and her team from Parks & Rec invites everyone to **Movie Night at Skypark on October 17th**. Hotel Transylvania will be playing. Bring the grandkids in their jammies and their blankies and your chairs for a fun family night out!

And now for some very exciting news!!!! The Scotts Valley Senior Center...**drumroll...IS GETTING ITS VERY OWN FLAG POLE!!!** Heartfelt thanks goes to Gov. Bobby Oneto and the members of Moose Lodge #545 for generously agreeing to fund and install a 20 foot flag pole and seat on the Senior Center grounds. They did not waste any time, as project coordinator, Eugene Bustichi, placed the order for it the very next day following my presentation request. In addition, we thank Janet Oneto, the Center's first long term coordinator, who will donate the American Flag that will fly on our flag pole. To that end, we are combining our annual **Sponsor Appreciation Reception with the Inaugural Flag Raising Ceremony**. I invite you all to attend. Details of this event can be found on page 2.

As you can see it is going to be a very busy month here at the Center. I hope to see all of you and encourage you to participate wherever and whenever you can. Your Time, Talent and Treasure is so very appreciated and it all goes towards making our Center a vibrant and fun, happening place to be. ☺

Until next time ~
Darshana Croskrey



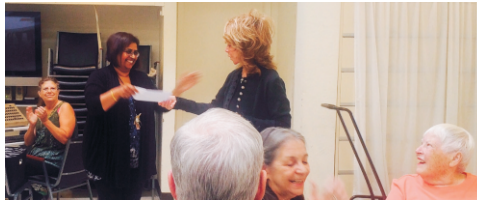
Happenings at the Center



Grandparents Pancake Breakfast



Classic Car Show at Oak Tree Villa



\$551 presentation from Pam Simmons
on behalf of Oak Tree Villa



Muncie Movie

2014 Holiday Craft Faire

Saturday, November 1st ~ 9am to 4pm
Sunday November 2nd ~ 10am to 4pm
 SV Community Center and Senior Center
 360 & 370 Kings Village Road
 Scotts Valley, CA 95066

This Scotts Valley tradition returns once again for its 21st year! Over 60 awesome new and returning favorite crafters. Wonderful raffle drawings provided by our generous vendors ~ \$1 a ticket or \$5 for 6 tickets. Music and Children's Entertainment. Roast Chicken Dinners and much more from the kitchen. Delicious home baked goods at the Bake Sale tables. For more information, please call the center at 831.438.8666.



Come and meet "Roxy" the Robot

She moves, lights up and carries items in her hands! Roxy has been generously donated by Renee McAnally, one of many vendors participating in this year's faire. Vendor donations will help raise money for the Center's activities through raffle drawings at the faire. If you want a chance to win "Roxy" or any of the other wonderfully crafted goods displayed in the office, tickets will go on sale October 1st. Stop by and check them out!

You and Our Wonderful Sponsors are Invited to the Second Annual Sponsor Appreciation Reception and Inaugural Flag-Raising Ceremony

Friday, October 10th
5pm to 7pm
 Free ~ Members
 \$5.00 pp ~ Guests

RSVP required 831.438.8666
dcroskrey@scottsvally.org

Please join us this evening for our 2nd Annual Sponsor Appreciation Reception as we gather to thank our business sponsors for their generous support of our center. Appetizers and beverages will be served.

Evening's Program

Social Hour
 Formal Welcome
 Dance Performance by
 Eugene and Beverly Martin
 Flag Ceremony led by the Moose Lodge #545
 Dedicating our New Flag Pole.

We look forward to seeing you!



Volunteers for Craft Fair

The annual Craft Fair is here. This is our biggest fundraiser of the year. This will be its 21st year! To make it a successful event, volunteers are essential. We need your help in the following areas:

- ☐ Preparation help a week prior to the Craft Fair
- ☐ Advertising and Signage
- ☐ Raffle Ticket Sales
- ☐ Kitchen Prep
- ☐ Bake Sale
- ☐ Children Activities
- ☐ Set-up and Clean-up
- ☐ Assisting Vendors with set-up and clean-up

Please note that each shift is two hours long with an overlap of 10 minutes for shift changes. Sign-up sheets are located on the bulletin boards or contact Darshana at 438-8666

2014 Major Events Calendar



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.

October 1

Lasagne
Zucchini
Caesar Salad
WW Roll & Butter
Fresh Fruit in Season
Milk

October 8

Beef Enchilada Casserole
Fiesta Blend Vegetables
Green Salad
Mexican Rice
Fresh Fruit in Season
Milk

October 15

Turkey Pot Roast
Red Roasted Potatoes
Green Salad & Croutons
WW Bread & Butter
Banana
Milk

October 22

Tuna Salad/Lettuce/Tomato
Vegetable Minestrone Soup
Crackers
Carrot Raisin Salad
WW Bread & Butter
Jello with Mandarins
Milk

October 29

Center Closed
No Lunch Served



OCT	No dinner this month	-----
	Sponsor Appreciation Reception and Flag Raising Ceremony	10/10 5pm - 7pm
	Columbus Day Holiday	10/13 Center Closed
	SV City Council Presentation	10/15 6pm
	Center Closed	10/24 Center Closed
	NO ACTIVITIES – Prep for Craft Faire Weekend - 10/27 to 10/31 & 11/3	
NOV	Craft Faire Weekend	11/1 – 9am-4pm 11/2 – 10am-4pm
	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.



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.



The Scotts Valley Chamber of Commerce presents the 2nd Annual Glass Pumpkin Patch Festival

**October 10th & 11th
10am to 5pm ~ Free**

SV Senior Center Lawn & Gazebo

A maze of Glass Pumpkin's from tiny to huge in a glory of colors, all by local artists! For more information call 438-1010.



The Scotts Valley Chamber of Commerce Presents



Scotts Valley Community Awards Dinner

Saturday, November 8, 2014

6pm to 10pm

Scotts Valley Community Center

\$75 per person

Scotts Valley Community Awards

Scotts Valley Chamber of Commerce is accepting nominations for their 2014 community awards for the following categories:

Man or the Year
Woman of the Year
Youth of the Year
Senior Citizen of the Year
Educator of the Year
Business of the Year
Organization of the Year
Beautification Project

Nomination forms and guidelines are available at the Chamber's office in the Community Center or can be downloaded from the Chamber's website, info@scottsvallychamber.com.

A limited number of forms are available at the Senior Center's reception desk.

Deadline for nomination submissions is on or before Friday, October 10th.

October 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



BUNKO

Irene Bustichi and Sandy Payton, welcome you for some dice-playing fun.

Date: Thursday, October 9th
 Every 2nd Thursday of the month
Time: 1:15pm to 3:15pm
Cost: \$7.00 Members \$8.00 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.

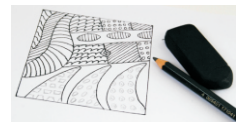
Date: Thursdays **Time:** 9am to Noon
Cost: \$10 (m) \$15 (n-m)



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
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, fiction and sometimes, non-fiction. So come one, come all, with your books and ideas and join us.

Date: Friday, October 17th
 (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: October 3rd, (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, October 13th
(on-going every 2nd Monday of the month)
Time: 10:30am to 12:00pm
Cost: Free

IPAD CLASSES

The center welcomes instructors, Joanna Phillips and her colleague, David Karabensh, as they help you navigate the wonders of the iPad world! This four week session is designed for new and intermediate users. No pre-registration is required. Simply show up with your iPad and/or your iPhone.



Dates: November 5, 12, 19 and December 3
Time: 9:30am to 11:00am
Cost: Members \$15.00 per class and
Non-Members \$18.00 per class

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.

OCTOBER MUNCHEON MOVIE PRE-PAID EVENT ONLY

**Sign up by close of day
Friday October 10th.**

Date: Tuesday, October 14th
Time: Noon
Cost: Members \$5 /
Non-Members \$6
Lunch: Chicken Curry with
Rice and Tomato Salad
Dessert – Faloodah

Movie: **Bride and Prejudice**
starring Aishwarya Rai and Martin Henderson.
Enjoy a clash of cultures in the spirit of My Big Fat Greek Wedding with this modern musical retelling of Jane Austen's book, Pride and Prejudice, Bollywood style.



HANDBELLS – NEW 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.**



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

October Birthday Celebrations



to the following Scotts Valley Senior Center Members. If You see any of these Members, please wish them a **HAPPY BIRTHDAY**. Come celebrate on the last Thursday of the month at 2:00pm. This party is open to all. Best wishes from the entire Scotts Valley Senior Center.

Terica Pratt	1	Kitty A. Sutton	1	Don Anderson	2
Lois Rossini	2	Marilyn Brandon	3	Rosine Rothwell	3
Karen Moore	4	Marjorie Williams	4	Jeanne Bender	6
Betty Bly	6	Betty Brinck	8	Laurie Holmes	8
Carolyn Villa-Scott	8	Ann Osborne	9	Billie Street	9
Frank Toms	9	Earl Hassler	10	Tom Steinhaus	10
Cliff Barrett	11	Peter H. Young	11	Deborah Hertzler-	12
Valerie Kindell	12	Mimi Patterson	13	Doris Barrowelough	14
Linda Carney	14	Martha Handley	14	Diana Livada Van	14
Glenn Patterson	14	Mary M. Wickum	14	Harvey Bustichi	15
Laura E. Zahn	16	Betty Ranney	17	Jeanine Speckman	17
Steve Johnson	18	Janet Oneto	19	Louis Fackler	20
Sandra L. Rockwell	20	Gloria Sheehan	20	Wayne Johansen	22
Patricia Karo	22	Elaine Perlman	22	Ruth D. Schaffer	22
John Thomas	22	Irene Bustichi	23	Pearl Mendes	23
Joyce Pack	23	Rodney Pierce	23	Bill Schraft	23
Jeanie Wilson	23	Sharon Skold	25	Judy Gilchrist	26
Judy Bates	27	Maria Demarest	27	Paul Feeley	27
Christine Mason	28	Robert Osborne	29	Paul Frommherz	30
Deanna McIntyre	30	Sue Stauffer	31		



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.



Please accept my apologies for the omission in last months newsletter...a belated but most grateful "Thank You" goes to our Flea Market Bakers: Liz Beitzel, Betty Bly, Nancy Bowie, Linda Depner, Geri Gibson, Sue Greco & Harold Rice.



Activity Leaders

m = Members
n/m = Non-Members

Art of Therapy	Joanne Stewart	\$15 m	\$18 n/m
Bingo	Project Scout	\$15 m	\$18 n/m
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

October Calendar

Monday	Tuesday	Wednesday	Thursday	Friday
 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 		1 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 	2 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	3 Bocce 9am - 11:30am Beg/Int Line Dance 9am - 10am Stretch & Condition 10am - 11am Art of Therapy 11am - 12:30pm Zentangles Art 11:30am - 12:30pm Monthly Potluck 12:30pm-2pm
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	7 Bocce 9am - 11:30am Zumba 9am - 10am  Writing Class 10am - 12pm Beg/Int Line Dance 12am - 1pm Home Arts 2pm - 9pm	8 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	9 Bocce 9am - 11:30am Watercolor 9am - 12pm Zumba 9:30am - 10:30am Yoga 10:45am - 11:45am Beginning Ukulele 12pm - 1pm Bunko 1:15pm - 3:15pm Cribbage 1:15pm - 3:15pm Poker 1:15pm - 3:15pm Partner's Bridge 1:15 - 3:15pm Pinochle 1:15pm - 3:15pm	10 Bocce 9am - 11:30am Beg/Int Line Dance 9am - 10am Stretch & Condition 10am - 11am Art of Therapy 11am - 12:30pm Zentangles Art 11:30am - 12:30pm Deadline for Muncheon Movie
13 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	14 Bocce 9am - 11:30am Zumba 9am - 10am Writing Class 10am - 12pm Muncheon Movie "Bride & Prejudice" 12pm - 3:30pm  	15 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	16 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 3:15pm	17 Bocce 9am - 11:30am Beg/Int Line Dance 9am - 10am Stretch & Condition 10am - 11am Art of Therapy 11am - 12:30pm Book Worms 1pm - 2:30pm Zentangles Art 11:30am - 12:30pm 
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27 Center Closed in Preparation of Holiday Craft Faire	28 Center Closed in Preparation of Holiday Craft Faire	29 Center Closed in Preparation of Holiday Craft Faire NO Meals on Wheels Lunch	30 Center Closed in Preparation of Holiday Craft Faire	31  Closed in Preparation of Holiday Craft Faire

Special Events



Movie at Skypark Hotel Transylvania

Friday, October 17th
7:00 pm

FREE night of
fun for the community!

Outdoor on the
BIG SCREEN

Bring your blanket
or lawn chair.

Refreshments available
for purchase at
the park.

San Francisco Production of "Elf"
Friday, December 19th, 7:30pm
\$30.00

More info to follow.

Questions call Kristen at 438-3251

Come Shop at the Boutique



Tech News

Continued from the September Newsletter.....

How often should I check my credit score?

Levin suggests you take a look at your credit score as often as possible.

Some credit card companies and banks are now providing credit scores free as part of their customers' monthly statement. A bill has also been introduced in Congress to give everyone free access to their score.

Until that happens, if your bank or card isn't providing scores for free, you may have to wait until either a creditor denies you or you pay FICO for the information.

Once you get a look at that magic number, you may want to take this advice on how to raise your score quickly.

I'm ready to ditch my debt. Do I pay off the card with higher interest or a higher balance first?

The answer to this question also rests largely on which financial guru you ask.

Some argue you should start with the smallest balance. Quickly paying off that account can give you the momentum you need to keep on your debt diet.

However, if you look at it from a purely financial standpoint, you'll want to start with the highest-interest card. Levin says paying off the high-interest card first saves the most money.

Should I co-sign a card for a friend or family member?

Absolutely not.

Co-signing for a card or loan puts you on the hook for the balance in the event your friend or family member stops paying. Or they could be paying late – which you may never know – and that could also negatively affect your credit score.

But I know that wouldn't happen. They are really good people!

I'm sure they are, but sometimes even good people make poor money decisions. Or life takes a turn you didn't expect. Rhonda knows all about that.

Bottom line: You shouldn't co-sign unless you're ready and able to assume the debt as your own in the event your co-signer, for whatever reason, can't pay.

When should my child get her or his first credit card?

Probably not until they have a real job and some emergency savings.

They need to have their own money before they start using someone else's money, so a steady job is a must. A work-study gig in the campus cafeteria for three months doesn't cut it either.

As for the savings, that's to ensure they don't get sucked into using their credit card for every minor crisis or shopping whim. Students need to get into the habit of saving before they perfect the habit of spending.

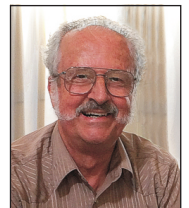
All that is fine and good, but the reality is you may not have much say in when your child gets his or her first credit card. While the CARD Act of 2009 made it more difficult for those younger than 21 to get a credit card, plenty of young adults are still finding ways to get their own plastic.

The best you can do is to educate your children on smart credit habits, hope it sinks in and refuse to co-sign any applications for them.

To be continued next month.....

Excerpted from the internet

by **Ferd Bergholz**



Sunshine Note

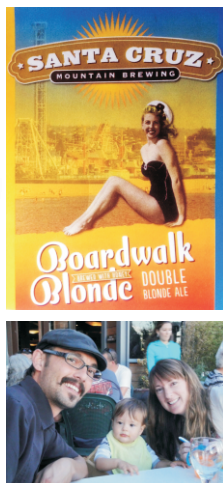
Thinking of You, We Miss You ~



Anita Cocking, Roselle DeShields, Paul Feeley, Janet Hassler, Donna Nation, Carol Ramirez, Rosine Rothwell and Millie Vogler.

Cheers To All These Years...

Congratulations to our very own Miss Santa Cruz Boardwalk bombshell, **Marilyn Mathews**. She celebrates her birthday on September 27th.
Cheers to 80 years!



Congratulations to our Sponsor **Jesse Gabriel Photography** as He and Susan celebrate their son **Campbell's 1st Birthday**.

Gone But Not Forgotten

Friends gathered on a sunny September day to lay to rest member, **Luella Mae Berry**, next to the love of her life and husband, Stu Berry. Hailing from Steamboat Springs, Colorado, Luella was an executive legal secretary with Kaiser Aluminum for 33 years.

Always staying busy, Luella was honored for her many volunteer efforts within the local community: SLV Newcomers Club, SLV Jaguar Club, SLV Kiwanis Club, Santa Cruz Newcomers Club and the Scotts Valley Senior Center where she stepped down due to ill health after nearly 24 years of service!

We send our condolences to Luella's family and friends, especially her sister Katie Bowen, who traveled from Steamboat Springs to care for Luella in the final weeks of her life – R.I.P. Luella Berry

Welcome New Members

Joan Billington, Amanda Danner, Ronayne Fields, Detra Heron, Doug Marshall, Laura Molar, Linda Owens, Patricia Parker and Melodie Pehr

THANK YOU FOR JOINING OUR SCOTTS VALLEY 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)

Senior Center Donations

SLO Dinner Guest - \$30(Auctioned Rocking Chair) Bingo Board Replacement
Christina Anhorn - \$10 Bingo Board Replacement
Janie Bernstein- \$5 Bingo Board Replacement
Louise Hickey - \$10 Bingo Board Replacement
Reiko Akiyoshi - \$150 Bingo Board Replacement
Oak Tree Villa - \$551 Bingo Board Replacement
Butch Ligon - \$5 Bingo Board Replacement
Ladies Night Out Bollywood - \$161 Sound System Fund
MaryLynne Hollman - Ladies Night Out - \$7 Sound System
Bumble Bee by the Sea – New Years Eve Party Prizes and Supplies
Gary and Jill Cramer – Colored Markers and Signage Boards for Advertising

So Appreciated - Thank You!

THANK YOU FOR YOUR CONTRIBUTIONS, WE APPRECIATE IT!!!

The **Bridge** group is always looking for intermediate to advanced players to join them or you might want to join the **Canasta** gang or the **Mahjong** crowd instead. Both of these groups welcome new players to their groups. The same goes for the **Pinochle**, **Cribbage**, **Poker**, **Scrabble**, **Chess** and **Bingo** folks, all of whom would welcome new faces ~ See the calendar for dates and times.

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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New Platinum Sponsor

It gives me great pleasure to announce a new platinum sponsor for our center...the **Host Lions Club of Scotts Valley!** For many years the Lions have met at the center and have donated labor and financial assistance to our causes and needs. Now, they have taken their support one step further by purchasing this sponsorship. Don't forget to bring in your old eye glasses for their Vision and Hearing Program!



Scotts Valley Host Lions Club

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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:

10 am to 1 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: 10/13, 10/24, **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

Other Scotts Valley Events

Scotts Valley Farmer's Market

Every Saturday 9:00 am-1:00 pm, Spring, Summer and Fall

Gateway Church FREE Fridays at Five

October 3, 10, 17, 24, 31 at 5:00 pm - 6:00 pm

If you or someone you know could use some extra food to get you through, Gateway Bible Church of SV has a Food Distribution event every Friday in front of the office called "Fridays at Five" where you can come by the Church between 5-6pm and pick up FREE food.

The Church is located at:

Gateway Bible Church, 5000 Granite Creek Road, Scotts Valley, CA 95066

