



We were a Busy Group in October!



Casa Romantica Tour



Volunteer Happy Hour



Dine Around



Cannabis Lecture

Our Most Popular Event of the Year!

Please Join Us!

3rd Annual Member and Volunteer Appreciation Luncheon



Food, Fun and Friends!

Please wear your name badge.

Where: SC Community Center Fireside
Room. 100 N Calle Seville

When: Sat., Nov. 16th 12:00 PM - 1:30 PM
Doors Open at 11:45 AM

Music by OC Choral Society
RSVP: Please Register by Nov. 10th
Through the [SCV Event Calendar](#)
or Call 949.441.1348

A Gracious Thank You to Our Sponsors

The McBeth Foundation & F & M Bank

In Touch by Lois Stansel



The 7 "B's" of Independence

Independence means to be free of unsolicited advice...after all, who knows my needs and wants better than I? Nevertheless, when you live alone, it soon becomes obvious that one cannot do or decide everything in isolation. Selecting the right helpful assistance is essential. Here are a few tips from personal experience.

BELONG: San Clemente Village is at the top of my support group list. Friendly, unbiased volunteers who help with tasks and transportation are just a phone call away. Social and educational programs promote friendships and provide current information.

BUY WITH EASE: Amazon On-line and Pavilion (Von's) home grocery delivery service are my life savers. I wish that the Pavilion delivery guy would also put the groceries away. Don't forget to select San Clemente Village as your designated non-profit on Amazon Smile. Details are in this Newsletter.

BARTER: Trade with a neighbor or friend. In exchange for my neighbor wrestling with my three trash barrels every week, he uses half of my empty garage for his storage.

BE IN THE KNOW: A spouse or partner who "takes care of everything" is doing you no favors. Schedule a few sessions now to learn about finances, and take copious notes.

BE WARY: Avoid scams, and don't share personal data with unknown phone callers or with strangers. Select one person who will listen to your concerns...one who will also honor your confidentiality.

BE ORGANIZED: A large wall calendar with space to write appointments and reminders is the best alternative to relying on memory.

BE CONTENT: Take pride in your skills as you manage your life independently.

Happy Birthday!



San Clemente Village would like to take you out on the town for your birthday! Every member will receive a free meal and beverage, during their birthday month! If your birthday is in November, call us right away and register for one of the Dining Events. Check the Event Calendar to [register on-line](#) or call the SCV Event Line at 949.441.1348.

Here are the lucky Members for November!

Leo Larsen 11/1, Janet Armstrong 11/5, Robert Spidell 11/12, Tom Eidem 11/13,
Peggy Mulkay 11/25, Kathy Tharp 11/30

Let's enjoy a meal together at one of the area's dining spots. Remember to sign up through the SCV Event Calendar or by calling the SCV number at 949.441.1348.

Here's where we are going in November - Join the fun!

Dine Around: Agostino's, Nov. 14th 6-7:30 PM

Lunch Bunch: Café Hermosa, Nov. 20th 12-1:30 PM



Why Have a Living Trust?

by Jeff Hartmann, SCV Advisory Board Member

Living Trusts are very popular in estate planning, especially here in California. If you have not yet set up your own Trust, you should know the reasons why you should probably have one. The main reason to have a Living Trust is to avoid the need for Probate. Probate is required when your estate is over \$150,000 in gross value and there are assets in your name which need to be transferred to your beneficiaries upon your death. This is the case whether or not you had a Will.

What is probate? Probate is a court process wherein a person becomes executor or administrator of a decedent's estate and seeks approval from the Court to transfer assets to the decedent's beneficiaries as named in the Will or to the decedent's heirs as determined under Probate Code Sections 6400-6414. The process is time consuming, generally taking 9-18 months, and the fees are substantial.

Saving your heirs time and money are two big advantages to a Trust. Additionally, your designated Successor Trustee can manage your financial affairs in the event you become mentally or physically impaired. This will avoid the need for a Conservatorship, also known as a "living probate." Also, when beneficiaries are minors, a trust will avoid the need for a Guardianship of the estate because the Successor Trustee can maintain control over assets until the minors reach the age of distribution as set forth in the Trust.

You can also maintain the confidentiality of your estate plan with a Living Trust since there is generally no public record of the Trust as with probate court files. For this reason, a Living Trust is harder to contest than a Will.

The different approaches to estate planning have various legal and tax consequences which should be carefully analyzed by a qualified professional. As the proverb says, "Plans fail for lack of counsel, but with many advisers they succeed."

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SCV Office Hours for the Holidays

Closed: Thanksgiving and Friday, Nov. 29th.

Closed Christmas Eve and Christmas Day

Closed New Years Eve and New Years Day

Good Words for Good Deeds

I want to thank Laura for taking me shopping today. I was able to get the very things I needed. The always cheerful Laura is so kind. Marie Valore

Here are some easy ways for you to support San Clemente Village About AmazonSmile

AmazonSmile is a website operated by Amazon with the same products, prices, and shopping features as Amazon.com. The difference is that when you shop on AmazonSmile, the AmazonSmile Foundation will donate 0.5% of the purchase price of eligible products to the charitable organization of your choice.

How does AmazonSmile work?

When first visiting AmazonSmile, customers are prompted to select a charitable organization from over one million eligible organizations. In order to browse or shop at AmazonSmile, customers must first select a charitable organization. For eligible purchases at AmazonSmile, the AmazonSmile Foundation will donate 0.5% of the purchase price to the customer's selected charitable organization.

Support San Clemente Village.

When you shop at smile.amazon.com,
Amazon donates.

[Go to smile.amazon.com](https://smile.amazon.com)

[amazon
smile](https://smile.amazon.com)

I Love San Clemente Village - Matching Gift Campaign



We are so thankful for the generosity of the McBeth Foundation's matching funds award. Every donation San Clemente Village receives will be matched dollar for dollar. Our 2019-2020 Goal is to reach \$25,000! We know this is possible with your support. Please be watching for our Matching Funds Campaign letter and give generously.

At this year's Outlets Charity Fundraiser, we raised \$775 – don't forget that amount is doubled to \$1550 due to our Matching Gift opportunity! Thank you to all of our Volunteers and those of you who purchased tickets.

Heartfelt Thank You to Renewing Members

Philip Foster
Dottie Miller



“FUN”RAISERS



At Ruby's, we care about our customers and we are passionate about helping out the community! Whether you are with a school, community group, or a non-profit, our fundraising programs can help your organization reach an intended fundraising goal. With our “FUN”RAISERS program, when you hold an event at a participating Ruby's Diner location, we'll contribute 20% of all food & non-alcoholic sales brought in by your group or organization! Happy fundraising!

Ruby's Diner at the Outlets of SC Fundraiser

Join Us for Breakfast, Lunch, and Dinner
It's San Clemente Village Day - December 6th
You must have this ticket to qualify.





**San Clemente
Village**

November 2019

Sun.	Mon.	Tue.	Wed.	Thu.	Fri.	Sat.
					1	2
3 Daylight Savings Time Ends	4	5	6 Movie Matinee TBD	7	8	9
10	11 Veterans Day	12	13	14 Dine Around Agostino's 6:00 PM – 7:30 PM	15	16 Member/Volunteer Appreciation Luncheon 12:00- 1:30
17	18	19 Bridge, 11:30- 2:30 & Lunch @ Wedgewood, SC Golf Course	20 Lunch Bunch 12:00-1:30 Café Hermosa 12:00 PM-1:30	21	22	23
24	25	26 Exploring Technology - TBD	27 Dine Around #2 Cancelled Due to the Holiday	28 Happy Thanksgiving SCV Office Closed	29 SCV Office Closed	30

Notes

To register for programs or events, call the SCV Office at 949.441.1348
or on the Event Calendar at www.scvillage.org



General Information

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Planned Events

Educational Programs

Living Well Initiatives

Social Activities

Programs & Services

Computer Assistance

Indoor & Outdoor Services

Transportation

Village Guide Program

Phone Check-Ins

Pet Assistance

Village Scribe

On-Going Activities

Bridge & Lunch

Dine Around

Lunch Bunch

Movie Matinee

Exploring Technology

Volunteer Opportunities

SCVillage Advisory Board

Julie Schoen, JD, Deputy Director, National Center on Elder Abuse

Kevin Middleton, First VP, Branch Manager, F& M Bank San Clemente

Jeff Hartmann, Attorney, Estate Planning, Wills & Trusts

Kathy Carchidi, Alzheimer's Orange County, Family Services Specialist

Debbie Rose, PhD, CSUF, Dept. Kinesiology & Center for Successful Aging

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