

March 2025

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Issue 615

FROM THE HELM

T'm really excited to share some great news with you our community is getting a major security upgrade! The Board has approved the implementation of GoAccess, a state-of-the-art visitor management and access control system. This is an upgrade Niguel Shores has needed for a long time, and I'm glad to see it finally coming to fruition.

A special thanks to our General Manager, John Muller, who played a major role in bringing GoAccess to our community. His leadership and dedication to improving security and efficiency in Niguel Shores were instrumental in making this happen.

GoAccess will enhance security and streamline entry for residents, guests, and service providers. The system features automated visitor check-in with AI-driven license plate recognition, reducing wait times at the gate. Residents will have access to a user-friendly mobile app to manage guest lists and amenity access. While the new system offers a convenient digital option, we will still retain our existing physical key fobs for those who prefer them. Additionally, our community management team will have better oversight with advanced reporting tools to monitor visitor patterns.

This upgrade is a significant step forward in keeping Niguel Shores secure while making daily life more convenient for all of us. I appreciate the Board's support in making this happen, and I look forward to seeing it in action soon!

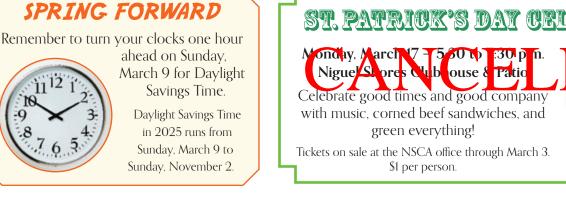
As we move into March, signs of spring are all around us. The days are getting longer, the temperatures are warming up, and our beautiful community is buzzing with activity. With this change of season comes an opportunity to reflect on the ways we can continue making Niguel Shores a vibrant and welcoming place for all.

One of the key responsibilities of our HOA is ensuring that our community remains well-maintained, secure, and enjoyable for residents. This means not only staying on top of ongoing projects like landscape enhancements and infrastructure maintenance but also fostering a strong sense of neighborly connection. Whether it's through community events, volunteer opportunities, or just a friendly wave to a neighbor, each of us plays a role in keeping Niguel Shores special.

This time of year also brings an annual ritual that affects our daily lives-Daylight Saving Time (DST). On Sunday, March 9, we'll "spring forward" by setting our clocks ahead one hour. While this change gives us more evening daylight, it also sparks debate every year about whether it's still necessary.

A little history: Daylight Saving Time was first introduced in the U.S. during World War I to conserve energy. California adopted DST in 1949 with the passage of Proposition 12, and we've been adjusting our clocks ever since. In 2018, voters overwhelmingly approved Proposition 7, which gave the state legislature the authority to make DST permanent. However, federal approval is required for such a change, and so far, that hasn't happened. For now, we'll continue the tradition-so don't forget to set your clocks forward and enjoy the longer evenings! Wishing you all a wonderful start to spring in Niguel Shores.

-Mark Russell, NSCA President





SELLING NIGUEL SHORES

PREMIER MARKET ALWAYS IN DEMAND



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33902 Mainta

\$1,875,000



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NSCA is not responsible for any work done nor are we recommending any of the advertised companies

GENERAL MANAGER'S REPORT

Upgrades for 2025—At the February 12, 2025 Board meeting, the Board approved a major upgrade to the association's access control system. We will be replacing Dwelling Live with GoAccess. This upgrade will bring new features, including a smartphone app that allows you to create and send guest passes directly from your phone to your guests. The pass will have a QR code printed, allowing your guests to enter the property at any of the NSCA gates without needing to go to the Mariner gate to get the pass. The computer interface will also be more intuitive and user-friendly. Barcodes will be replaced with a small RDIF reader placed on your windshield; if you have a Fast Track account, their transponder uses the same technology. In addition to these upgrades, the Board also approved the installation of license plate reading cameras at all the NSCA entries. This AI-based technology allows the Association to capture the license of each car entering the community. With this new tech-

nology, there will also be some changes in the rules regarding access. We anticipate the rollout to begin in the next 60 days. More information will be provided as we implement the systems.

SCWD Annual Inspections—South Coast Water District (SCWD), in collaboration with the community's landscape contractor, Harvest Landscape, will be conducting the NSCA annual recycled irrigation water inspection starting February 24, 2025. Inspections will occur weekly on Mondays and Tuesdays and continue through June 2025. During this time, SCWD and Harvest Landscape will be inspecting all NSCA common landscape areas to ensure the system's efficiency and compliance with regulations.

Additionally, we would like to remind residents that the NSCA irrigation system utilizes recycled water, which is strictly regulated. As such, making unauthorized modifications or connections to the HOA's recycled irrigation water system is prohibited.

If you have any questions or concerns, please contact the NSCA property management office, attention Matt Northop.

OCFA—Management and Harvest Landscape met with Orange County Fire Authority (OCFA) to inspect the condition of the common slope plant material as it pertains to fire

> prevention. Officer Martinez commented that the interior slopes meet the standard OCFA set: the plant material should be no taller than 2 feet above the slope. When we inspected the perimeter slopes, he noted some areas that needed to be addressed. These areas were allowed to get overgrown at the request of nearby residents trying to *continued on page 4*

CALLING ALL SEA TERRACE 2 OWNERS

Sea Terrace 2 is seeking owners interested in a Board of Directors position in ST2 for the 2025-2027 term.

Please consider volunteering to benefit ST2! Text Jeannie at (773) 241-4705 for questions or nominations no later than March 14.

BOARD ACTION SUMMARY FEBRUARY 2025

- Common Component Maintenance Manual
 - Access Control Upgrade
 - Add Item to Agenda: South Coast Water District Request for Letter
 - of Support for Expansion to Extend Reclaimed Water Lines

APPROVED:

(GENERAL SESSION)

ACCEPTED AND FILED:

- Unaudited December 2024

- General Session Committee Minutes

- General Session Meeting Minutes from January 15, 2025
- Transfer \$50,000 from Ameriprise Operating to Ameriprise Payroll
- Transfer \$300,000 from Banc of California to Ameriprise Operating
- Transfer \$400,000 from Banc of California to Ameriprise Operating
- Transfer \$30,000 from Ameriprise Operating to Ameriprise Payroll
- Transfer \$74,583 from Ameriprise Operating to Ameriprise NSCA Reserve
- Reserve Investments: 60-month term \$250,000 UST 4.30% 4.7% and 48-month \$250,000 UST 4.25%-4.66%
- Committee Resignation: Recreation Member Nancy Tinnes
- Committee Appointment: Architectural Member Dave Midkiff and Finance Member Dave Justus
- Committee Rename: Recreation Committee to Events Committee
- Send Letter of Support for Sea Terrace Park Music Festival
- Tree Removal Request: 24166 Vista D'Onde
- Damaged Common Area Concrete Removal and Replacement
- Concrete Patching Throughout the Community

- Request South Coast Water District Clarify

DISAPPROVED/PULLED FROM AGENDA:

- Pulled: Unaudited Financial Report for Period Ending December 31, 2024
- Pulled: Committee Disbandment Traffic & Safety
- Pulled: Optional Speed Camera on Niguel Shores Drive
- Motion Failed: Deny Request to Send Letter of Support for Sea Terrace Park Music Festival
- Motion Failed: South Coast Water District Request for Letter of Support for Expansion to Extend Reclaimed Water Lines
- Disapproved: Appeal of Architectural Committee
 Conditional Approval and Disapproval Modification
 to Privacy Wall at 23611 Sidney Bay
- Disapproved: Request for Second Pickleball Tournament

REVIEWED/DISCUSSED:

- Legal Analysis
- Paid Vendor Access Program
- Management/Committee reports

NOTE: The last approved General Session Minutes are posted on the Bulletin Board across from the NSCA Office entrance and on the website. In addition, the General Session and Executive Session agendas for the next Board Meeting will also be posted on Friday prior to the next meeting.

REMINDERS: THE NEXT BOARD OF DIRECTORS MEETING WILL BE HELD IN THE CLUBHOUSE ON THE 2nd WEDNESDAY, **MARCH 12, 2025,** BEGINNING AT 6:00 P.M.

GENERAL MANAGER'S REPORT continued from page 3

block highway noise. With the recent fires in Los Angeles County, fire safety is everyone's priority. These areas will be brought into compliance with OCFA regulations.

One comment Officer Martinez made while we were in the community was the amount of plant material growing on homes and wooded fences adjacent to the homes. The

COMMITTEE REPORTS

EVENTS COMMITTEE

Note: The former Recreation Committee has now transitioned into the **Events Committee**, focusing on organizing and hosting events of interest to all the community.

Mark your calendars and get ready for these upcoming events sponsored by your NSCA Events Committee.

St. Patrick's Day – Monday, March 17, 5:30 to 7:30 p.m. It's our annual St. Patrick's Day Celebration on the Clubhouse patio! Come and join us for a fun evening of our popular corned beef and cabbage sandwiches and green everything. RSVP



with your purchase of a \$1 ticket at the NSCA office now through March 3. This will help our volunteers know how many sandwiches, chips, and sides to provide.

Association included several resources in the February newsletter for residents to utilize to make their private property more resistant to the threat of fires.

OCFA also provides a service where they will come out to your home and provide a fire assessment.

—John Muller

Upcoming Events:

Cinco de Mayo – Monday, May 5, 5:30 p.m. to 7:30 p.m. Memorial Day BBQ – Sunday, May 25, 5:00 to 8:00 p.m. —The Events Committee

A NEW NSCA COMMITTEE

We're excited to announce the formation of a new NSCA committee to oversee, monitor, and develop ideas for our growing list of recreational activities, including basketball, bocce ball, volleyball, tennis, pickleball, ping pong, water sports, and more.

If you have a passion for sports, fitness, and enhancing community life, we'd love for you to volunteer for the **New Recreation Committee!** Applications are available in the office.

Let's work together to make our sports and recreational resources enjoyable for all.

THE LEGACY PATHWAY: CAPTURING THE ESSENCE OF OUR COMMUNITY

Dear Neighbors,

We're thrilled to report that the Legacy Pathway Project has generated significant interest since its inception! To ensure a seamless planning process, we kindly request that you submit your orders for legacy pavers as soon as possible. The deadline for orders is April 15 at 5 p.m. You can find order forms and instructions on the Niguel Shores Website *niguelshores.org* and also in the office.

This project was inspired by my personal experiences meeting remarkable individuals here in Niguel Shores, and it is supported by

our NSCA Board as a unifying community project. Our vision is a permanent celebration that would honor our community's heritage and provide a lasting source of pride for future generations.

We're eager to bring this concept to life and believe we've identified an ideal location for everyone to enjoy. Here is an example of the paver layout and a photo of the proposed pathway that lies near the current bocce court. —*Kindest wishes, Heather Harding*



CLUBS

WOMEN'S CLUB

Meetings

In February, we had the pleasure of welcoming **Katie Sorensen**, marketing director for **Burnham-Ward**, the company spearheading the "rustic but contemporary" revitalization of the Dana Point Harbor. During her presentation, Ms. Sorensen shared a series of slides outlining the different phases of development for the marina, along with plans for new restaurants and retail spaces. While contracts with tenants have yet to be finalized, they aim to offer a variety of dining and shopping options with an emphasis on outdoor seating and ocean views. Additionally, a "food hall" concept will be introduced, allowing visitors grab-and-go or picnic-style meals.

The Coastal Commission has approved two boutique hotels, to be developed by **R.D. Olson Development**: one with

130 rooms and the other with 169 rooms. They will both have pools, fitness areas and rooftops restaurants. Ms. Sorensen said the target completion date for all work is late 2028.

This month's luncheon meeting is **March 13.** Watch your email for an invitation. We will welcome **Jason Young, OC Lifeguard Chief.** Young, who grew up in Niguel Shores, will share insights and experiences gained by many years working at OC Lifeguards. OC Lifeguards maintain a safe and educational environment to allow the public to enjoy and be safe at many of our local beaches.

Galentines Celebration

Our recent Galentines event at **Avec Moi** was a night to remember! Thanks to the generosity of Danielle, the owner of Avec Moi, we enjoyed a private evening filled with laughter, friendship, and fun. With two shifts, one from 4:00 to 6:00 p.m. and another from 6:30 to 8:30 p.m., we gathered to celebrate the spirit of Galentines.



CLUBS

One highlight of the evening was the "Guess How Many Hearts" game. Congratulations to **Catherine Bitran** and **Suzette Rhorer,** our two winners! It was truly a wonderful evening celebrating the amazing women in our community. We're already looking forward to the next Galentines gathering!

Membership

It is not too late to join the Women's Club. Application forms can be found at *niguelshores.org/community/wp-content/uploads/2025/02/NEW.RENEWAL.MemberForm.pdf* and returned to the Niguel Shores Office (Women's Club folder) with your \$25.00 check. Contact Judi Palladino at *twopalls@yahoo.com* if you have membership questions.

-Gigi McDonnell and Karey Palmer

MEN'S CLUB

February was another fantastic month for the Niguel Shores Men's Club, featuring two outstanding speakers. **Todd Morehead** of **Grafted Ministries** delivered an insightful presentation on his experiences in Israel and the ongoing complexities of the region. His firsthand accounts and thought-provoking perspectives provided a deeper understanding of the



Speaker Todd Morehead of Grafted Ministries

cultural and political dynamics shaping the area.

Our second speaker, **Tony Strickland**, the Republican candidate for the **California State Senate**, shared his vision for California, discussing key issues affecting our state and

his plans for addressing them. His visit offered a valuable opportunity for members to engage with a candidate seeking to represent our community.

Looking ahead, we have an exciting lineup of speakers in March and April:

- March 4 Breakfast, 8 a.m. Margi and Eric Eckes will share their recent diving adventures, showcasing breathtaking underwater photography from oceanic destinations, including Tonga, Moorea, Indonesia, and Dominica, as well as coastal Argentina.
- March 18 Breakfast, 8 a.m. Dana Point City Councilman and Men's Club member John Gabbard will provide an update on current city affairs.
- April 1 Breakfast, 8 a.m. Milton Neira from the Orange County Fire Authority will discuss fire safety and emergency preparedness.
- April 15 Evening, 6 p.m. Orange County Supervisor Katrina Foley will join us for an engaging discussion on county initiatives and issues.

Lastly, a reminder to all Niguel Shores residents: **Our Men's Club Scholarship Program** is open to graduating high school seniors residing in our community. For an application or more information, please contact me at *john@johnyocca.com*.

We look forward to seeing you at our upcoming meetings! —John Yocca

GARDEN CLUB

Monarchs

Niguel Shores and the area around Monarch Bay was once a breeding ground for the monarch butterfly. These butterflies were once seen here in large masses due to the sur-

ANNOUNCING MEN'S CLUB \$1000 SCHOLARSHIPS For Niguel Shores Graduating High School Seniors

- We will award up to two \$1,000 scholarships to graduating seniors who reside in Niguel Shores.
- Applicants can attend any local high school.
- They must have plans to attend a university, community college, or trade school.
- To apply, email John Yocca, Men's Club Secretary, at *john@johnyocca.com* for an application.
- Completed applications are due by April 15, 2025.

rounding sagebrush and manzanita. However, their habitat has been almost entirely replaced by our neighborhoods filled with homes. Our club has established a small monarch butterfly garden in our community park to attract and feed these beautiful insects.

On March 22, from 9 a.m. to noon, the City of Dana Point is hosting a **"Bring Back the Monarchs"** workshop at Sea Terrace Park. This is a great opportunity for all the family to

CLUBS

create habitats and help migrating monarch butterflies return to the area. Water, tools, and snacks are provided. Contact dpnaturalresources@danapoint.org to register.

Club Meetings

Our February speaker was Rex Yarwood from Dana Point Nursery. He brought a beautiful selection of flowering spring plants and instructed us on how to care for them. He offered valuable recommendations for appropriate fertilizers and pesticides. At the end of his presentation, he generously donated many of these plants for our raffle.

The focus of our next meeting will be

succulents! On Monday, March 17 at 11:00 a.m. in the Clubhouse, our speaker will be Master Gardener, Karen Newe. She will give a presentation on succulents, how to select and care for them.

Plant Sale

Please save the morning of Saturday, April 5 for our Annual Plant Sale in the Clubhouse. See details in the announcement on this page of the newsletter.

Join Us

We always welcome new members to the Garden Club. Membership is open to all residents of Niguel Shores. You do not need to be a gardening expert to join. Our meetings are varied and may comprise a speaker, workshop, gardenrelated projects or a field trip. Refreshments are served at each meeting. Dues are \$25 per person per year, and \$5 per

guest visit. Sign-up forms are in the Niguel Shores office. Please contact Sandi Stauffer at sandistauffer@comcast. net with any questions. We hope you will join us.

—Judi Palladino

GARDEN CLUB PLANT SALE Saturday, April 5 9 a.m. to 12 Noon **Niguel Shores Clubhouse**

Come and see the beautiful plants from our sponsoring local nurseries:

- Dana Point Nursery
- Plant Depot
- Trader Joe's

"If you spend your time

chasing butterflies.

they'll fly away. But if

you spend time making

a beautiful garden, the

butterflies will come."

- Harvest Landscaping
- Seaside Nursery
- Costco
- You'll find plants and cuttings from our members' gardens, plus other garden-related items.

We accept payment in cash and by credit card.

Niguel Shores residents and their guests are welcome to attend.

This is our club's major fundraiser!

Plant Sale proceeds will be used for:

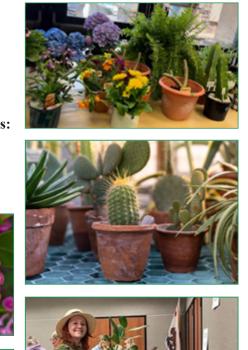
- · Horticultural Academic Scholarships
- Penny Pines Reforestation Program
- Non-Profit Conservation-Focused Organizations

Plant or pot donations welcomed.

Text Marietta Hannigan (571) 329-8185 arrange drop-off or pick-up.









Walk in the Rain















ACCOLADES

Many thanks to the photographers who contributed to this issue: Don Baer, Daniel Fishman, Tina Fornadley, Mike Gillespie, Sandy Homicz, Seanna Harding, Chris Horpel, Karey Palmer, Erica Phillips, Michelle Ralph, Jenny Rose. Cathv Sherline. Patti Staudenbaur. Ann Strauss,

Gary Tinnes, Meg Wilson, Laurel Yocca, and to all others who send us photos throughout the year. If you have a photo to share, send to *seashorenews@hot-mail.com*.



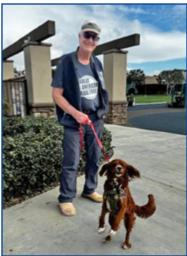
FURRY FRIENDS













Morning or night, rain or shine—anytime is a great time in Niguel Shores.













































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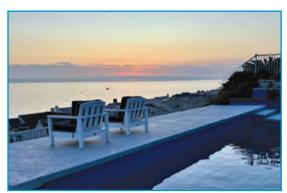
















Birds, Blossoms, Bunnies, and Butterflies

















ACTIVITES

BRIDGE

March, the third month of the year, is named after Mars, the Roman god of war (or maybe that planet Elan Musk wants to colonize).

The past months have gone by quickly. After a very short December and a quick January, February brought out the best in several players. I was disappointed I did not place, but I enjoyed several good games with great friends. I hope in the future that we see some of you Bridge players, who play elsewhere, come and visit.

Winners from recent weeks:

January 22: Bill Imbriale, after a hectic January, came in 1st; Jim Pinola did not disappoint and came in 2nd; and our Utah Snowbird Lanny Barnard came in 3rd.

January 29: Cherry Ramee was feeling great and came in 1st; Jack Bernard (Yes, husband of Lanny from the week before) came in 2nd; and Sue Duesler after a long dry spell came in 3rd.

February 5: A very quiet Stuart Monroe claimed 1st; Lanny Bernard came in 2nd keeping the Bernards from Utah in 2nd and 3rd places for the first three weeks; Cherry Ramee, still on a high from the week before, came in 3rd.

February 12: Jim Pinola is a most determined fellow and came in 1st; Bill Halama held on to 2nd; and his good friend Bob Ruben came in 3rd.

Our club meets each Wednesday at 10:30 in the Clubhouse. if you are interested in playing, please give a call to Bob or Betty French at (949) 312-2556 or visit us on Wednesdays after 2:00 p.m.

-Mike Oliva

PAGE TURNERS

This month our book club members are reading The Frozen River by Ariel Lawhon, a work of historical fiction based on the life and true diaries of one Martha Ballard. The time is 1789 and the location is the small town of Hallowell, Maine. As a young woman, Martha marries and has nine children. She goes on to become a renowned midwife and one of the very few women in the community who learns to read and write (not a common occurrence at that time). A horrific rape and subsequent murder take place, and Martha is called to testify in court as to her knowledge of the events. A Kirkus review says, "A vivid, exciting page-turner from one of our most interesting authors of historical fiction." Should be a lively, interesting discussion!

In April we will begin suggesting books to read during our next book club year, September 2025 through June 2026.

Members have several weeks to review the suggestions before we vote this June for the nine books the club will read. We usually have 20 to 25 book suggestions, and that is why we have a long time to review. If you have a book you would like to suggest in the hope it will win a place on the list, please consider joining us.



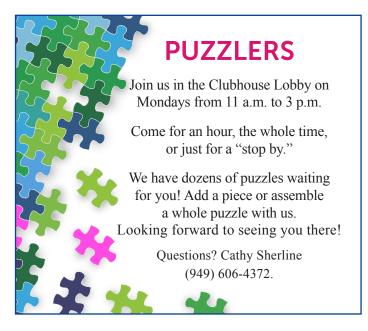
We are one large book club divided into three smaller groups, making each group a good size for everyone's participation and discussion. You can get more information by contacting any one of the coordinators by email: Steve and Ann Morris at samwrsi@cox.net, Lisa Buchner at lisabuchner47@gmail.com, or yours truly at fozimec@cox.net.

-Frances Ozimec

WATERCOLOR PAINTERS

A group meets on Monday evenings to share a time painting with watercolors. No experience needed, just an interest in painting. All levels welcome. Materials provided. Call Meg Wilson at (714) 742-4387.





SPORTS

TENNIS

A Charming Racket Rivalry: Pickleball vs. Tennis

Pickleball and tennis players, each with their unique charm and style, bring a diverse and dynamic energy to our shared love of racket sports. While both games involve hitting a ball over a net, the differences between pickleball and tennis extend beyond the court dimensions and equipment—they may also shape the characteristics and culture of their players.



Pickleball Players: The Social Butterflies

Pickleball is a relatively new sport that has rapidly gained popularity, especially among diverse age groups. One of the defining features of pickleball players is their social nature. The game's shorter court and quick pace create an environment that encourages conversation, camaraderie, and laughter. Pickleball is often described as a social sport, where players of all skill levels can easily join in and feel welcome. Here are some key characteristics of pickleball players:

- Community-Oriented: Pickleball players tend to be inclusive and welcoming, often organizing group games and social events.
- Adaptable: The sport's easy-to-learn nature attracts players from various backgrounds, including those new to racket sports.
- Enthusiastic: Pickle-ballers bring a spirited and playful energy to the court, making every game an enjoyable experience.



Tennis, with its long-established history and global recognition, attracts players who often seek challenging and competitive experience. Tennis players are known for their focus, discipline, and dedication to improving their skills. The larger court size and the strategic demands of tennis require a high level of physical fitness and mental acuity. Here are some key characteristics of tennis players:

- Competitive: Tennis players thrive on competition, often participating in tournaments and striving to improve their rankings.
- **Focused:** The intensity and strategic nature of tennis require players to maintain concentration and mental toughness.
- Physically Fit: Tennis demands a high level of athleticism, with players regularly engaging in rigorous training to enhance their performance.

Bridging the Gap

While pickleball and tennis players may differ in their





May 31,1944 - February 13, 2025

Original owner on Cockleshell Drive since 1974

President of the Sand Dollar Guild of Ocean Institute Member of Women's Auxiliary at South Coast Hospital Hairdresser to many for over 55 years, nominated for Global Hair Salon of the Year, won Global Master Hair Colorist Award

Sybil raised her family in the Shores, enjoyed walking strands beach, watching sunsets at the bluff with friends and family, and was a gracious host to all who entered her home.

Sybil lived for her family. She passed peacefully at home in the arms of her husband Mark and children Allison, Lisa, and Jason. She is survived by her husband, children, and six grandchildren.

She was a bright light who enjoyed helping and giving to others. She shined with love, positivity and grace. She will be missed by everyone who knew her.

approach and style, they share a common passion for the thrill of the game. Both sports offer valuable opportunities for physical activity, social interaction, and personal growth. As we continue to celebrate our diverse community, let's embrace the unique qualities that each sport and its players bring to our courts.

Whether you're a pickleball enthusiast or a tennis aficionado, let's keep the spirit of friendly competition alive and thriving. After all, it's not just about the game; it's about the connections we make and the joy we share on and off the court. Remember, keep your racquets moving and "Live Life Happy, Wild and Free."

—Don Baer and Penni Buff

PICKLEBALL

Top Ten

There are so many reasons to play pickleball in Niguel Shores. Here are my Top 10:

- 1. Improves physical fitness. (I burn 500+ calories per hour playing pickleball.)
- 2. Gives a stronger, more positive mental state. (Endorphins, baby!) *continued on page 14*





- 3. Learning something new is good for the brain.
- 4. A great stress reliever. (Who doesn't like to whack a ball around?)
- 5. A community (both Niguel Shores and the Pickleball Community in general) that welcomes everyone.
- 6. Friends that extend beyond the pickleball court.
- 7. Laughter in almost every game. (Laughter is the best medicine!)
- 8. Friendly competition. (As a former collegiate athlete, I love a little competition!)
- 9. A family-friendly game that is fun and competitive for all ages and skill levels.
- 10. Something that I look forward to every day.

In other words, pure FUN! So, what are you waiting for? Get out there, get inserted into games during "drop-in" hours and play. Your health and social life will thank you for it.

-Chris Horpel

FYI — SAFETY FIRST-FINANCIAL PROTECTIONS

RFID Theft—Have you heard about wrapping your credit cards in aluminum foil to protect against Radio Fequency Identification (RFID) theft? In reality, the threat from "Touchless Pickpocketing" is not as big as we've been led to believe. Contactless credit and bank cards use RFID technology, but a thief would have to be almost hugging you to electronically skim anything from your purse or wallet. Most cards now have encryption and dynamic codes that change with each transaction, so even if someone did snag some data, it wouldn't do them much good.

Unauthorized Charges—When thinking of credit or debit card transactions, something you should consider is that when it comes to unauthorized charges, credit cards and debit cards don't always offer the same level of protection. With debit cards, as opposed to credit cards, your required time to report a problem can be fairly short and your liability can be much greater!

Below is a brief comparison of the common differences between credit and debit cards in liability and resolution of a claim:

FEATURE	CREDIT CARD	DEBIT CARD
Personal Liability for Unauthorized Charges	Up to \$50 (usually waived to \$0 by issuers)	\$50 if reported within 2 days; up to \$500 within 60 days; unlimited after 60 days
Impact on Bank Account	No immediate effect	Funds withdrawn directly from your account
Dispute Process	Charges can be withheld during investigation	Funds may be unavailable during investigation
Time to Resolve	Generally faster	Can take much longer

Mobile Options—Many of us are now using mobile payment platforms like Apple Pay or Google Pay. Because these are newer, there is some worry about their safety, but they actually add an extra layer of security through tokenization. In this process, your real card number isn't used



during transactions. It's like giving potential scammers a fake address—they can't reach or copy your real info. Also, it's convenient just carrying your phone to make payments instead of a wallet full of cards. You can also use a digital wallet application on your phone to store your driver's license, insurance cards, ticket purchases and much more.

Account Alerts—Setting up account alerts can be a positive game changer. Take advantage of features most banks now offer like real-time fraud monitoring and alerts that allow you to receive notifications for transactions over a set dollar amount, or even for all your card purchases. Some banks even offer zero liability guarantees similar to those from credit cards. It's worth checking with your financial institution to see what level of protection they provide, and taking the time to set up your own alerts which can be done in minutes online.

Passwords—Technology evolves and so must the ways we protect our information. Biometrics like fingerprints and face scans are becoming our new passwords, but until they are more widespread our next goal should be to avoid written lists and eliminate the tempting but dangerous use of a single password for multiple accounts. Consider using a password application instead to create and store your passwords. Google Password Manager and Proton Pass are two password apps highly recommended by financial institutions, and both are free.

-Jennifer Rose

Jackie and Brian Pearson

We would like to introduce long-time Niguel Shores residents **Jackie and Brian Pearson.** The Pearsons purchased their home in the Berkus Homes section of Niguel Shores back in 1976. They had lived in La Canada in Los

Angeles County, but when Brian was offered a position as Chief Engineer for the Orange County Transit District, they moved to Orange County.

The couple shopped extensively for a home and were pleased to find Niguel Shores as a place to raise their children and be close to Dana Point Harbor, as they had a sailboat and still do. The Pearsons have lived in Dana Point for forty-nine years—a move they said was, hands down, "The best decision we ever made."

Jackie grew up in Highland Park and

attended Los Angeles City College and Cal State Los Angeles where she earned a B.A. degree and her teaching credential. She taught elementary school for nine years before their son Jeff was born. Later, at the age of 47, Jackie returned to school and obtained her Master's in Counseling and her Marriage and Family Therapist license. She then opened her private

practice in Laguna Hills. In 1997 Jackie re-entered the teaching profession and taught third grade for ten years at Moulton Elementary School in Laguna Niguel. After she retired from teaching, Jackie spent more time in her private practice, focusing on individual, couples, and family therapy.

Brian was raised in the Pacific Palisades and Santa Monica area, then went on to receive a B.S. degree in Civil Engineering from San Jose State. He later earned his M.S. degree in Structural Engineering at Cal State LA. The last sixteen years of Brian's engineering career were spent as Project Director of a joint venture of three engineering/ architecture firms that assisted the Transportation Corridor Agencies with the planning, design and construction of Orange County's three toll roads.

Brian continues to be an avid sailor. He races weekly out of Dana Point Harbor with a group of about fifteen other boats. Along with neighbor Don Young, he helped crew a 2009 TransPac race boat from Honolulu to Dana Point Harbor, a 2,700 mile, 17-day journey. In addition to boating, motorcycles are another major interest that keeps Brian both busy and happy. He has traveled over 170,000 miles on his rides through all of the western states as well as Alaska





and Canada.

Jackie has fond memories of her early years here in Niguel Shores. When they moved into their Niguel Shores home, their son was four years old. They welcomed their daughter Julie seven years later, adding to the many children living on their cul-de-sac and bringing the total kids on bikes and big wheels to 22. Jackie joined the

babysitting co-op and Mom's Club when they first arrived and made many good friends.

Today, Brian and Jackie's son Jeff lives in Albuquerque, where he is the pastor of a Presbyterian church. He and his wife Debbie have two daughters, Sarah and Anna, who are now attending UCI and Boston College. Jackie and Brian's daughter Julie lives with her husband Frank and threeyear- old Lizzy in Reno.

Since retiring, Jackie keeps busy with her book club, knitting, and volunteering here in Niguel Shores. Each month, she

delivers over 100 copies of the Seashore News to her neighbors in the Berkus Homes, a job she has been doing for almost ten Years! Brian also serves our community as a member of the Niguel Shores Traffic and Safety Committee.

Jackie and Brian have combined their passion for sailing with their love for adventure and traveling. With friends, they chartered sailboats in the British Virgin Islands, Chesapeake Bay, French Polynesia, and the San Juan Islands in the Pacific Northwest.

As mentioned earlier, Brian and Jackie truly feel moving to Dana Point, and specifically Niguel Shores, is the best decision they could have made. The proximity to the beach and harbor, our new community amenities, the beautiful beach bluff park, and having had the privilege to make lifelong friends—these make Niguel Shores a very special place the Pearsons have called home for the past forty-nine years! —Patti Staudenbaur

DANA POINT THIS MONTH

CREATE MONARCH BUTTERFLY HABITATS

Saturdays, 9 a.m. to 12 noon

Create and restore vital habitats for the monarch butterfly and pollinators. Water, tools and snacks are provided. Email dpnaturalresources@danapoint.org for registration information.

March 22 - Sea Terrace Park April 5 - Lantern Bay Park

May 3 - Sea Canyon Park May 17 - Dana Woods Park

DP RECREATION PROGRAMS

All ages and interests can sign up for activities provided by the DP Recreation Division at recreation@danapoint.org or (949) 248-3536.

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P.O. Box 38 San Clemente, CA 92674

Bruce Young (949) 492-1409

FESTIVAL OF WHALES CARNIVAL

Rides, games, music, food and drink. March 7 through 9 Lantern Bay Park festivalofwhales.com

DP BULKY ITEM CLEANUP DAY

March 15, 7:30 a.m. to 2:30 p.m. South Shores Church 32712 Crown Valley Parkway

REPORT TO DP

Submit service requests and report graffiti, overgrown vegetation, trash debris, and other issues straight from your phone. Use the app Report to DP as your mobile connection to City Hall if you want to request service or report issues in our city.

ALERTOC

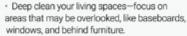
Sign up for *AlertOC* to stay informed in an event of a disaster in our area. This mass notification system is designed to keep Orange County residents and businesses informed of emergencies that may require immediate lifesaving actions. In an actual emergency, important information and instructions will be sent through this system. Register your cell phones, text devices, and email addresses at AlertOC.gov.

HAPPY ST. PATRICK'S DAY! Wishing you a joyful St. Patrick's Day filled with luck and cheer! This is a day to celebrate Irish culture and the arrival of spring, reminding us of new beginnings and opportunities.

SPRING CLEANING TIPS

As we embrace the season of renewal, it's the perfect time to refresh your home. Here are a few tips to get started:

 Declutter each room—go through your belongings and decide what to keep, donate, or toss.



Organize your closets—create a system

it easier to find what you need. · Freshen the air-consider using

for your clothes and belongings, making

essential oils or natural air fresheners to create a pleasant atmosphere.

By taking these steps, you'll create a welcoming environment just in time for spring gatherings!"

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WOMEN'S

HISTORY MONTH

March is Women's History Month, a time to honor

and recognize the achievements and contributions of

women throughout history. Let's take this opportunity

to celebrate the inspiring women in our lives and reflect

on the countless contributions women have made to

our country through innovation and service.



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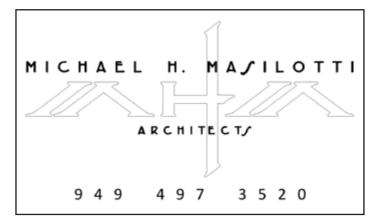
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Dave Bunevith President

949-295-1064 dave@topdogconstructioncorp.com www.topdogconstructioncorp.com

New Construction Remodel Room Additions







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MARKET UPDATE



The active listing inventory in the past couple of weeks increased by 212 homes, up 8%, and now sits at 3,033. In January, 17% fewer homes came on the market compared to the 3-year average before COVID, 528 less. Yet, 473 more sellers came on the market this January compared to January 2024.



Demand, the number of pending sales over the prior month, surged by 157 pending sales in the past two weeks, up 12%, and now totals 1,497, its highest level since October. Last year, there were 1,397 pending sales, 7% less. The 3-year average before COVID (2017 to 2019) was 2,393, or 60% more.



With demand rising faster than supply, the Expected Market Time, the number of days to sell all Orange County listings at the current buying pace, decreased from 63 to 61 days in the past couple of weeks. Last year, it was 42 days, noticeably faster than today.



There were 1,268 closed residential resales in January, up 7% compared to January 2024's 1,182 and down 22% from December 2024. The sales-to-list price ratio was 99.14% for Orange County. Short sales accounted for 0.1% of all closed sales, and there were no foreclosures.









Take Advantage of a Dynamic Market Today!

Whether you're looking to buy your dream home or sell at top dollar, the current trends present a unique window of opportunity.

Contact us now to start your journey with a trusted partner who can guide you through every step of the process. Let's make your real estate goals a reality in this thriving market!



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Young Family Wants a 3 Bedroom & 2 Bath Townhome or Garden Home up to \$2,100,000 BUYER TWO Two Separate Buyers Looking For an Ocean View Beachside Custom or Garden Home \$4,000,000 to \$7,000,000

BUYER THREE Couple Wants a Broadmoor or Berkus Home. Prefers a 3-Car Garage and Large Yard \$2,500,000 to \$4,000,000

Please call me if you might consider selling now or in the near future or for a confidential and complimentary price analysis outlining the new and current value of your home.

2025 REAL ESTATE REPORT ~NIGUEL SHORES~

7 Homes For Sale Priced from \$1,900,000-\$19,995,000
2 Homes in Escrow Priced from \$3,195,000-\$6,999,000
2 Homes Sold from \$2,625,000-\$9,651,000

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