

HARBOUR LIGHT

The Original Magazine for the people of Huntington Harbour

Volume LI

Our 51st Year in the Harbour

No. 6

Grand Marshal Casey McKeon & wife Josephine Huntington Harbour Boat Parade, December 11 & 12



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For and about the PEOPLE of
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Published by Boris & Dorothy Ralphs

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Huntington Harbour Art Association

by Doreen Hill



At the pumpkin decorating workshop, L-R: Pam Smart, Kay Sullivan, Marsha Hendler, Kathleen Moore, Betty Viers, Janet Johnson, and Nancy Phillips.

Our President, Pat McKenna found this inspirational quote by Edward Hopper, “No amount of skillful invention can replace the essential element of imagination.”

A lot of imagination was put to use at our latest pumpkin decorating workshop. A variety of upcoming workshops after the new year are planned.

Members are busy preparing items for our Fiber Arts Show November 20th- December 18th held this year at the Huntington Beach Art Center as part of their annual Inspired Show. Tickets for this year's quilt, “Sunrise, Sunset” drawing can be purchased from Barbara Larson (714)642-1582 or Pat McKenna at (714)655-3284. Help support our youth scholarship program; tickets are 6/\$5 and thank you in advance.

Artists are also supported by the Pop Up shop where they can sell their pieces at the Huntington Beach Art Center during each of the shows.

Our Fiber Arts group, Needles and Friends, is dark in December, but will resume in members homes Monday afternoons starting back in January 2022. Contact membership chair Nancy Phillips at (714) 963-4607 if you'd like to join HHAA.



“Sunrise, Sunset,” the 70” x 47” raffle quilt. See article for how you can this!

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Huntington Harbour Philharmonic Committee

by Lara Anderson



Benjamin Busché, Cindy Busché, volunteers Virginia Fraser and Mary Busché, with Ocean View High School's J.P. Combs and the donated instruments.

We are sad to announce it is once again not possible to have our Cruise of Lights® fundraiser this December. (That's the event where we sell tickets to take the public out on large boats to view decorated homes from the water.) With COVID limitations, we just don't have the ability to make it a viable fundraiser. This is devastating for our organization. We appreciate your donations and support of all our smaller fundraisers during the year to provide funds for vital youth music education programs throughout Orange County.

The 59th Annual Huntington Harbour Boat Parade, which we typically produce as a "thank you" to the Harbour residents for decorating their homes for our Cruise of Lights® fundraiser, is going forward, rain or shine, (or pandemic, oil spill, or who knows what else!?) If frogs start falling from the sky, we're still having it! on December 11 and 12, along with our Home Decorating contests. The boat parade is an entirely volunteer effort by the Huntington Harbour Philharmonic Committee and relies on private boater participation, sponsorships, and donations. The theme this year is "American Dream Rock the Harbour". All the details on how to track the parade live, vote for the People's Choice Awards, and this year's route map can be found at www.HHBoatParade.org. Be sure to read our 2021 Grand Marshal, Casey McKeon's, article in this magazine.

Giving old instruments new life has become an unexpected hallmark project for our Seal Beach group. What began as an article in the Sun Newspaper about a donation of instruments in 2019, has led

to more donations, more articles, and to date, over 50 instruments have been donated, repaired, and are making music again in the bands and hands of students at local schools.

The latest batch of refurbished instruments were brought to Ocean View High School in October and are being put to good use. Three trumpets, a saxophone, trombone, and a wonderful Baldwin grand piano are now at home in the Ocean View High School band room.

Longtime HHPC Admiralty member Mary Busché told her daughter-in-law Cindy Busché, and her grandson Benjamin Busché, about the Seal Beach group's project. Ben, a student and band member at Ocean View, spoke with his teacher Mr. J.P. Combs. They made a

"wanted" list of instruments needed and then the amazing volunteers went to work on fulfilling it!

The history of the instruments that find their way to the schools through the volunteers is varied and often quite interesting. Many instruments have been donated by former students who related that when they were young, they received an instrument which changed their lives. They wanted other young students to have the opportunity and privilege they did.

Most of the donated instruments received by the Seal Beach group need a bit of repair. Three instruments are currently awaiting repairs and funding for those repairs. A dedicated fund has been started for anyone who would like to contribute towards the repair of instruments.

We are always in search of no-longer-used instruments that may be collecting dust in your closet, attic or garage. Especially needed are large instruments that are difficult and cumbersome to cart back and forth to school, like a tuba, French horn, cello, or bass.

Keep up with all our latest news on Facebook at [CruiseOfLightsHHPC](https://www.facebook.com/CruiseOfLightsHHPC) or Instagram @CruiseofLights. Want to get in on the fun? Join one of the six Huntington Harbour Philharmonic Committee groups and receive our monthly e-newsletter, invitations to events, discounts on concert tickets, and more. Ask your nearest friendly HHPC member on how to join, look for our membership table at our events, or call our office in the Huntington Harbour Mall at (714) 840-7542.



Elaine Ross, Patty Reilly, Bill Ross, and Maggie VanEck celebrating the Ross' donation to the Youth Music Education Program.

59th Annual Huntington Harbour Philharmonic Boat Parade

by Casey McKeon, 2021 Grand Marshal



Casey McKeon, 2021 Grand Marshal.

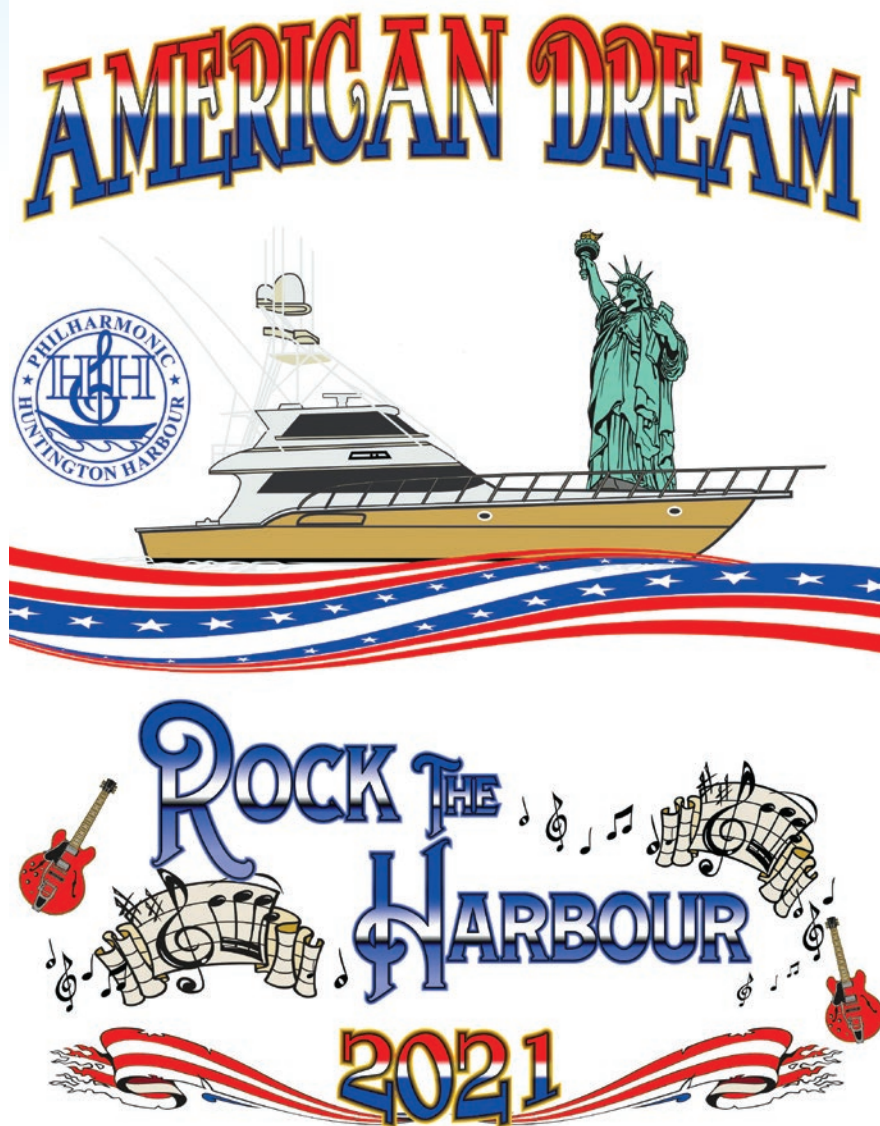
My name is Casey McKeon and I am a third generation Huntington Beach resident as well as a third Generation Huntington Harbour Philharmonic Committee member. I attended Harbour View Elementary, and every other “View” school in Huntington Beach it seemed like, and then graduated from Marina High School. During high school, I was a member of the Philharmonic Juniors where I learned the value of volunteering by fulfilling the Huntington Harbour Philharmonic Committee’s mission of raising money for music education. A special memory of mine is when we produced a fashion show at the Huntington Harbour Yacht Club.

Growing up in Huntington Beach, I was blessed to live on Westport Drive, just before Davenport Island.

One of my fondest memories growing up was participating in the Sailing program at the Huntington Harbour Yacht club. Burger Bash Thursdays were always my favorite day and I still have the trophies from the regattas I won as a twelve-year-old young man.

My very first memories of Huntington Beach always included the Huntington Harbour Philharmonic Boat Parade. An annual tradition, I always loved the different yearly themes and looked forward to seeing which captains went all out decorating their boats.

I’ve been blessed to have been able to watch onboard a participating boat when my father, Calvin Free, was the Grand Marshal and from friends’ homes on the water. I’ve watched from the dock across from the Yacht Club and even tied up a



Duffy at the end of the dock at Peter’s Landing where we were so close, we could almost high five the parade participants. No matter where the viewing location, we always made sure to never miss the parade.

In 2020 I was fortunate to be involved with the inner workings of the parade as a Parade Lieutenant. That experience taught me how critical it is for all the parade volunteers to work in unison with direct lines of communication to ensure the safety of all those involved. I learned the logistics of the parade from the training of the boat skippers, the route of the parade, placement of the night captains, crowd and traffic control. The knowledge I gained gives me confidence that I have the experience required to be

a successful Grand Marshal.

Being elected the Grand Marshal of the 2021 Huntington Harbour Philharmonic Boat Parade is truly an honor. Growing up in the Harbour and attending the parade every year, I truly appreciate and respect the tradition and joy this great event brings to the Huntington Beach residents every holiday season. This motivates me to put on the best parade in the storied history of the Philharmonic. This year’s theme is American Dream; Rock The Harbour! Here in Huntington Beach, we live the American Dream and I want everyone to come Rock out and celebrate!

Thank you and I look forward to seeing you out on the water on December 11th and 12th!

HHPC: Marina Windjammer

by Pamela Barthold



Marina Windjammer President Karen Ridout.

We are excited to introduce a new President, Karen Ridout. Karen has been a member of the Philharmonic for over 17 years. She had just retired from a 25-year career at State Farm and a friend that she sang with introduced her to Ellen Halopoff, a Marina Windjammer. She came to an annual meeting of the Committees, and she was hooked. As anyone who knows Karen knows she loves to volunteer and to be involved. She jumped right in and was fully active from the get-go starting at the top as the Vice President of Youth programs and Vice President of Youth Concerts. At the same

time, she was elected as the President Elect of the Committees and President of Marina Windjammers. From 2010-2011 she served as President of the Committees with the responsibility of all the Orange County Committees. 2004-2005 she was the Huntington Harbour Philharmonic Committee Chairman. In addition, she chaired the House of Design Boutique for several years along with co-chairing the Huntington Harbour Holiday Boutique for many years. Which brings her full circle back to President of Marina Windjammers for the second time.

What will be your biggest challenges as President of Marina Windjammers? “I think the biggest challenge, as president of Marina Windjammers, will be to keep all our members informed and engaged. To reach out to those we haven’t seen in a while and send cards to those who miss a meeting or are ill. In addition, we offer rides to those who would like to attend but may not be driving now.”

What will be your biggest accomplishment as President of Marina Windjammers? “I think the biggest accomplishment will be to increase our membership. As we age, we need young enthusiastic members to join us and continue the legacy of

the Philharmonic Society and our commitment to music for children. Our current membership is 36. My goal is to add at least four new members.”

What is your favorite part of being President? “Joining my Marina Windjammer members as we volunteer both in ushering at the youth concerts and in all the fundraising activities in which we can participate. Volunteering, as one member put it, is the DNA of the Marina Windjammers Group.”

We are so excited for Karen and the year ahead as volunteering is in her blood. She has a passion for fundraising and has done so many creative things, like holding a Phantom House of Design when they didn’t have a House. Sending out invitations to Committee members requesting donations and inviting them to participate in weekly opportunity prize drawings. The Philharmonic had raised \$32,000 in a month. She loves to support as many of the other Committees fundraisers. This past year she co-chaired the Philharmonic Committees Inaugural Golf Classic, a new fundraiser with hopes of raising considerable funds to replace at least part of the revenue lost by not having the House of Design. She also Co-chaired the boutique for the Inaugural Stylin&Designin event.

When not volunteering with the Philharmonic she loves to sing and has been involved in vocal music all her life. She sang her first solo at her mothers’ church group when she was only three. Currently she sings in her church choir and with a 100 voice Sweet Adeline Harborlites chorus who sing 4-part acapella harmony in the barbershop style. She’s been a Sweet Adeline for 51 years and has had many opportunities to compete on the international level with her chorus and quartet. She also has had many leadership opportunities while a Sweet Adeline at the local, regional, and international level. Music is what brought her to meet her husband Phil of 58 years. They met in college choir while students at Iowa State. Both sing in St. Peters by the Sea Presbyterian church choir, and he also is a barbershopper. They have two sons, Michael (who passed away at age 52) and Brad. Their small family grew [when Brad married Heather, their wonderful daughter-in-law, and had two beautiful granddaughters Hannah a senior at Vanguard University and Brooke, a freshman at Point Loma Nazarene University.



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HHPC: Admiralty

by Grace Holdaway



Members Michelle Brenner, Carol Ventura, Doris Meral, Gail Sebring, Andrea Oliver, Roxanne Talley, Barbara Howland, Janet Johnson and Mary Busché.

Welcome to December 2021! We are still trying to handle all the protocol of the pandemic but we have begun to get together again. We had our October meeting and social at Michelle Brenner's home in the harbour on a beautiful Sunday afternoon. Sabastiani's Italian Bistro of Huntington Beach catered the event and we all enjoyed great company and food. Better even yet since this was our first social since 2019!

In September we had our meeting at Mary Busche's lovely home and we all

enjoyed being together out doors in the sunshine. We had 2 new members join Admiralty in September, Doria Meral and Andrea Oliver. Welcome ladies we love having you! Our November meeting is yet to be determined.

The Holiday Boutique was a big success and our Barbara Howland was a winner in the drawing for the baskets!

The Boat Parade will go on as scheduled on December 11 & 12th, however the Cruise of Lights will again be cancelled. Again this is a blow because

the Philharmonic groups lose our largest money maker. If you have a boat or even a Duffy, please decorate and enter! Let's make this a parade to remember!

Admiralty meets the third Thursday of each month usually at 10:30 AM but sometimes in the evening. If you are interested in helping the Philharmonic Society of OC provide music education and experiences for our children please contact VP of Membership Carol Ventura at (714) 813-0985.



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HHPC: Trinidad Group

by Patty Reilly



Trinidad members at the August BBQ held at the lovely home of Pam and Mike Meyers.

In August Trinidad members meet at the beautiful waterfront home of Pam and Mike Myers to say goodbye to summer while enjoying a delicious barbecue themed dinner catered by Spit Fire. It was exciting to socialize and spend time with friends we have not seen in a long time, yes, we may have passed them in the market or post office, but we have not had the chance to sit down and find out all the exciting changes in their lives. On

Saturday, November 20th we are planning an Appetizer Party at Patty Reilly's home to kick off the holiday season, we do ask that all attending be vaccinated.

It's December and yes, we are all excited, as well as, looking forward to and supporting the 59th Annual Huntington Harbour Boat Parade, American Dream "Rock the Harbour", Casey McKeon, this year's Grand Marshal has promised us a spectacular parade.

Our members are sad and disappointed that once again we have needed to cancel our Cruise of Lights®, but due to the CDE guidelines mandated for commercial boat owners, we understand the guidelines have made it impossible for us to successfully offer this fundraiser, but we are gearing up for next year to staff the office and be out there on our work night to welcome our returning guests.

Trinidad meets the third Thursday of each month (except December), for a luncheon meeting in one of our member's home's. Last month Linda Axel hosted our luncheon, we thank her for opening her home to us, where we were all treated to a wonderful lunch. Our next meeting will be Thursday, November 18th. If you are new to the area and wanting to join a wonderful group of women and learn more about us, we welcome you to come check us out. Contact our VP of Membership Ellen Martin at elleninhuntington@yahoo.com. She would love to tell you all about us!

HHPC: Sandpipers

by Lolly Mchardy



Sandpiper group at the October meeting.

Sandpipers had their October meeting at the Halloween decorated home of Teri Feterik. Sandpipers dressed in great costumes! Deborah Fairon won first place! Robin Gray-Hite won second place.

We discussed upcoming fundraising events. We enjoyed appetizers and wine!

Our November meeting will be at the home of Tricia Pratto! She is planning a

Thanksgiving meal and a specialty drink for us. The Grand Marshall event was a very fun and festive evening.

If you are interested in joining our fun and hardworking group, please call Tricia Pratto at (714) 614-5396 or send her an email at inthepink1031@gmail.com for more information about the gregarious HHPC Sandpipers!



Costume winners Deborah Fairon and Robin Gray-Hite!

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Cristi Ulrich & The Smith Group are proud to have donated \$2,000 to this year's Huntington Harbour annual boat parade. We would also like to thank Casey McKeon, this year's fabulous Grand Marshall, all of the Captains and Harbour participants for making this event absolutely perfect! Many thanks to the Huntington Harbour Philharmonic for all your hard work this year as well as every year in supporting the music programs in our schools. We are extremely grateful for all of you and are happy to be part of such a wonderful group.

We wish you and your family happiness, health and success in 2022.

Thank you again for another wonderful year!

Best Wishes, Cristi Ulrich & The Smith Group

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HHPC: Islanders

by Cristi Ulrich



Casey McKeon, 2021 Grand Marshall.



At the Grand Marshall Event, Pam and Calvin Free with Casey and Joey McKeon.

As the holidays become our reality, we just want to thank Casey McKeon for Marshalling our Boat Parade. A giant thank you to Calvin Free (Grand Marshall 2010) for his job as Parade Captain and to all our Boat Captains for your endless hard work, and of course, last but not least, all the Harborites who support this event, decorate your homes and make this Holiday season so special. The Islanders are so proud to participate in everything philharmonic!

This year, The Huntington Harbour Philharmonic contributed over \$9,000

to recipient schools for their music programs. The Holiday Boutique and Golf Classic were a fabulous success. Both generated much needs funds and our volunteers did a great job. The Grand Marshall Event was so much fun and we offer thanks and love to Jeanie Gibson and Kelly Gates for all their efforts which culminated in a perfect evening! Jeanie - you are never allowed to quit! With you at the helm this year and years past, we are guaranteed a special event!

Although we are so sad that once again the Cruise of Lights has been cancelled,

we are looking forward to 2022 and seeking suggestions for other great fund-raising ideas. We also pray for the return of our Cruise of Lights in 2022. Many activities are already in the works for 2022 and we know as we return to normal, next year will be a huge success.

We want to thank all of our hard working Ladies and Gentlemen for all you do...year after year...day after day... Love all our Islanders, the best group ever!

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Huntington Harbour Philharmonic Juniors

by Elizabeth Henry

Like high top jeans and plaid flannel shirts, the HHP Juniors are back in style. The first meeting of the year was the first in-person meeting for this group of high school students since the members who are now seniors were sophomores. While the upper class-folks adapt to being the elders of the organization, younger members are jumping into the swing of things.

So far, they have been on hand to help with the Huntington Harbour Boutique, and in late October four members acted as greeters for the elegant Grand Marshal Event, which was held at the newly rechristened Huntington Club.

In November, there was an ingathering of items for the teens at Robynne's Nest. But the real work will begin in January as the Juniors finalize plans for the annual fashion show fundraiser.

The 2022 extravaganza will take us on a Jungle Cruise adventure. The event, to be held at Meadowlark Golf Course, promises to be a wild ride. Plans are being made that will include a signature tropical beverage and a silent auction extraordinaire. We might even show you



Bridget Younger, Livvie Ouellette, Luke Helgeson, and Holiday Younger. Helping out at the HHPC Grand Marshal Event.

the backside of water.

In the meantime, we are welcoming underwriters and donations to allow us to give as much of our proceeds as possible to the Philharmonic Society of

Orange County and its music education programs. Anyone interested in being a part of our voyage is encouraged to reach out to Elizabeth Henry or Val Miles at HHPCJuniors@gmail.com.

A holiday greeting card with a red border. On the left is a photo of a woman with blonde hair, wearing a black suit. The background is white with gold and red decorative elements, including a large red bow and gold streamers. The text is in a red, cursive font. At the bottom, there is contact information for Debbie Neugebauer, an associate broker for Seven Gables Real Estate, along with several award medals and the year 2020.

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Anglers of Huntington Harbour

by Kathy Bayless



Anglers of Huntington Harbour September TGIF hosts Nick and Cindy DiBenedetto.



Anglers of Huntington Harbour October TGIF and Halloween Party hostess Michell Brenner.

September TGIF

Friday evening October 1st, the Anglers of Huntington Harbour and guest met at the main channel waterfront home of Nick and Cindy Benedetto for the group's September TGIF. It was great to have 7 past presidents in attendance including DeWayne Brown, Jim Persons, Nick Peoples, Bruce Bayless, Kathy Bayless, Jo Andrews and Linda Axel. Each of the Anglers brought one of their favorite appetizers or desserts to be enjoyed by all

as they socialized on the DiBenedetto's waterfront patio and discussed how much fun it was to party in person again. As a special treat Nick barbecued delicious tri-tip roasts to make sure no one went home hungry. Virginia Buccella was the only attendee celebrating a September birthday. There was a contest for the drink of the evening and B.G. Williams was the winner with "Nutty Irishman" that all attendees enjoyed to cap off a wonderful night.

October TGIF and Halloween Party

Friday, October 29th, the Anglers gathered at the main channel waterfront home of Michelle Brenner for the organizations October TGIF and Halloween Party. Anglers each brought spooktacular appetizers and desserts to be enjoyed as they socialized on Michelle's waterfront patio and discussed upcoming events like the Christmas Boat Parade Dinner and Party. Nominated 2022 President Pam Myers presented Rob Sebring a prize for the best Halloween Costume as the "Create of Coral Cay!" Connie Mandic was the only Angler in attendance celebrating an October birthday. There was another great turnout with 6 past presidents in attendance including DeWayne Brown, Jim Persons, Bruce Bayless, Kathy Bayless, Jim Walton, and Jo Andrews.

Upcoming Events

In 2021 the Anglers of Huntington Harbour celebrated their 57th year in the Harbour and have enjoyed many exciting social, fishing and philanthropic activities. Upcoming events include the New Beach Christmas Boat Parade Dinner and Watching Party at the Bahia Corinthian Yacht Club December 18th and the January installation, Awards, and Appreciation Banquet. If you live in the Harbour and want to be considered for one of the Anglers open membership positions and attend one of our upcoming activities, please call membership chair Paula Hetzler at (714) 969-2570 for more information.



Pamela Barthold PazzamDesigns.com 310-940-7437

Sea Isle Garden Club

by Lolly Mchardy



Sea Isle ladies showing off their artistic talents.

The Sea Isle Garden club held their first meeting at the Seagate Windspun clubhouse on Wednesday, October 13th. Members discussed the upcoming November and December meetings. The

Edinger project was also discussed and reviewed. After the meeting, we had fun decorating pumpkins. We have some talented ladies! Lunch was served and we had a nice time.

At our November meeting we will be cleaning the Edinger Parkway Donor Recognition plaque. Our Holiday luncheon will be in December at the home of Marsha Hendler.




Tim and Karen Wish You a Happy Holiday Season!

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Cathy Thomas Cooks

by Cathy Thomas, Food Columnist - orangecoast.com



In the final day between grocery shopping expeditions, my vegetable bins can be close to empty. Among two or three other long-lasting contenders, celery is one of the last holdouts. Although the crunchy

character might be the first attribute that comes to mind, celery also adds a refreshing, slightly sweet note to dishes.

If celery is not on your favorite-vegetable list, this creamy soup may change your

mind. Cooking sweetens celery while giving it a hint more of an herbaceous character. If you don't have a leek on hand, substitute the white and light green parts of 4 to 5 green onions. If you don't have fresh dill, substitute fresh basil.

Celery Soup With Dill And Croutons (Yield: 6 servings)

1 tablespoon butter, 1 tablespoon olive oil, 1 small yellow onion (chopped), 1 medium leek (white and pale green parts only - washed, chopped), 2 large shallots (chopped), 2 medium Yukon gold potatoes (peeled, coarsely chopped), 8 stalks celery (cut into 2-inch pieces, including leaves), 1/2 cup dry white wine, 4 cups low-fat chicken broth or vegetable broth, plus additional broth if needed, 1/2 cup heavy whipping cream, Salt and pepper to taste, 2 tablespoons fresh dill (coarsely chopped), garnish of seasoned croutons

1. In a Dutch oven or pot, heat butter and oil on medium-high heat. Add onion, leek and shallots. Cook, stirring frequently, until onion softens, about 5 minutes. Add potato and celery; cook 2 minutes, stirring occasionally. Add wine and boil 1 minute. Add broth and bring to boil; cover and lower heat to medium-low. Simmer 45 to 55 minutes, or until celery is tender.

2. Puree soup in batches in a blender or food processor until very smooth (if using blender, use caution when blending hot liquids, hold top down with potholder). Return soup to pot and stir in cream, salt and pepper. If soup is too thick, add a little additional broth; stir to reheat over medium heat. Ladle soup into bowls and garnish with dill. Top soup with seasoned crotons.

Source: "Melissa's Everyday Cooking with Organic Produce" by Cathy Thomas (Wiley, \$29.95)

Cathy Thomas, award-winning food writer, lives in Huntington Beach. Read more about her culinary escapades and sign up for her e-newsletter for food lovers at CathyThomasCooks.com.

Her stories appear in the O.C. Register and Orange Coast Magazine's website at orangecoast.com.

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Social Security is dead. Long live Social Security!

Many retirees welcomed the Social Security Administration's (SSA) recent announcement that Social Security benefits will be increased by 5.9% in 2022. The SSA relies on annual inflation data to set its cost of living increases and this is the largest increase since 1982, when inflation was still rampant from the "stagflation" economic era. To put that into perspective, Social Security's cost of living (COLA) increase has averaged 1.65% over the past decade.

The average retiree received \$1,565 in monthly Social Security benefits in 2021 and that will go up \$92 a month to \$1,657. Unfortunately, this will be nearly all the income received by 25% of seniors in America, and many more rely on these checks to pay for a large part of their retirement expenses.

How do these dire statistics reconcile with predictions that the Social Security Trust Fund (SSTF) is due to be depleted in 2033, a year earlier than previous projections? This sounds alarming, except for several caveats.

First, the projected date of depletion has been in the 2035 range for the past decade, so this shift is really nothing new—or particularly alarming. The immediate cause of the shortened timeline is, of course, the slowdown of economic activity due to Covid. The SSTF collects payments from the wages of millions of American workers and when those workers are laid off or otherwise unable to collect paychecks, the Trust Fund is unable to collect its share of those paychecks.

In its annual report, the SSA says that it is projecting employment and wages will fully recover by 2023 but that the level of worker productivity and U.S. Gross Domestic Product will be permanently lowered by 1%. That permanent decline is not a consensus opinion among economists and should be viewed with caution. In addition, the report projects that there will be higher mortality for persons aged 15 and older through 2023—meaning, once again, fewer workers earning paychecks. However, Covid mortality figures are much lower for working individuals and much higher for the people who would be collecting benefits, and there is no provision in the report accounting for the death of more than 200,000 Americans who were collecting Social Security checks.

In fact, the report notes that the Trust Fund's reserves, at \$2.9 trillion, were actually \$11 billion higher this year than they had been the previous year, and the pool of funds dedicated to retirement income increased by \$7.4 billion. The gloomy projection reported in the press is based on "less revenue anticipated in the near term," referring to those projections of permanently lower economic activity and the Covid-related deaths of many more workers.

Of course, most people, including reporters, don't understand how the Trust Fund actually works. The Social Security system collects its revenues from worker paychecks (and employer matches) and then turns around and pays that money out to Social Security beneficiaries. The Trust Fund currently, as mentioned, has \$2.9 trillion in assets—much of it in government securities. That pool of money pays out any annual shortfall between the amounts collected and the benefits—and the fact that it increased this past year suggests that it didn't have to reach into its pocket, at all, for the past 12 months.

If and when the Trust Fund does run out of money, the SSA would simply pay out the monies collected without a supplement from the Fund—and if nothing is done by 2033, that is projected to be 78% of the benefits paid out today—remembering, of course, that it was enough to pay out 100% in the past year. The important thing to note is that 78% is not zero; it's more than three-quarters of the expected benefits. And of course, this is based on a lot of negative assumptions all coming to fruition.

Finally, does anybody really think that Congress would allow the cohort of voters currently receiving Social Security benefits to take a sudden 22% haircut in that portion of their retirement income? Over 69 million people currently receive benefits and you could guess that many of them are motivated voters. Expect some age/benefit tweaks and some higher payroll taxes, long before you see any reductions in the Social Security income received by older Americans. Long live Social Security!

Inspired Financial is a fee-only comprehensive financial planning firm that specializes in serving women in transition—particularly widows and divorcees. This article is intended solely for informational purposes and does not provide advice for your specific situation.

Harbour Resident Wins the Miss Huntington Beach Scholarship Competition



Miss Huntington Beach, Gisell Gochman

Huntington Harbour resident, Gisell Gochman, won the Miss Huntington Beach Scholarship Competition on October 16.

Gisell is an eighteen-year-old native of Huntington Beach. She attended Harbour View, Circle View and Mesa View, and is a Huntington Beach High School Summa Cum Laude graduate. She served as the HS National Honor Society Vice President, HS Senior Teacher for Model United Nations (MUN), Varsity basketball and volleyball player, California Scholastic Federation (CSF) member, Cupcakes for Cause Club member and Prom Queen. She is currently studying psychobiology at UCLA in hopes of becoming a physician one day. At UCLA, she is in the Kappa Alpha Theta Sorority, Bruin MUN and is a Special Olympics Coach.

She loves going to the beach with friends, playing beach volleyball, reading, baking and exercising. Gisell thinks Huntington Beach is the best place to call home, and there is no other place she would rather live!

The tradition of Miss Huntington Beach and Her Court spans over 100 years. Young women who wish to serve the community and showcase a positive role model.

The program provides intelligent, ambitious young women the opportunity

to win financial assistance to obtain their educational goals.

Scholarships are funded by donations received from local businesses, charity partners and individuals for the Miss Huntington Beach Scholarship Competition, which is a program of the Sand Dollars of Huntington Beach Association.

The Miss Huntington Beach Scholarship Competition is looking for young women who are confident, poised, career-minded, hard working and compassionate. They must possess good communication skills and adept at making others feel welcome in their company.

Miss Huntington Beach and Her Court are active within the community and willing to make public appearances one or more times per month at civic and business events. They maintain a level of dignity and decorum that their position implies.

Sponsor dollars go toward education expenses (tuition, books and supplies) for the college or trade school of their choice. Miss Huntington Beach and Her Court must have educational goals and a community platform in which she is involved.

For more information, please visit www.miss Huntington beach.org.

Flying Dutchman Chapter - Guilds for the Segerstrom Center

by Jacki Wirta

The Flying Dutchman Chapter, of The Guilds for the Segerstrom Center for the Arts enjoyed a lovely evening get together, at Sebastino's Restaurant in Huntington Beach. Sebastino's is owned by our own popular couple, Carol and Phil Ventura.

We dined on authentic Italian pasta and fine wine to celebrate our first gathering inside since the pandemic.

The Center is now open and ready to showcase some very spectacular Broadway events. If anyone is interested in joining our fabulous group and supporting the Segerstrom Center, please contact Jacki Wirta at (860) 912-2067.

We have several fun events now in the planning stages including a Toys for Tots drive and a fun cocktail party.



L to R: Nella O' Grady, Jeanie Gibson, Marcia Kay Radelet and Marlene Nielsen.

Huntington Harbour Garden Club

by Doreen Hill



L-R: Doreen Hill, Pearl Holmes, Betty McCarthy, Mary Johnston, Barbara Devlin, Connie Mandic, Jo Andrews, Barbara Simone.

There are so many beautiful parks or places within Huntington Beach to visit. Huntington Beach Central Park and Shipley Nature Center may come to mind first. Two others, Norma Brandel Gibbs Butterfly Park at 16641 Graham St., and the Urban Forest on Ellis, may not be as well known.

Norma was a member of Huntington Harbour Garden Club for many years and we're proud to support this gem

of a park. Longtime volunteer of the Huntington Beach Tree Society and champion of the Butterfly Park, Leslie Gilson, recently retired from being the coordinator of projects at Gibbs Park. Another volunteer, Bonnie Coerper, has stepped into that role. Her first objective is to plant more milkweed, basil and red flowers to feed and attract the Monarch butterflies on their migratory route.

As more places open up, we plan to again have some field trips to our local parks like the Butterfly Park.

Our in-person 10 a.m. meetings on the third Tuesdays of each month have resumed and we would love to have you come join us. Please call, Connie Mandic at (714) 377-0017 or Doreen Hill at (714) 878-3011 for more information.

Migrating Monarch butterflies stopping for a rest at Norma Brandel Gibbs Butterfly Park.



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Assistance League Huntington Beach

by Diane Dwyer



Celebrating our 71st anniversary with Mayor Carr and City Council.

Happy Holidays from Assistance League with a tribute to our volunteers

We are in the holiday season – a time when we so appreciate the many volunteers who give of their time and talents to make Assistance League the amazing organization it is.

Because of our volunteers who work tirelessly in our thrift shop and on our many committees, we have been able to continue serving our community during the pandemic.

First of all, it is an honor to recognize our MacGuyver award winner. Presented by Cathy Ruiz, our Facilities chair, to our pal John York. We wanted to let John know how valuable his contributions are. John and his committee have been, and are, amazing volunteers always ready to help our members in any way the can.

Normally in the background, John and his committee are essential to our success.

Who are our amazing volunteers – our member volunteers?

Our member volunteers come from our Chapter, DreamCatchers and Assisteens® auxiliaries, along with our newest group of members, our Beach Blossoms. For

over 70 years, our member volunteers have made a huge difference to our community.

Although Assistance League HB operates independently, the Chapter's Board of Directors along with the DreamCatchers' and the Assisteens' Governing Bodies work hard to make sure we are following National Assistance League's model for success.

Our thrift shop committee volunteers make our thrift shop successful by volunteering in our thrift shop as decorators, cashiers, roamers, sorters, pricing our merchandise, helping our customers choose the best purchase and more. Because of our thrift shop committee, we are able to carry out our programs.

Our Beach Blossoms committee manage our online Blossom Boutique bringing in additional revenue and are creative in so many ways.

Our philanthropic and community program committee volunteers work many hours year round making sure children and adults have what they need to be successful in life – clothing for school, literacy supplies, scholarships,

money for classroom supplies, teddy bears for comfort, gift cards and goodies for our seniors, holiday gifts for single parents and more.

Our sponsorship, grants and donation committees reach out to the community for monetary and in-kind support to help us achieve our mission.

Treasures by the Sea® committee members work for several months to plan and execute our key fundraiser of the year.

Our Social committee works to ensure that our member volunteers have events to help our volunteers bond as an organization.

Our Membership committee is important as they work to make sure our members have what they need to function as an organization. One of their key roles is to bring in new members and retain current members.

The Marketing Communications committee is key to spreading the news about Assistance League and what we do for the community.

Assistance League would also like to salute our community for all your support over the year.

How can you help us going forward?

Shop at our amazing thrift shop where we have gifts and merchandise for every season. Our Christmas shop is now open with super holiday merchandise. Our thrift shop is at 8071 Slater Avenue and we are open Wednesdays and Saturdays 11am – 3pm. You can also become a donor or sponsor. Go to www.ALHB.org to see how and learn more about us. Don't forget to like us on Facebook and/or Instagram. Happy Holidays!



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La Familia

by Karen Branoff



It was a balmy evening at Los Alamitos Race Track.

Approximately 30 members and guests of La Familia had a delightful evening at Los Alamitos Race Track recently. The evening was warm, the buffet dinner was delish! It was nice to get together outside the Harbour area. Fun was had by all but especially by lucky Ellie Winterfield who came away with the most wins and also won the 50/50 raffle! Thank you to Ellie Barnard for arranging the event and Anne Crowley for keeping us “on Track” (lol). Also, thank you to Los Alamitos Race Track and the Vessels Club for donating \$200 to La Familia.

Our last and final Christmas Tree Wonderland is just around the corner on November 29th. In addition to having a beautiful luncheon and a huge silent auction, we will be raffling off 20+ decorated trees. Most of the trees are decorated by our members and they have great themes including several “money” trees. This wonderful fundraiser has been going on for 65+ years, it is quite nostalgic that it will be ending after this final one. I have memories of going to CTW with my mother many years ago. Let us know if you need an invitation.

We will be going on a tour of the Orangewood Children’s Home facility on Jan 10th at 11:00. If you haven’t visited this amazing campus please come join us. We will be having lunch and our monthly meeting after the tour. For the security of the children, everyone who is entering must be pre registered. For more information call or text the La Casa president, Tim Branoff, (714) 655-5719.

Our fundraiser at Rudy’s last month netted \$2,630. This helped to provide many benefits for the kids at Orangewood.

They were able to go out to dinner, visit the Van Gogh Exhibit, enjoy K1 remote control car racing, visit the Queen Mary for Halloween, build their own haunted house on campus, go to the Irvine Ranch Pumpkin Patch, we purchased some outdoor furniture for them, they visited the Great Park and experienced a worm exhibit, had a pumpkin pie contest, visited the Discovery Zone, went to Skyzone, rode the Los Angeles Haunted Hay Ride.



Tim and Karen Branoff at the Orangewood Back Bay Beach Day.

We also went on a beach day at Newport Dunes. All of these opportunities are paid for with money collected from dues and fundraisers from La Casa.

Our lively group has been holding our meetings at the Rackhouse in the Huntington Harbour Mall for the last 6 months. After our business is discussed, we enjoy a nice lunch. Our attendance keeps getting larger with each passing month, come join us!

HHAC Boutique

by Mariann Reynolds

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Trinidad Ladies Club

by Cindy Shaw



TLC members at the lovely home of Courtney Holm-Banang during the November meeting.

Friends and neighbors matter! Trinidad Ladies Club was formed by women and mothers wanting to forge a stronger bond among neighbors on Trinidad Island in the early 1990's. The Club has evolved with lots of new members over the years and continued support for any that need it with life's challenges. This

November we met in the lovely outdoor area at Courtney Holm-Banang's home. The feeling of friendship was so very strong after months of only small group gatherings. We were all careful but joined for this group photo which exudes the feeling of friends happy to be together. TLC will continue to do things to help

the island as our world hopefully opens again. We sponsored the ice cream truck at the recent Trinidad Concert in the Park to help bring neighbors together with smiles. We welcome new members among our neighbors. Please reach out to our membership chair, Lisa Cirac at lisacirac@earthlink.net.

Just Keep Moving

by Cindy Shaw, PT, OCS

OK, this month I am going to step up on my soap box! Every day in my practice I see people as their lives change with sudden losses, injuries, and also major improvements in real life function. You know that physical activity is good for you. The benefits are well researched and the list is impressive. Here's just a sampling besides gains in strength and flexibility (info shared by APTA):

- Releases endorphins to make you feel good and fight depression
- Helps control weight
- Prevents diseases like stroke, diabetes and some forms of cancer
- Improves sleep
- Helps you live longer

Recent studies even show that physical activity strengthens your immune system, with a protective effect against

COVID, and that staying active through middle age, physical activity, is a wonder drug. If it was a pill, you'd buy it and take it every day. To be active, you need to be able to move. Physical Therapists do more than help you recover from surgeries or major injuries. Nobody knows more about human movement or looks at your health the same way a PT does. Your PT can help you with every aspect of movement including strength, range of motion, flexibility, endurance, balance and coordination. We are trained to work with people of all ages, so you can develop a long-term relationship and we can continue to adjust and modify your routine as you age or your goals change. Skilled hands-on care to resolve dysfunction and release tension makes activity easier to accomplish. Generic routine care by any type of practitioner



Sea Turtles can live more than 50 years. Clearly, swimming is a healthy physical activity.

doesn't usually solve the underlying problem. Take the time to get a good muscular skeletal examination for your needs and then a program maximized for you. Just Keep Swimmin!

Sea Belles of the Huntington Harbour Yacht Club

by Ellie Winterfeld, Parliamentarian/Ships Hailer



Seabelles enjoying October's "Country Western" event.

October was a busy month for the Sea Belles. We had a great turn out for our October 6th meeting. We had a wonderful speaker, Stuart Haskins, who discussed, "Stronger, safer you - personal safety and self defense; group training; crisis intervention training; workplace safety; and breaking barriers" and much more. Stuart was very effective in his delivery of being aware of our surroundings. Visit the web site getsafeusa.com for more information.

On October 10 we had our monthly bingo which again provided us with some extra dollars to continue to enhance and beautify our HHYC.

On October 16 we had our much anticipated "Country Western" event. We had a great band which provided wonderful dance music. We also had a wonderful country style BBQ catered by the Naples Rib Company.

On our November 3rd monthly meeting we voted on our new Board for 2022. The new Board will be installed at our December 1 Christmas Party. We look forward to seeing our Sea Belles Celebrate the Holiday Season.

Future Sea Belle's Events include Bingo on November 14, and our installation and Christmas party/gift exchange on December 1.

We hope that we have provided incentives for you to participate and join our Sea Belles. Make sure you mark your calendars with the events scheduled.



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SeaGate Yacht Club

by Jackie Sands, Staff Commodore Cindy Broz Allen, Commodore Francis Okino and Susan Westover Giali



SGYC Event Hosts Commodore Francis Okino, Eugene and Lucille Mascoli, Aurelia Okino and Jackie Sands.

On September 11th, after a long delay due to Covid-19 Racetrack closure, the Night at the Races event finally happened. It was the first Group Party Event that Los Alamitos Racetrack allowed in 2021. Event Hosts Commodore Francis and Aurelia Okino, Jackie Sands, and Lucille and Eugene Mascoli made sure that the sixty-three guests had an enjoyable time with Aurelia and Jackie covering the hat contest, Francis dealing with the trivia quiz and Lucille and Eugene managing the 50/50 ticket sale. The food was great

and everybody had plenty to eat. As usual, the hat contest was the highlight of the evening with First Place going to Lolly McHardy. New member Jay Bottomley won Second Place and Third Place went to our SGYC Judge Advocate, Susan Westover Giali. The Trivia Contest was won by Table 2 and they were rewarded with two nice bottles of wine. As to betting on the ponies, I am sure there were winners and losers, but overall, it was a fun evening.

September 28th was the last Tuesday Cruizin' of the season. It was a small, but fun group. Our thanks to Staff Commodore Mike and Sharon Courtway for being the hosts of this popular and ongoing event.

On October 15th Seagate Yacht Club had their Annual Meeting to select and vote on the new Board for 2022. Secretary Staff Commodore Cindy Broz Allen counted the ballots and the results were: Commodore Mona Marcos, Vice Commodores Tiffany Vlasek and Melinda Johnson Pasqual, Rear commodore- no candidate, Treasurer Laura Roskelly and Secretary SC Cindy Broz Allen. There was a great turn out with around sixty-five members and a nice social hour with beer, wine, soda, and pizza. SGYC needs volunteers for the Rear Commodore position, and the Membership and Communication Chairs.

On October 23rd, after an early morning drizzle that made everyone a little nervous about the weather for the event, the clouds disappeared just in time for the start of SGYC's "Docktoberfest," SGYC's annual Dock Party on the Bimini docks of SeaGate. Hosted by Sue and Dale Giali, with an assist from Sharon Courtway, the Octoberfest-themed event had a great turnout, with over sixty-five guests. Featuring seven of the Club members' boats docked in adjacent slips, the docks were turned into a party scene with culinary delights created by members, including grilled brats, pretzels, sauerkraut, and many other treats. A specialty cocktail called the Apple Strudeltini (concocted with German apple whiskey, apple schnapps, and other secret recipe items) complemented the German-themed menu and ensured lots of smiles and laughter. An informal event by nature, everyone was casually and comfortably dressed, and attendees took advantage of the photo booth props, decorative flags, and custom designed SGYC trellis (created by members Greg Lee and Floyd D'Angelo) to capture impromptu pictures at the entrance to the docks. SGYC is all about friendship and boating, and Docktoberfest 2021 was a perfect example of that. This is one annual tradition that will definitely stay on the SGYC event calendar! Hope to see everyone at the next SGYC event!



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Wishing you joyful blessings in the new year!

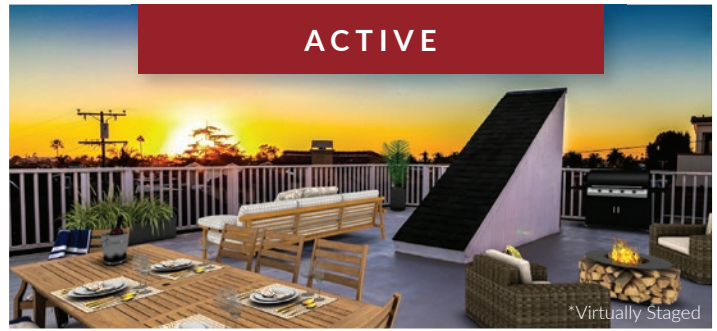


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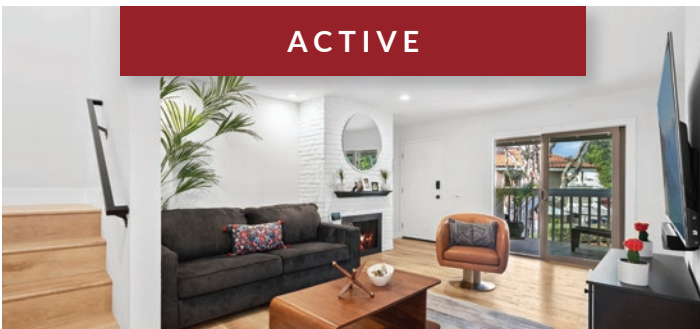


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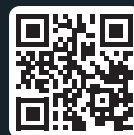
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Aerial Tour: www.16641sPacificAerial360tour.info

Features include: 4 Bdrms plus Bonus Room, 4.5 Ba, Office, Large waterfront patio with outdoor kitchen and fireplace. An elevator can be added if needed. This is certainly one of the most desirable residences on Humboldt Island in Huntington Harbour.

It was expanded and remodeled and has the living area, impressive wharfage, quality upgrades, & leeward location you have been dreaming about! This is the ideal property for the Yachtsman who appreciates wide water views and a home designed to entertain both large and small groups of guests: Plenty of room on the dock for multiple yachts, Duffy, skiffs, kayaks, sabots, and paddle boards. Very large yachts can be single-handedly docked on the windiest of days thanks to the minimal current and leeward location.

Paddleboarders and Kayakers appreciate the uncrowded calm waters of Huntington Harbour, and when it is time to take the big boat for a cruise, it is the closest private port to Catalina Island... just 23 miles! The Queen Mary, Los Alamitos Bay, and Shoreline Village are additional nearby over-the-water cruising destinations for an enjoyable day on the water!



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