

HARBOUR LIGHT

The Original Magazine for the people of Huntington Harbour

Volume LII

Our 52nd Year in the Harbour

No. 1

Best Yacht Club Award, "Fin-Tastic" by SeaGate Yacht Club



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HARBOUR LIGHT

For and about the PEOPLE of
Huntington Harbour, since 1970

Published by Boris & Dorothy Ralphs

Volume LII Number 1
February 2022

In This Issue

Huntington Harbour Garden Club	5
Bolsa Chica Conservancy	6
Anglers of Huntington Harbour	7
Huntington Harbour Philharmonic Committee	8
HHPC Boat Parade & Home Decorating Winners.....	9
HHPC Donors and Underwriters	10
HHPC: Admiralty	11
HHPC Marina Windjammer.....	12
HHPC Sandpipers.....	14
HHPC Islanders.....	14
Huntington Harbour Philharmonic Juniors.....	15
Boat Parade & Home Decorating Contest Pictures ...	18
La Familia.....	19
Wanderlust Ski Club.....	20
Assistance League Huntington Beach.....	22
Re-visiting Balance in a New Year.....	23
Huntington Harbour Yacht Club	24
Sea Belles of the HHYC.....	24
Cathy Thomas Cooks	25
Harbour Rod and Reel Club.....	26
Seagate Yacht Club.....	27
Huntington Harbour Art Association	28
Trinidad Ladies Club	29
Flying Dutchman Guild, Segerstrom Center.....	30
Sea Isle Garden Club	30

On the Cover

The #56 boat, "Fin-Tastic," owned by Robin and Jean Clark, won "Best Yacht Club" in the Boat Parade. It was decorated beautifully by the SeaGate Yacht Club.

HARBOUR LIGHT Magazine is published on the even months. Advertising rates on request. Subscriptions: \$15.00 per year. Address: Boris Ralphs, 16458 Bolsa Chica Street Box #507, Huntington Beach, CA 92649. Phone us at (310) 874-2033 or e-mail to harbourlightmagazine@gmail.com.

Huntington Harbour Garden Club

by Doreen Hill



L-R: Doreen Hill, Pam Smart, Barbara Simone, Charlene Bauer.

The Huntington Harbour Garden Club's annual Christmas luncheon and floral arrangement competition was held at the home of Ralph and Charlene Bauer. Ralph takes great pride in their garden and had a lovely bouquet of camellias gracing the entryway. He says, "I grow what I like and especially those plants that bloom I allow to stay."

Menu included honey ham, corn casserole, yam casserole, orzo feta cheese salad, pistachio jello salad, green salad, Hawaiian rolls, and various desserts. Chefs of the day were Barbara Simone, Mary Johnston, Connie Mandic, Pearl

Holmes, Betty McCarthy, Pam Smart and Doreen Hill.

Pam Smart's driftwood succulent arrangement was voted first place, followed by Barbara Simone and Doreen Hill. We so enjoyed getting together before the holidays and are looking forward to some field trips in the Spring to Rogers and Sherman Gardens when more flowers are in bloom. Meanwhile, bloom where you're planted! For more information on the Huntington Harbour Garden Club please call Connie Mandic at (714) 377-0017.

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Bolsa Chica Conservancy

by Whitney Thompson



Great Egret, photo by Rebecca Pry.



Great Blue Heron, photo by Michael Johnson.

The Bolsa Chica Ecological Reserve is home to over 250 different bird species regularly observed and recorded. Knowing this, it can sometimes be confusing when identifying some of the more visually similar birds in and around Bolsa Chica. Did you know that cranes are not seen in Bolsa Chica, and the bird that you saw with a long neck and pointed beak is most likely a heron or egret?

Egrets and herons are general names that do not necessarily indicate genetic similarities. The Great Blue Heron (*Ardea herodias*) and the Great Egret (*Ardea alba*) are more closely related to each other than the Great Egret and the Snowy Egret (*Egretta thula*). What primarily differentiates if a heron is called an egret is usually color. Herons that are primarily white are typically referred to as egrets, while darker species are called herons. This can get confusing sometimes, as some herons have different color morphs depending on where they are in the country or life stage!

The Great Blue Heron is the largest heron in North America, standing at about 4.5 feet tall with a wingspan of approximately 6.5 feet wide. It is characterized by its primarily cool gray body and bold, black stripe over its eyes, no other heron in Bolsa Chica compares.

The Great Egret is the second tallest member of the Ardeidae family here at Bolsa Chica. Standing at about 3.5 feet in height, this brilliantly white bird has a bright yellow bill and long black legs and feet. During the breeding season the skin around its eyes and bill turn a lime green. Truly spectacular!

The Snowy Egret is the smallest egret in Bolsa Chica, standing at approximately 2 feet tall. Like the Great Egret, the Snowy Egret is known for its pure white feathers. However, unlike the Great Egret, the Snowy Egret has a black bill and black legs with yellow feet. If you're looking at a purely white bird at Bolsa Chica, make sure to look for other identifying characteristics like the beak and the leg colors.

Bolsa Chica is home to 4 other species of herons and egrets. Next time you visit Bolsa Chica, keep an eye out for uncommon sights like the Reddish Egret (*Egretta rufescens*), the Green Heron (*Butorides virescens*), the Black-crowned Night-Heron (*Nycticorax nycticorax*), and the Yellow-crowned Night-Heron (*Nyctanassa violacea*). We look forward to seeing you out on the trails with us!



Coming soon!

Check in with us in the April newsletter for an up-close view of the newly renovated Bolsa Chica Interpretive Center! We'll be opening our doors again in Spring 2022!

Bolsa Chica Conservancy



Snowy Egret, photo by Susan Perez.

Anglers of Huntington Harbour

by Kathy Bayless



Jim and Bett Walton being honored for their 35 years of service at the Anglers of Huntington Harbour Annual Meeting.



Anglers of Huntington Harbour 2022 President Pam Myers, 2009 President Kathy Bayless and Mike Myers at the Newport Beach Boat Parade Party.

November TGIF, Annual Meeting, Election of Officers

Friday evening November 19th Anglers of Huntington Harbour met at the Huntington Harbour Village Clubhouse for the organizations November TGIF, Annual Meeting, Election of Officers and also to honor Jim and Bett Walton. Each of the Anglers brought one of their favorite appetizers or desserts to be enjoyed by all as they socialized and conducted their business. 2021 President Helene Rowlette presided over the meeting and announced the 2022 election results. Pam Myers was elected 2022 President, Rob Sebring 1st Vice President/Fundraising, Phil Lupton 2nd Vice President/Kids Fishing Trip, Bob and Connie Mandic Tournament Chairs, Bob Hetzler Treasurer, Paula Hetzler Secretary and Helene Rowlette Parliamentarian. After the Annual Meeting business concluded the attention turned to Jim and Bett Walton who have been members of the Anglers of Huntington Harbour for 35 years. Jim has served as President, Photographer, Flyer Chair and Bett has served as Historian, Flyer Chair and TGIF host. The Waltons are moving to Vivante on the Coast retirement community and to offer well wishes a dozen Anglers shared Walton memories. Janet Johnson cut a cake in their honor and Kathy Bayless presented Jim and Bett with a gift in appreciation of their 35 years of service. Attendees celebrating November birthdays included Diana Casey, Lara Anderson, and Kathy Bayless.

Newport Beach Boat Parade Party

Saturday Evening December 18th Anglers of Huntington Harbour and guests gathered at the Bahia Corinthian Yacht Club in Corona del Mar for refreshments, dinner and viewing of

the 113th annual Newport Beach Boat Parade. Linda Axel organized this special event, and the Anglers were in an exclusive private room with a fireplace and dinner tables with a front row view of Newport Harbour and the boat parade. Attendees enjoyed a festive holiday buffet dinner of abundant and delicious entrees, sides and desserts including hand carved prime rib. The boat parade was spectacular, and several Anglers commented that by comparison this year's Huntington Harbour Boat Parade was also impressive,

but this event was definitely a highlight of the Anglers 2021 social calendar.

Upcoming Events

In 2022 the Anglers of Huntington Harbour will celebrate their 58th year in the Harbour and have many exciting social, fishing and philanthropic activities planned. 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 Linda Axel at (714) 325-6111 for more information.



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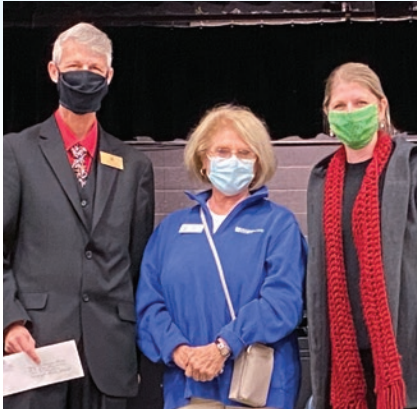
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Huntington Harbour Philharmonic Committee

by Lara Anderson



Barbara Sentell (center) presenting a Reinvestment Grant to Dennis Nicolosi, Instrumental Music Program Director, at Mesa View Middle School, with Principal Jayden Grunbaum at their Winter Music Program.

We had a wonderful 59th annual Huntington Harbour Philharmonic Boat Parade on December 11 and 12. (If you missed it, watch the video by Matt Liffreing online at our Facebook page: [HuntingtonHarbourBoatParadeHHPC](https://www.facebook.com/HuntingtonHarbourBoatParadeHHPC) or from a link on the parade website.) Grand Marshal Casey McKeon writes, "I was so honored to be the Grand Marshal this year and am grateful everyone embraced this year's theme: American Dream, Rock The Harbour! Every house, bridge and beach we rode by was celebrating the American Dream in Huntington Beach and rocking out to celebrate! There were so many people, it was awesome! The boats were spectacular and the skippers definitely brought their "A" game with the decorations. Check out the photos of the trophy winners online at www.HHBoatParade.org.

Thank you so much to everyone that helped keep this tradition going and to ensure the Boat Parade was safe and fun for all those that participated. From the wonderful volunteers on the Boat Parade Committee, to the Night Captains and Lieutenants that kept the Parade safe.

Thank you also to all of the Skippers that entered their boat in the Parade. All 67 of you! I know everyone had an amazing time and we look forward to seeing you next year! Thank you!"

Look for the sponsors, donors, volunteers, boat and home decorating contest winners listed in this magazine. The boat parade is an entirely volunteer effort that relies on the support of this community to happen each year and your help is greatly appreciated.

Our Tamale Fundraiser in December was also a success. We sold over 550

tamales and over 30 Philharmonic members and family enjoyed Sunday night of our fantastic Boat Parade at the Viewing Party. They were treated to a craft beer tasting brewed by our own Admiralty members Gail and Rob Sebring. Wine was donated by Trinidad members Sheree and Mike Novak, and hearty appetizers and pizza were provided by Patty Reilly, who also hosted the event. A fun evening was had by all with \$2,118 raised for youth music programs!

Despite our best efforts, not being able to have our major fundraiser, the Cruise of Lights®, for the second year in a row put a big dent in our fundraising for 2021, which directly impacts how much money we have at the end of the year to reinvest in local school music programs. The reinvestment grants come from a percentage of our fundraising efforts throughout the year. For the 2021 grants we only had about half the funds we typically have available to allocate, just \$9,050. The Reinvestment Committee comprised of the group Parliamentarians and led by HHPC Parliamentarians Maggie VanEck and Barbara Sentell, reviewed the grant applications that were submitted and awarded grants to 16 local schools.

We don't know what 2022 will bring, but stay in touch with us for information on upcoming events. The Huntington Harbour Philharmonic Juniors are planning on having their "Jungle Cruise" Fashion Show at Meadowlark Golf Club on March 27, we expect the Philharmonic Committees of Orange County will once again hold a Ducky Regatta and the Golf Tournament. We are confirming fall dates for our Holiday Boutique at the Huntington Harbour Mall, the Huntington Harbour Boat Parade will be celebrating its 60th year, and we're hopeful the Cruise of Lights® will make a comeback.

Keep up with all our latest news on Facebook at [CruiseOfLightsHHPC](https://www.facebook.com/CruiseOfLightsHHPC) or Instagram [@CruiseofLights](https://www.instagram.com/CruiseofLights).

Want to get in on the fun? Join one of the six HHPC 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, reach out to us online, or call our office in the Huntington Harbour Mall at (714) 840-7542.

Grand Marshal

Casey McKeon

Parade Captains

Calvin Free Paul Haase

Night Captains

Jeff Silver Norm Huniu
 Larry French Warren Jackson
 Larry Moore

Lieutenants

Andrew Deal Andrew Hard
 Darren Morris Erik Peterson
 Fred Schiel Jennifer Gannon
 Jim Butcher Jim DeClerck
 Michael Gates Scott Cookler
 Tim Fagen

Skippers

Cindy Barlow Dennis Deal
 Evans Henry Ken Parlee
 Kenny Menard Mark Mejia
 Mike Marsh Patty Flynn
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Bill Larkin Brad Willingham
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 Jeff Silver Patty Reilly
 Scot Campbell

Boat Parade Committee:

Chairman:

Jeff Silver

Assistant Chariman:

Madeline Fields

Committee:

Charmaine Rood
 Debbie Edwards
 Deborah Fairon
 Lara Anderson
 Lolly McHardy
 Robin Gray-Hite
 Robin Silver
 Roxanne Talley
 Sharon Larson

2021 HHPC Boat Parade and Home Decorating Winners

Huntington Harbour Boat Parade Winners

Sweepstakes: #11 “Hooligan 6” Butterfly Boat by The Foland Family
Best Tribute to Theme:..... #17 “Hooked” by Kent Pielemeier
Most Beautiful:..... #63 “The Tinman” by Donna Kiley and Eric Johnson
Best Display of Originality: #28 U.S. Navy Security Boat by Edward Galvin
Judges Special Trophy:..... #58 “Nuthin Else Matters” by Steve and Cathy Mattei
Best Tribute to Holiday Season:.. #5 “Bredouille” by Kevin and Barbara Patz
Best Animation:..... #46 “Wicked Weighs” by Dan Meadows and Tony Garcia
Most Traditional:..... #59 “Pour Me” by Marcus Silverman
Most Whimsical: #7 “Halfway ‘Til Dawn” by The Corelli Family and Friends
Most Contemporary: #9 “Bura Vita” by Kip and Stefanie Ashton
Design Excellence: #29 “Luna Sea II” by Dean Oliver Sponsored by Huntington Harbour Yacht Club
Award of Excellence:..... #33 “The Old Lady” by Eric Morejon
Award of Excellence:..... #52 “Sea Cat III” by Phu Hoang
Award of Excellence:..... #18 “Tooned Out” by Tim and Anita Fisk
Best Commercial: #40 “Charly More” Sponsored by Seven Gable Real Estate, Huntington Harbour
Best First Time Entry: #34 “Breakaway” by Matt Potter
Best Yacht Club: #56 “Fin-Tastic” by Robin and Jean Clark Sponsored by Sea Gate Yacht Club
People’s Choice, Facebook: #28 U.S. Navy Security Boat by Edward Galvin

Waterfront Home Winners

Sweepstakes: Linda & Mel Williams
Best Tribute to Theme:..... Samantha & George Prajin
Most Beautiful:..... Jeanie Gibson
Judges Special Trophy:..... Jorgensen Family
Best Tribute to Holiday Season:.. Frank & Donna DeGelas
Award of Excellence:..... Greg & Jane Kriesel
People’s Choice, Facebook: Hoang Quan Nguyen

Off-Water Home Winners

Sweepstakes: Frlekin Family
Best Tribute to Theme:..... Leslie Shaffer & Richard Litsinger
Most Beautiful:..... Crowley Family
Judges Special Trophy:..... Fields Family
Best Tribute to Holiday Season:.. Chick Family
People’s Choice, Facebook: Frlekin Family

Waterfront Condo/Townhome Winners

Sweepstakes: Seabridge Condos,
Lolly McHardy
Best Tribute to Theme:..... Guy & Caron Mount



Waterfront Home “Sweepstakes” Winner: Linda & Mel Williams



“Design Excellence” Winner, Boat #29 “Luna Sea II” by Dean Oliver Sponsored by Huntington Harbour Yacht Club

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"Thank you" to our generous Donors and Underwriters for making this year a success.

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Catamaran Gift \$100 (continued)

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HHPC: Admiralty

by Grace Holdaway



Bett Walton celebrates her 95th birthday.



Mary Busché, Carol Ventura, and Michelle Brenner 3 Admiralty members we are lucky to have.

Happy New Year! It is February but the year is still new. Have you made any resolutions? I have resolved to be more positive and grateful this year. In the spirit of appreciation I want to highlight our long time member and huge supporter Bett Walton. She has celebrated her 95th birthday! Bett joined Admiralty in 2007 and has been a faithful worker and friend to all. Bett and her husband Jim just moved from their home in the Harbour to “Vivante on the Coast” assisted living in Costa Mesa. Bett is still active though and loves to hear from and see everyone. Bett is an inspiration in so many ways, she is always ready to be supportive and help in any way she can. She is beautiful inside and out!

The second member I want to acknowledge is Mary Bushé. A member of the Philharmonic since the 70's, originally an Islander and she now is member of both groups. Mary has been our president twice and has held probably every job. Her enthusiasm is contagious and just being with her puts a smile on your face. Admiralty has been blessed with these two women being members.

Admiralty met at Janet Johnson's lovely home in November. We again faced the fact there would be no Cruise of Lights but we are focusing on ways to raise money for our schools music programs. It seems to be day by day whether the planned programs in February and March

will be happening. Music Mobile has both an in person and a digital program so at least the schools can receive Zoom teacher instructions.

If you love music and believe it brings joy to our lives and our children and

would like to help bring the music, please come join Admiralty and meet some wonderful people. For more information call our President and Membership chair Carol Ventura at (714) 813-0985.



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HHPC: Marina Windjammers

by Pamela Barthold

Marina Windjammers are excited for what is to come in 2022 as they volunteer for the Philharmonic and all the wonderful events to come this year such as, “Stylin N’ Designin, Boutique, Ducky Regatta, Golf Tournament, Author’s lunch and many more. They continue to meet in person to enjoy each other’s company, catchup and discuss the next volunteering adventures they will partake in.

The Boat parade was a huge success. Many Marina Windjammers partook in the fun and festivities through decorating their homes, hosting parties, and entering the parade itself. The harbor looked beautiful with all the festive lights and creatively decorated boats as they strolled through the harbor.

Lara Anderson wasn’t able to participate in this year’s boat parade with her family’s boat due to it being down for repairs, but she more than made up for it by being on the Boat Parade Committee attending all the meetings, running the Facebook and Instagram accounts, updating the maps, conducting the People’s Choice Awards, and doing the livestream of the Awards Presentation from the HHYC! Thank you, Lara, for all you do to make the boat parade a magical event!

Leslie Shaffer won “Best Tribute to Theme” in the Home Decorating Contest in the OFF-Water Category. This is Mrs. Shaffer’s second year in a row winning an award for home decorating. Congratulations for creating a beautifully decorated home to exemplify the festive feel of the holiday season in Huntington Harbour!



Leslie Shaffer and her husband accepting the award for “Best Tribute to Theme” in the home decorating contest in the off water category.



The award winning Shaffer home.

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HHPC: Sandpipers

by Lolly McHardy

The Sandpipers held their November meeting at the beautiful home of Tricia Pratto. Tricia cooked a delicious Thanksgiving meal with a signature cocktail! Our Christmas party was held at the beautifully decorated waterfront home of Mary Lundin where our members enjoyed a delicious dinner!

Sandpipers are looking forward to ushering in February and March. We are excited to go into 2022 being able to get back to our fundraising events.

If you are interested in joining our gregarious group, please contact Tricia Pratto by phone at (714) 614-5396 or by email at inthepink1031@gmail.com.



Co-presidents Nicole Stewart and Lolly McHardy with Hostess Mary Lundin and Tricia Pratto.



Sandpipers at November Thanksgiving meeting.

HHPC: Islanders

by Cristi Ulrich

The Islanders would like to thank all of our members and the Huntington Harbour Philharmonic for all your support in 2021. It has been another trying year but we all hung in there and helped the year culminated in one of the best Boat Parades ever! We had over 70 boats participate and so many beautiful homes decorated for the season. Overall, it was a very festive Holiday Season in Huntington Harbour. Islanders, always know, all your support and care MATTERS!

On to 2022. We are all looking forward to a New Year. We will be gearing up again to support our music programs in the schools and looking forward to fund raising endeavors. We hope to get back to some of our normal activities this year and look forward to new ventures. More to come but for now, we are wishing every one of us a Happy, Healthy, and Prosperous New Year. Cheers!



The Grand Marshal Boat.

Huntington Harbour Philharmonic Juniors

by Elizabeth Henry and Val Miles



Robyne Wood, middle front, poses with HHP Juniors at their November meeting. L to R: Kellan Murphy, Dominic Neel, Ben & Jacob Menard, Ashton Arroyo, Jackson Arroyo, Bridgette Younger, Holiday Younger, Shea Miles, Ally Misterly, Kayla Lobro, Sophie Luna and Olivia Ouelliette.

The Huntington Harbour Philharmonic Juniors ended 2021 with a gathering of grocery store gift cards and cases of bottled water for the students at Robyne's Nest in Huntington Beach. Guest speaker, Robyne Wood, founder and Executive Director of the organization explained water bottles are essential as COVID precautions have mandated the shutdown of drinking fountains.

The Juniors also heard about the work Wood has done to support students who experience food instability and a lack of support from home. She went on that the grocery store gift cards will help those students to buy food during school breaks when school meal plans are not available.

In addition to the gathering for Robyne's Nest, the upcoming fundraiser and fashion show was discussed. Jungle Cruise is March 27th and will be held at the Meadowlark Golf Course. We have opted to keep tickets affordable at \$85, but costs have risen substantially. Underwriters are greatly needed. Anyone making a cash donation of \$250 or more will be invited to our lavish All Hands on Deck reception for donors only at the waterfront home of Tim and Rachel Helgelson.

We are pleased to have secured a few great silent and live auction items, including a VIP level night for four at The Hollywood Bowl. But more items are needed!

For more information on how to become a member; or to donate to The Jungle Cruise, please reach out to us at hpcjuniors@gmail.com.



HHP Juniors loading supplies in support of philanthropy Robyne's Nest. L to R: Kellan Murphy, Dominic Neel, Jacob and Ben Menard, Jackson and Ashton Arroyo.



HHP Juniors at the November meeting, L to R: Shea Miles, Ally Misterly, Bridget Younger, Holly Younger, Kayla Lobro, and Sophie Luna.



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Some of the Winners From the Boat Parade and Home Decorating Contests



*"Best Tribute to Theme" Winner Waterfront Home
Samantha & George Prajin*



*"Sweepstakes" Winner
"Hooligan 6" by The Foland Family*



*"Most Beautiful" Winner Off-Water Home
Crowley Family*



*"Best Tribute to the Holiday Season" Winner
"Bredouille" by Kevin and Barbara Patz*



*"Sweepstakes" Winner Off-Water Home
Frlekin Family*



*"Judges Special Trophy" Winner
"Nuthin Else Matters" by Steve and Cathy Mattei*

La Familia

by Karen Branoff

Happy New Year!

This Christmas season, La Familia collected toys for Orangewood Children's Home.

In November, we had our last Christmas Tree wonderland. This wonderful fundraiser has been going on for 65+ years. There was nostalgia in the air as we celebrated the good work we have done to raise funds for Orangewood. I have memories of going to CTW with my mother, Sarah Wilson, many years ago. This year we raised almost \$40,000. The funds we raise go toward paying for extras for the residents. We have funded field trips, bought computers, set up a game room and an art room. Without these donations, life at Orangewood would be much duller.

Our tour of the Orangewood Children's Home facility on Jan 10th was cancelled due to a COVID outbreak at the home. We will be rescheduling this later in the year. If you haven't visited this amazing campus please join us. For the security of the children, everyone who is entering must be pre registered.

We have several fun fundraisers planned for 2022.

Our lively group has been holding our meetings at the Rackhouse in the Huntington Harbour Mall.

After our business meeting, we enjoy a nice lunch. Our attendance keeps getting larger with each passing month, come join us! The annual dues for La Familia are super low (\$45) and 100% of the dues is donated to Orangewood. We also accept donations!



Our wonderful president, Ann Crowley, delivered the toys we collected to Orangewood Children's Home.

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Wanderlust Ski Club

by Leigh Ross



The Christmas party at Frank and Virginia Buscella's house.

The best ski club in the West ended our year with a large, wonderful Christmas party at Frank and Virginia Buccella beautifully decorated home December 15th. The evening was catered and featured delicious appetizers, several special courses and delicious deserts.

Our hard working president, Judy Chapel, was finally able to corral everyone to have a short meeting, (the problem might have been libations!) Members from our past were there including Duncan Robertson, Eunice Fujimato and Guests, Michale and Lutz Brody, Gary Ford and Gary Bertzal and of coarse husbands and wives of members, a very large turn out.

Our ski season starts with our members traveling to Mammoth, January 9th through the 14th.

Sharon Niedringhaus is our Trip Chair, she graciously opens her spacious home every year to our club in Mammoth, inviting everyone to a potluck dinner and a hosted dinner put on by our members. Sharon also arranges the annual dinner at The Convict Lake Lodge.

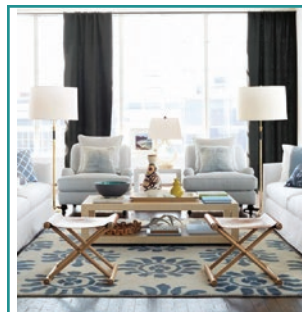
The 2nd trip of the season was to Snowmass, January 29 through February 5th. Vicki Hormuth was our trip chair and planned special events and dinners. The Limelight Lodge is new and the accommodations were first class.

The 3rd trip will be Beaver Creek, February 28th through March 5th. Judy Chapel and Dee Wood are the Trip Chairs. The Chartes have Condo's available and Lodge Rooms at their Hotel. It is located very convenient to ski in and out. Love Beaver Creek because it's away from the crowds, and doesn't get over run.

Signing out for the Best Ski Club in the West.



Christmas party hosts Frank and Virginia Buscella.



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4 Ways to Jumpstart Your Financial Plan for Success

Do you ever find yourself over-committing to resolutions in the New Year? We're all guilty of this well-intentioned (yet nearly impossible to stick to!) cycle come January. This year, consider focusing first on these four ways to jumpstart your financial affairs.

Consolidate investment accounts with a single trusted Financial Planner.

Some investors believe in the merit of diversifying investments by way of multiple advisors and institutions. While on the surface this may make sense, in reality, it can lead to some serious issues in your overall plan. For one, it is far more difficult to track your total portfolio allocation when accounts are spread across various places. You may be at risk of a very lopsided exposure to equities or bonds. Moreover, in having several advisors, the left hand surely isn't speaking to the right which can lead to big tax implications from portfolio rebalancing, overexposure in certain asset classes, and a mismatched philosophy on investment approach. All these components can erode the effectiveness of your investment plan and add unnecessary stress in your life.

Diagram your estate plan.

Creating a diagram of how your estate will flow (either through your will or trust) is an easy way to visualize all the moving parts. This exercise may show you weaknesses in your plan (i.e., I didn't realize my daughter would inherit my assets with no asset protection!) and allow you to make the necessary amendments before it is too late. Visually illustrating your estate documents also makes it easier to communicate to your executor and Successor Trustees the roles they will be playing.

Check in on how (and where) beneficiaries are titled.

While it is important to check your beneficiaries to ensure the people you really want to receive your money will, it is also essential to review whether they are structured most optimally; for example, philanthropic individuals who are

leaving some of their estate to charity should consider naming those charities in their IRA or 401K account and not from their will or trust. Charities pay no taxes whereas your kids inheriting your IRA will have a future tax burden.

Separately, under the SECURE Act, many beneficiaries of inherited IRAs are now limited to a 10-year stretch...but not all! Certain eligible designated beneficiaries (EDBs) will still benefit from the old rules regarding lifetime stretches on inherited IRA distributions. It is important to understand whether any of your beneficiaries are EDBs and to consult with a financial planner and estate attorney to ensure your loved ones receive IRA assets most optimally.

Re-think your tax game plan.

Lastly, if you own an IRA, are taking required minimum distributions (RMD), and also pay quarterly estimated taxes, you may want to consider withholding taxes from your RMD at year-end in lieu of estimated tax payments. In the eyes of the IRS, withholding taxes from your RMD is just as good as making estimated tax payments. And, by delaying tax payments until year-end, you benefit from keeping more of your cash invested longer throughout the year. To effectively employ this strategy, it is helpful to rely on a trusted financial planner or tax preparer to run an estimated tax projection to ensure your RMD withholding is appropriate.

While these ideas may be simple in theory, they are by no means easy to navigate. Each individual's situation calls for its own assessment on how to thoughtfully incorporate these 4 ideas, so don't forget to seek the guidance of a trusted financial planner before making any major moves in your financial plan!

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.

Assistance League of Huntington Beach

by Diane Dwyer

Spring is right around the corner and we at Assistance League® of Huntington Beach, like many of you, are ready to welcome this season of hope and renewal.

After a two-year hiatus from any in-person fundraiser, we are thrilled to be planning a re-imagined Treasures by the Sea® 2022 Fundraiser at the beautiful Hilton Waterfront Beach Resort. We all have been making adjustments with this worldwide pandemic. Now, we're pivoting once again from an all-virtual fundraiser to a hybrid version. Our fundraiser will begin March 24 online and conclude with an in-person event on March 26.

If there is one thing our chapter of 100% volunteer members has learned from the challenges posed by the pandemic, it's that no matter the circumstance, together we can make a difference in our communities of Huntington Beach, Fountain Valley and Westminster. In 2021, we reopened our Thrift Shop two days a week for our treasured customers and gladly accepted donations. The volunteers and customers have been smiling under their masks! We also have a curated online shopping experience called Blossoms Boutique as well as offerings on Craigslist. Other teams reached out to our dedicated local supporters to gather sponsorships, monetary donations, and grants. Pulling together, we continue our commitment to philanthropies that "transform the lives of children and adults through community programs."

Fittingly, our Treasures by the Sea theme is "Make A Difference." Join us to change the lives of children as we raise money for Operation School Bell®, our largest and oldest outreach philanthropy. With referrals by liaisons at local schools we provide underprivileged children, including many who are homeless, with five pillars of support: clothing, food, hygiene, literacy, and school supplies. Since this program began in 1975, we have helped close to 50,000 students.

How can you make a difference?

For two days beginning March 24, register for free to view almost 200 fabulous items to bid on via your computer, tablet or smartphone. Our online auction will include high-end items in a variety of categories, along with "Experiences," and those amazing baskets you've come to love over the years.



Ready to venture out? On Saturday March 26, we hope to welcome hundreds of you, our most valued guests, to the Waterfront Hilton Ballroom to select from a true treasure trove of carefully curated merchandise. Invite your best shopping buddies to come "Sip-Savor-Shop-Socialize" with us for a minimal registration fee of \$95. We will be offering a unique Charcuterie Lunch Box to 'savor' there, drinks to 'sip' from a nearby bar, while you 'socialize' with good friends during a short break from 'shopping.'

The in-person shopping will include Timeless Treasures; Boutique and Vintage purses and accessories; Crystal and Art Deco Glass; Home Studio and Precious Metals; Four Seasons of Items; Art; a Wine and Boozy random cork pull; and, of course, a lot of jewelry. Also available for purchase will be opportunity tickets for shopping sprees elsewhere. Online bidding will continue until the end of our time together at the Hilton.

Items sold online and in-person and donations will help grow Operation School Bell. Each year it is our goal to expand this outreach. For a monetary donation of only \$150 you can help one child, and it builds from there: \$300 = 2 children, \$450 = 3 children - \$600 = 4 children.

We hope you will join us in March and match our member's focus and the event theme: MAKE A DIFFERENCE. Together that's exactly what we do.

To participate in Treasures by the Sea 2022 and help us MAKE A DIFFERENCE, go to www.ALHB.org.

Below, some of the children helped through Operation School Bell showing off new clothes.



Re-Visiting Balance in a New Year

by Cindy Shaw

As the Holidays pass and all the things we put off “until after the holiday” show up on our calendars balance in our lives can be elusive. I encourage lists in any form to keep things from repeatedly bouncing around in your mind as well as doing what you can step by step. My expertise however, is in the physical stepping part.

A better balanced body is worth any and all the effort you put into it. Day to day activities take less energy when posture and balance are aligned. Mis-steps are corrected more easily and moving quicker when we need to are easier with good balance.

So with that busy schedule I mentioned, how can you work on your body balance effectively with little moves often?

Stand up straight with eyes forward.

Poor posture shifts your center of gravity and makes you less stable. Try standing against a wall with your elbows bent but your arms at your side. Bring your head back to touch the wall while keeping your line of sight straight ahead. Hold this position for 30 seconds. To add strengthening to your shoulder blades, squeeze your shoulders down and back for 10-20 second holds.

Move your arms and your head while walking or standing in line.

This helps your body continue to adjust to changes in position and get better at accommodating movement. Your eyes and inner ears will both benefit from this exercise that doesn't take any extra time.

Switch feet to practice balancing separately on each leg.

We all have habit patterns of shifting weight to one side or the other. It is especially common for parents and grandparents to carry a small child on one hip to keep the other hand free. These patterns often remain throughout our activities, especially standing. The best practice we can do is to stand on one foot at a time and work on our balance any time we think of it. As it gets easier, try with your eyes closed but in the beginning you may need hand support on a wall or counter. I have added this to my daily routine when I brush my teeth, 2 minutes, right?! As you get better and better at your single leg balance which you will if you practice, add more elements such as bringing your arms overhead or placing your unweighted foot up a bit higher on your standing leg (moving toward yoga tree pose).



For some, balance is a way of life.

Balance is involved in everything we do at any age. It becomes even more important as we age and flexibility changes. Better balance helps prevent falls and injuries which can side line us.

If you need help setting up a program specifically for you and challenges you may be experiencing, please reach out to your Physical Therapist. They are experts in movement.

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Huntington Harbour Yacht Club

by Ellen Goodwin



L to R: Dave Carman, Emma Trepinski, Rita and Bill Collins, Dwayne Lund, Michelle Brenner – Front Row: Anne Oliver, Sally Fenton, Ellen Goodwin, Mary Lund, and Mike Nielsen.

The Huntington Harbour Yacht Club Monday Night Bridge Group ended the year celebrating the holiday season. Mary and Dwayne Lund opened up their lovely

home to twelve bridge friends. With catered food, good wine, and lots of fun bridge with prizes, the group had a great time finishing off the year.

Anyone interested in joining this competitive, fun group? If so, please contact the Huntington Harbour Yacht Club at (562) 592-2186.

Sea Belles of the Huntington Harbour Yacht Club

by Ellie Winterfeld, Parliamentarian/Ships Hailer

The Sea Belles had another great meeting on December 1. Members and guests were in attendance. Our Captain called the meeting to order at 11:00am and welcomed past Commodore wives, Sea Belle's Captains and recognized those who are having birthdays in the month of December 2021. Linda asked Officers to give their reports.

After reports from the Board Linda uninstalled the 2021 Board and installed the 2022. The Sea Belles had a lovely Christmas luncheon and a gift exchange.

Our next regular Sea Belle's meeting will be on January 5, 2022 starting at 10:30am. More information will be provided on your Evite closer to the meeting.

The new Board for 2022 is as follows:

Captain

Judy Cassidy

First Mate (Membership)

Anne Crowley

Keeper of the Log (Recording Secretary)

Margie Armstrong

Purser (Treasurer)

Carol Hall

Assistant

Anne Crowley (Interim)

Cruise Director (Programs)

Jo Andrews

Navigator (Ways and Means)

Linda Nibeel, Rita Epperson (Interim),

Ships Hailer

(Publicity, photography, historian)

Ellie Winterfeld (interim)*

Parliamentarian

Linda Nibeel

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Barbara Blodgett

Reservations

Anne Crowley

Bar

Teri Bowers

**Historian/Photographer incorporated into Ships Hailer*

Please Note – The following slots are still available to be filled. This is a great way to mingle and help serve your fellow Sea Belles. Please consider these positions and let our Captain, Judy Cassidy, know if you are interested at the next meeting: Programs, Ways and Mean, Ships Hailer.

Future Sea Belle's Events:

General Meeting - January 5, 2022

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.



Captain, Judy Cassidy



Cathy Thomas Cooks

by Cathy Thomas, Food Columnist - orangecoast.com

Think you don't like kale? I bet you would be fond of it cooked with garlic and accented with lemon juice. And then, turned into kale-topped toasts adorned with sunny-side up eggs. If you prefer firmer yolks, turn the eggs to cook on both sides, or substitute moist scrambled eggs or scrambled egg whites.

Look for kale with a fresh scent that is crisp, without wilting or discoloration. I prefer Tuscan kale, the more-tender variety that has puckered leaves that are such a deep green color they can almost look black. Rinse in tub of cold water, gently swishing the leaves around to remove any dirt.

Toasts With Kale, Parmesan And Sunny-Side Eggs (4 servings)

4 (3/8-inch thick) slices rustic bread, 1 1/2 tablespoons extra-virgin olive oil (divided use), 5 tablespoons grated Parmesan cheese (divided use), 1 large garlic clove, minced, 6 cups Tuscan kale or curly-edge kale (that has been washed, patted dry, midrib removed, loosely packed, cut into 1/4-inch wide crosswise slices), 1/4 cup water, 1 1/2 tablespoons fresh lemon juice, 4 eggs, seasoned salt, such as Spike or Lawry's, optional: hot sauce to taste

1. Adjust oven rack to 8 inches below broiler element. Turn on oven light and broiler. Place bread in single layer on rimmed baking sheet. Broil until just lightly browned, about 30 seconds. Remove from oven, turn bread over and lightly brush with olive oil, using about 1/2 tablespoon. Sprinkle each toast with 1 tablespoon cheese. Return to broiler. Keep a close eye on the toast; broil until lightly browned, about 40 to 50 seconds.

2. Line a large plate with paper towels. Heat remaining oil in large, deep skillet on medium-high heat. Add garlic, kale, and water, and then season with salt and pepper. When liquid comes to a boil, cover and cook until tender, about 5 to 8 minutes, tossing mixture 2 or 3 times during cooking (curly-edged kale will take longer to cook than Tuscan kale). Remove lid and cook until most of liquid evaporates, about 1 minute. Add lemon juice and toss. Place on paper-towel lined plate.

3. Place toasts on 4 plates. Generously spray a medium-size nonstick skillet with cooking spray. Place on medium-high heat. When hot, add eggs one at a time,



placing them in a single layer. Reduce heat to low. Cook until white is set, about 2 minutes. Divide kale between 4 toasts. Using a spatula, remove each egg from skillet and place on top of kale. Sprinkle eggs with seasoned salt and remaining cheese. If desired, sprinkle on a little hot sauce. Serve immediately. Source: "50 Best Plants on the Planet" by Cathy Thomas (Chronicle, \$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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Harbour Rod and Reel Club

by President Mark Mettler



Paddle boarders taking part in the 3rd Annual "Operation Open Water."



Participants during the 11:11 AM circle up to commemorate Veterans Day.

Back on Veterans Day, several members of the Harbour Rod and Reel Club participated in the 3rd annual "Operation Open Water" paddle from Fourth of July Cove on Catalina Island to the HB pier.

This was the 2nd year for our club boats to volunteer as "mother ships" for the event. Don Orr on "Patron" and Mark Mettler on "Basshole" captained the boats and ferried the paddlers to Catalina. Also aboard were club members John Evans, Kristy O'Brien and Bruno Stenzel. Of course we let

the paddlers get in some fishing at the Island! The HRRRC volunteers helped during the paddle by switching out relay teams, keeping the paddle on course and providing food, water and a place to rest.

Operation Open Water was started by professional surfer Danny Nichols and army veteran Kyle Kelly to bring awareness to mental illness using the ocean as a healer. A group of 35 paddlers made the journey which consisted of Army veterans, HB Fire, HB police

(including Chief Julian Harvey), HB lifeguards and seasoned watermen. Several of the participating veterans were single or double amputees and many made the crossing on their own!

The 9 hour journey crossed 32 miles of channel. There was a circle up with all boats and paddlers at 11:11 AM to celebrate Veterans Day for all those who have served.

For more information check out the websites HRRConline.com and Operationopenwater.org.

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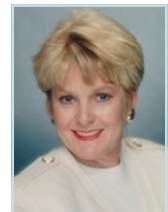
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Seagate Yacht Club

by Pam Jackson



L-R: Staff Commodores - Cliff Meier, Mary Shebell, Mike Courtway, John Humphreys; Commodore - Francis Okino, Dale Giali, Josef Davydovits, Dr. Mark Monroe, Cindy Broz Allen and Robert McCormick.



New Year's Eve hosts 2022 Commodore Mona Marcos and Richard Bigum.

The SGYC welcomes Grace Toy, our new Rear Commodore.

The 2021 Commodores Ball hosted by Commodore Francis and Aurelia Okino at the Navy Golf Course was a great success. The environment was picturesque and the table setting beautiful from the Flower Rack centerpieces to the individual corsages and boutonnieres. Dancing and the Award Ceremony added to the enchanted evening.

Ship Store Laura Roskelly hosted the SGYC "Holiday Boutique" on December 4 at the clubhouse. The sale was a smash success. The items were personally embroidered with the Seagate Yacht Club logo and included women and men's t-shirts, jackets, sweatshirts, blankets, hats much more. Members and Seagate residents also enjoyed wine and a beautiful charcuterie board.

The annual HH Boat Parade submission was hosted by 2021 Rear Commodores Melinda Johnson Pasqua, Tiffany Vlasek and many SGYC members. For all the hard work and the use of "Fintastic" owned by Robin and Jean Clark, SGYC was awarded "Best Yacht Club"

2022 Commodore Mona Marcos and several SGYC Board Members hosted New Year's Eve. The Egyptian themed party was held at the SGYC clubhouse complete with DJ and entertainment. The Middle Eastern cuisine was topped off with desert of Baklava and Cakes. There was dancing and a champagne toast to 2022.



L-R: Kristi Whitacre, Ginger Hegler, Cleve Sproule, Francis Okino, Robert Sanabria, Laura Roskelly, Jean Clark, Pam Jackson.

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Huntington Harbour Art Association

by Doreen Hill



Tied for Viewers' Choice: On left, Patsy Wilson's Halloween-themed needlepoint, "Decisions, Decisions" – On right, Michaela Kellner's hand woven, designed and sewn coat.

This winter has been full of varied events for members. The HB Art Center at 538 Main Street, (714)374-1650, hosted our annual Fiber Arts Show alongside their Inspired show November 20th -December 18th. Our judge, Peggy Wiededmann, for Fiber Arts had a difficult task picking Best of Show due to the exceptional talent showcased. Ultimately, Karen Peoples was awarded Best of Show for her hardanger piece. Viewers Choice was a tie between Michaela Kellner for her hand-woven, designed and sewn coat and Patsy Wilson for her Halloween themed needlepoint entitled "Decisions, Decisions".

Every year a scholarship quilt is designed and made by members. This year's "Sunrise, Sunset" quilt was made by Marsha Hendler, Kathleen Moore, Linda Sackin, and Pat McKenna. An opportunity drawing was held on the last day of the show. This year's lucky winner was Adele Beher. Proceeds from the opportunity drawing quilt tickets go toward art scholarships for local students.

Our next happening with HB Art Center is a Pop Up Shop and online marketplace January 29th- March 15th, 2022. Thank you for supporting our local artists.

In December, Marsha Hendler's festive home was the place for a welcome tea for new members, Connie Silva and Kiffy Fox, hosted by the Board with refreshments provided by Needles and Friends. An

ornament exchange after tea was filled with fun and antics. There always seems to be one person whose ornaments are in high demand and thus stolen. Rhea Black was that person this year! She fell in love with 4 ornaments before finally going home with a gnome.

A Holiday driftwood succulent workshop was held at the home of Janet Johnson. Members had many choices of embellishment to surround the variety of succulents, such as seeds, ribbons, beads, pine cones and bows. To quote our President, Pat McKenna, "No amount of skillful invention can replace the essential element of imagination." This New Year let your artistic side bloom.



Karen Peoples won Best of Show for her intricate Hardanger design.



L-R: Janet Johnson, Joan Preston, Ginny Eide, Doreen Hill, Pat McKenna, Kathleen Preble, Marsha Hendler, Pam Smart.

Trinidad Ladies Club

by Cindy Shaw



TLC members at the December dinner.

Friendships matter maybe more than ever as we close another challenging year socially. Trinidad Ladies Club managed several small or distanced meetings this year to keep our neighborhood connections strong. Several families on the island experienced greater difficulties

and we made sure they had the support they needed.

In December, we gathered at SeaCliff Country Club (now Huntington Beach Club) for a very nice dinner and fun gift exchange with just enough stealing going on. In January we enjoyed a great open

house get together at the beautiful home of Candy Cloud.

As the new year unfolds, we will find ways to keep friendships and support each other. If you live on Trinidad and would like to join us, please reach out to any member.



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Flying Dutchman Chapter - Guilds for the Segerstrom Center

by Ellen Goodwin



L to R: Kevin O'Grady, Ron Radelet and Don Goodwin.

The Flying Dutchman enjoyed a wonderful evening December 5, 2021. Virginia and Frank Buccella so generously opened up their lovely waterfront home for us. Lights were already up in the Harbour getting ready for the holidays.

We had music, good food and lots of camaraderie. This was a special time dedicated to raising toys for the Toys for Tots drive and the group supplied in abundance. We were all in a festive mood for a wonderful cause.

Tim Nelson of the Rose Theater brought his group of singers to entertain us with Christmas Carols. They are really so talented and put on a fabulous show for us.

If anyone is interested in joining our Couples group, please contact Jacki Wirta at (806) 912-2067.



L to R, standing: Bill Williams, Chris Nielsen, Frank Buccella and Bobbitt Williams seated.

Sea Isle Garden Club

by Lolly McHardy



Sea Isle members at Christmas meeting and Luncheon.

The general meeting of the Sea isle Garden Club was held at the beautifully decorated home of Marsha Hendler. There were 11 members present; Marsha Hendler, Mary Ann Brinket, Lu Mendenhall, Cathy Kelly, Caron Mount, Cindy Broz Allen, Lucille Mascoli, Jean Worden, Jackie Neil, Susan LaPittus, and Lolly McHardy.



Sea Isle Garden club members cleaning our Edinger Pathway plaque!

Members exchanged gifts followed by a delicious lunch catered by Buon Gusto. Maintenance on the Edinger pathway landscaping was discussed. The pathway issue was tabled until after the holidays.

Our meeting on January 12th was held at the Bon Aire clubhouse with our program being the pathway parkway plan.



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