

Newsletter for Crest

Volume 18

January- March 2016

Number 1

Happy 2016 to you! Hope this New Year finds you healthy and well into accomplishing your New Year's resolutions. With all the rain, I'm getting my camera ready, predicting a great Crest and Borrego desert picture taking frenzy.

Did you attend the January CCA meeting regarding the Sunrise Powerlink Mitigation Grant Program? It's a great opportunity to improve your property in the areas of upgrading your defensible space or structure hardening in preparation for the fire season. Funds available for this 2016 program are up to a maximum of \$2,183.63 per qualified parcel. See page 18 for more information.

Be sure to check out page 16 for Crest's upcoming Music Night. It looks like Dave has pulled out all the stops and will be bringing a great night of music. Thank you Dave and Tom for all your hard work (and of course Denise too!)



The Crest library has two informative talks scheduled: "Rebuilding after a Financial crisis" and a health seminar on "Living your Best

Life." Paula and her staff work hard to bring quality speakers to Crest for these presentations. We hope folks will make an effort to support this program. More information on page 2.

We were so saddened to hear of the passing of one of Crest's beloved teachers and residents, Claudia Garber. She will be missed by all (see page 17.)

One of Crest's community leaders and Kiwanis founders, Andy Knutson and his wife Diane will soon be packing up and moving to Montana (page 5), and be sure to wish them a

fond farewell. Speaking of Kiwanis, they once again have activities planned for the entire family. Kids will be excited to know the Kiwanis



annual Easter egg hunt is scheduled for March 26. See page 9 for a list of upcoming activities.

Check out the Crestridge page 11 where you will certainly "be one with nature" if you participate in any one of these fabulous events. Whether it's a garden tour, a guided hike, acorn planting, or a 5K trail run, there are activities galore for nature lovers. We are so lucky to have this beautiful preserve right here in Crest. Take the time to participate, and you won't regret it!

Mark your calendars for Crest Community Church's 2nd annual Valentine Banquet and Movie on February 13th. See page 15 for information on how to RSVP to this sweet event. Additionally, Crest Church will once again be hosting Crest's annual Sunrise Service at Nancy Jane Park, Easter Sunday, March 27 at 7:15 a.m.



Crest Branch Library

105 Juanita Lane
El Cajon, CA 92021
Phone: (619) 442-7083

February/March 2016

Library Hours

Tues. Noon-8PM
Wed. 9:30AM-6PM
Thurs. 9:30AM-6PM
Fri. 9:30AM-5PM
Sat. 9:30AM-3PM

CHILDREN'S PROGRAMS

Preschool Story-time Fridays at 10:30 am Bilingual Story-time Thursdays at 3:00 pm

BABY & TODDLER STORYTIME/PLAYTIME

Play is a fundamental mode of learning and developing social skills. So come on in, make new friends and enjoy music while you play.

TEEN PROGRAMS

Video Game Fun! Daily

FAMILY EVENTS: Crafts Fridays at 3:00 pm

NUTRI-FRIDAY the first and third Friday of the month at 12:00 pm Sponsored by Crest Kiwanis

INDIVIDUAL BASIC COMPUTER CLASSES

Saturdays from 10:00-11:00 am
call 619-442-7083 for an appointment

February

4th Baby & Toddler Storytime/Playtime:
@ 11am

9th Spanish Conversational Class: Learn or improve your Spanish
@ 5:30pm

12th Valentine's Day Craft:
@ 3:00pm

16th Rebuilding After A Financial Crisis:
Free seminar Sponsored by SDCCU
@ 6pm

18th Baby & Toddler Storytime/PlayTime:
@ 11am

23rd Spanish Conversational Class: Learn or improve your Spanish
@ 5:30pm



March

3rd Baby & Toddler Storytime/PlayTime:
@ 11am

8th Spanish Conversational Class: Learn or improve your Spanish
@ 5:30pm

15th "Living Your Best Life" Health Seminar @ 5:30pm

17th St. Patrick's Day Craft:
@ 3:00pm



17th Baby & Toddler Storytime/Playtime:
@ 11am

22nd Spanish Conversational Class:
Learn or improve your Spanish
@ 5:30pm



Like us on Facebook to keep up with what is happening at the library.
<https://www.facebook.com/CrestLibrary>

Your library offers hundreds of free events and classes. Find them at www.sdcl.org



Crest Contacts

Crest Community Contacts		
Crest Community Assn.	David Burnight	444-7660
Crest Community Church nscrest@gmail.com	Kerri Lambert	442-3736
Crest Black Board (Call Mary if you do not get callback from Kathy in 24 hours)	Kathy Mary	440-6097 447-7199
Clubhouse Rentals rentals@thecrestsun.com	Jackie Grace	442-1018
Crest Fire Safe Council crestfiresafecouncil@yahoo.com	Kandhy Franklin	444-4996
Crest Historical Scty.	Dorothy Miller	444-0968
Crest Kiwanis acknutson@cox.net	Andy Knutson	465-5442
Crest Library paula.soltero@sdcounty.ca.gov	Paula	442-7083
Crestridge Reserve	Cathy Chadwick	447-4715
Crest School www.cajonvalley.net	Office (website)	588-3128
Crest Sun Newsletter editor@thecrestsun.com Information winters72@hotmail.com	Linda Hjelle Chris Seebold	440-8540 517-9838 447-5826
The Crest Sun website webmaster@thecrestsun.com	Karin Weiss	249-4469
E-Crest-rians	Kandhy Franklin	444-4996
St. Louise Church stlouiseparish@cox.net ;	Father Burnia	444-3076
Sub-Regional Planning. wrplanning@gmail.com	Judy Bowen	44 0-0783
Help Lines		
Child Abuse Hot line	(800)	344-6000
Highway Patrol: Traffic Related Abandoned Vehicles	(858) (619)	637-3800 441-4264
Emergencies Sheriff (non-emergency) Alpine Station Licensing Division	Dispatch (858) (619) (858)	911 565-5200 659-2600 974-2020
San Miguel Fire Dst Crest Fire Office Public Info Officer Fire Chief www.smgfire.org	Business office. Burn Permits	670-0500 588-8112 660-5356 660-5359 660-5351
Adult Protective Svs Child Abuse Hot Line	(800) (800)-334-6000	510-2020

Animal Control	(760)	438-2312
Auto Repair, Bureau	(800)	952-5210
Border Patrol	(619)	662-7321
CALTRANS	(619)	688-6785
Code Enforcement	(858)	571-7723
Contractor's Board	(Fraud) (800)	321-2752
Crime Stoppers	(619)	531-1547
FBI (telephone scam)	(858)	565-1255
Fish & Game	(951)	443-2944
Illegal Dumping	(858)	495-5143
Noise Abatement (dogs), abandoned vehicles, solid waste complaints	(858)	694-3741
Planning & Land Use	(858)	694-3741
Poison Control	(800)	876-4766
Postal Police (mail)	Mail Fraud(877)	876-2455
Real Estate fraud/info	(619)	525-4192
Road Conditions	(800)	427-7623
Secret Service -Fraud	Currency/Credit	557-5640
Social Services	(619)	401-6000
SD Regional Center	(858)	576-2938
US Forest Service	(619)	445-6235
Stores and Restaurants		
Crest Food & Liquor	Kevin pg.12	444-8132
Gabriela's Mexican Food	Sandra pg 19	631-7530
Rainbow Farms Mrkt.	Mark pg.14	444-7504
Businesses		
Central Heating	Charles pg 22 Collins	444-9955
Century 21	Becky pg. 22 Bucalo	760.835.9281
Glen Mitchel Realtors	Kandhy pg 23 Franklin	977-1566
Notary-on-the-Spot	Betty – pg.10	820-5458
Real Estate Rayna Mack	Rayna pg.21	922-2524
Kathy Kuts	Kathy pg 10	447-1945
Knox Reprographics "Printers of the Crest Sun"	Eric pg. 10	230-6300
Mega Clean	pg 20	494-7875
Simply Marvelous Organizing	Risa pg 10 Goldberg	440-1235
Sosey Bookkeeping & Tax	Lisa pg 6 Sosey	619-806- 0844
Other		
NoCrestCellTower@ gmail.com	Pam pg.10	444-1421

FEBRUARY 2016

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MARCH 2016

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27	28	29	30	31		

Calendar of Events January-March 2016

02/30/16	9-12	Acorn Planting @ Crestridge
02/01/16	1:00 Tuesday	Historical Society Meeting– Crest Library
02/06/16	8:00 (kids) 8:30 (Adults)	Lilac 5K Trail Run and Walk @ Crestridge Reserve
02/06//16	10:30-12:00	Free Composting Workshop at Crestridge following Lilac Run
02/08/16	7:00 p.m.	Sub Regional Planning Group
02/10/16	5:30 p.m.	San Miguel Fire Protection District Board Meeting - 2850 Orange Way – Spring Valley
02/11/16	6:30 p.m.	Kiwanis Board Meeting
02/13/16	4:15 p.m. 6:45	Movie Crest Community Church's 2 nd annual Dinner Valentine Banquet and Movie
02/18/16	6:00 p.m.	CCA Board Meeting -Clubhouse
02/15/16	6-8 p.m.	Kiwanis Membership General Meeting @ Clubhouse – All Invited
02/26/16	6 p.m.	Library Presentation – Rebuilding After a Financial Crisis – by SDCCU
02/29/16	8-10 a.m.	Kiwanis Community Breakfast at the Clubhouse
03/01/16	1:00 p.m.	Historical Society Mtg. – Library
03/05/16	6:30-9:00 p.m	Music Night (see page for more information)
03/09/16	5:30 p.m.	San Miguel Fire Protection District Board Meeting
03/10/16	6:30 p.m.	Kiwanis Board Meeting
03/11/16	TBD	CCA Appreciation Dinner (watch for more information)
03/12/16	8-10 a.m.	Spring @ Crestridge Guided Hike (page 11)
03/14/16	7:00 pm	Sub Regional Planning Group – Crest Clubhouse
03/15/16	5:30	Crest Library Presentation - Living Your Best Life – Health Seminar
03/21/16	6:00 pm	Kiwanis General Membership Meeting – visitors welcome – Clubhouse
03/17/16	6:00 Thurs	CCA Board Meeting - Clubhouse
03/26/16	8-10 am	Kiwanis Easter Egg Hunt & Continental Breakfast @ CCA Clubhouse and Nancy Jane Park
03/27/16	7:15 a.m.	Sunrise Service @ Nancy Jane Park



**Rent the Crest Community Clubhouse
for your next Special Event**

For more information visit www.thecrestsun.com
or email rentals@thecrestsun.com



Crest Tidbits:

Do you have a Crest Tidbit? Email editor@thecrestsun.com or leave a message at 619-517-9838.

Andy and Diane Knutson - We will Miss You

The Kiwanis Club of Crest and our community of friends bid farewell to Andy and Diane Knutson. They are moving to Montana. Andy was the first Crest Kiwanis president (2003) and he is currently serving in that post once again.



“It is always good to have your own personal cheerleader and Andy Knutson was mine! In truth though, Andy has dedicated himself to cheering on and supporting all of us at Crest School for years! In 2003, I was eager to kick-off a K-Kids Club for our students, but I needed a Kiwanis Club to sponsor us. At the time, there wasn't a Kiwanis Club in Crest, but Andy pointed me in the right direction to an eager club, and in short order, our first K-Kids Club began. Once the Crest Kiwanis was established, our K-Kids were welcomed with open arms, and we were a match made in heaven. The

kids of Montana schools need to seek Andy out and sign him up!” **Sharon Keffer**

“ Our first encounter with Andy was at Cedar fire recovery meetings. Andy was instrumental in Kiwanis distributing and coordinating the Sycuan fire recovery funds to those who lost their homes. As time progressed Andy was the founding member and first President of Crest Kiwanis Club. His dedication to the Crest Community and Kiwanis is evident in all that has been accomplished. He is also a cherished friend.” **Don and Barbara Halte**

“Andy is a dedicated member of our club, our friend and a very valuable community member. Through his unflagging efforts during the Cedar Fire Recovery, he secured grants to help rebuild our community center and found the resources to encourage and assist when our community needed it the most. He is also a superb pancake maker, showing up for our monthly breakfasts for 13 years. His energy and enthusiasm will be greatly missed. We wish Diane and Andy the very best in their new home.” **Linda Chase**

Crest Garden Club

The Crest Garden Club has decided to take a break from their scheduled monthly meetings. While they plan to meet for special events and gatherings, monthly meetings have been discontinued until further notice.

Did you know?

....The Listen Local Radio Show is recorded in Crest? Host and Crest resident, Cathryn Beeks produces the weekly show from her home OR from her new mobile studio/stage/store called The Green Room. The radio show features music of all styles from San Diego songwriters and bands and can be heard anytime, on demand at ListenLocalRadio.com; new show is posted every Thursday. The show includes interviews with musicians and people from the San Diego music community which Cathryn records during her Green Room "pop up" events. Check the calendar at ListenLocalRadio.com for dates, then visit to shop affordable/funky vintage and 2nd hand clothing for men/women. Check out live art by area artists and enjoy/play live music on the open mic stage. The truck is also available for private parties, kid's events, weddings, etc. Get all the info at ListenLocalRadio.com.

Thank you Bernie Burnworth



The CCA and the community wants to thank you Bernie for purchasing a beautiful flagpole and flag on the CCA clubhouse grounds. This wonderful addition came with lights and installation. Bernie has stepped up and beautified the clubhouse grounds in so many ways. Thank you Bernie. We appreciate all your efforts.



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CREST-DEHESA-GRANITE HILLS-HARBISON CANYON SUB-REGIONAL PLANNING GROUP

Mailing address: P.O. Box 21489, El Cajon, CA 92021

E-mail: wrplanning@gmail.com

The mission of the sub-regional planning group is to advise and assist the Director of Planning, the Planning and Environmental Review Board, the Zoning Administrator, the Planning Commission and the Board of Supervisors in the preparation, amendment and implementation of community and sub-regional plans.

Crest Planning Representatives are: Judy Bowen, Pat Ulm, Ralph Slagill, and Karla Caroll

Meetings are held the 2nd Monday of each month at 7:00 pm. Locations rotate between the Dehesa School, The Crest Community Center, and the Harbison Canyon Community Center.

The following are excerpts from the September 14th minutes pertaining to Crest:

F2. PDS2015-STP-15-015, Application for installation of unmanned wireless telecommunications facility at Rainbow Market in Crest. Chairman Riggs invited Smartlink representative Adam Stone, on behalf of T-Mobile, to describe to the Planning Group the proposed application for installation of a T-Mobile unmanned wireless telecommunications facility at Rainbow Market in Crest; Riggs also introduced Doug Thompson and Jarrett Ramaiya, County staff persons from Department of Planning and Development Services, who were available as information resources concerning planning for the project.

Mr. Stone distributed handouts of detailed project plan drawings; and also of photosimulation views of the proposed project from several different perspectives, contrasted to the existing site conditions. Nine 8-foot tall panel antennas would be mounted near the top of three sides (3 panels per side) of a 35-foot tall tower, with a large clock face on the fourth side; the tower would be constructed at the south end of the existing Rainbow Market building.

Planning Group members questioned why the proposed T-Mobile antennas were not co-located with one of the three other existing cellular telephone antenna sites in Crest; why a faux tree design was not proposed for supporting the antennas; what sort of noise and light at night would be associated with the completed project; and why was the Crest community not consulted or included in choosing a design for the proposed project. Mr. Stone, Mr. Thompson and Mr. Ramaiya informed the Group that only the selected new site provided the desired improvements in T-Mobile service for more complete coverage in the Crest area, particularly for emergency and crises situations; that disguising cellular telephone antennas on built structures such as water tanks and clock towers is now favored over faux trees in most situations; that the noise and night light impacts of the project would comply with all applicable County codes; and that the County Department of Planning and Development Services intended the present meeting to be the means of gathering community input about the design of the proposed project.

Members of the public expressed concerns and asked questions about who in the Crest Community were notified about preparation of the application for the proposed project; about how the proposed design did not fit the Crest community character; about the potential adverse health impacts and public health issues associated with cellular telephone transmissions from antenna sites; about negative impacts to property taxes associated with installation of wireless telecommunications facilities; and about the County approval process and time frame for such a project. Stone, Thompson and Ramaiya responded that only the immediately adjacent property owners were notified about the proposed project; that the location is in a commercial zone; that alleged public health issues could not be considered as a factor in the County's approval process for telecommunications facilities; that alleged property devaluation is not considered relevant to the approval process; that after the project application is approved, it would take 4 to 8 weeks to obtain a building permit, and about 1 month to carry out and complete construction.

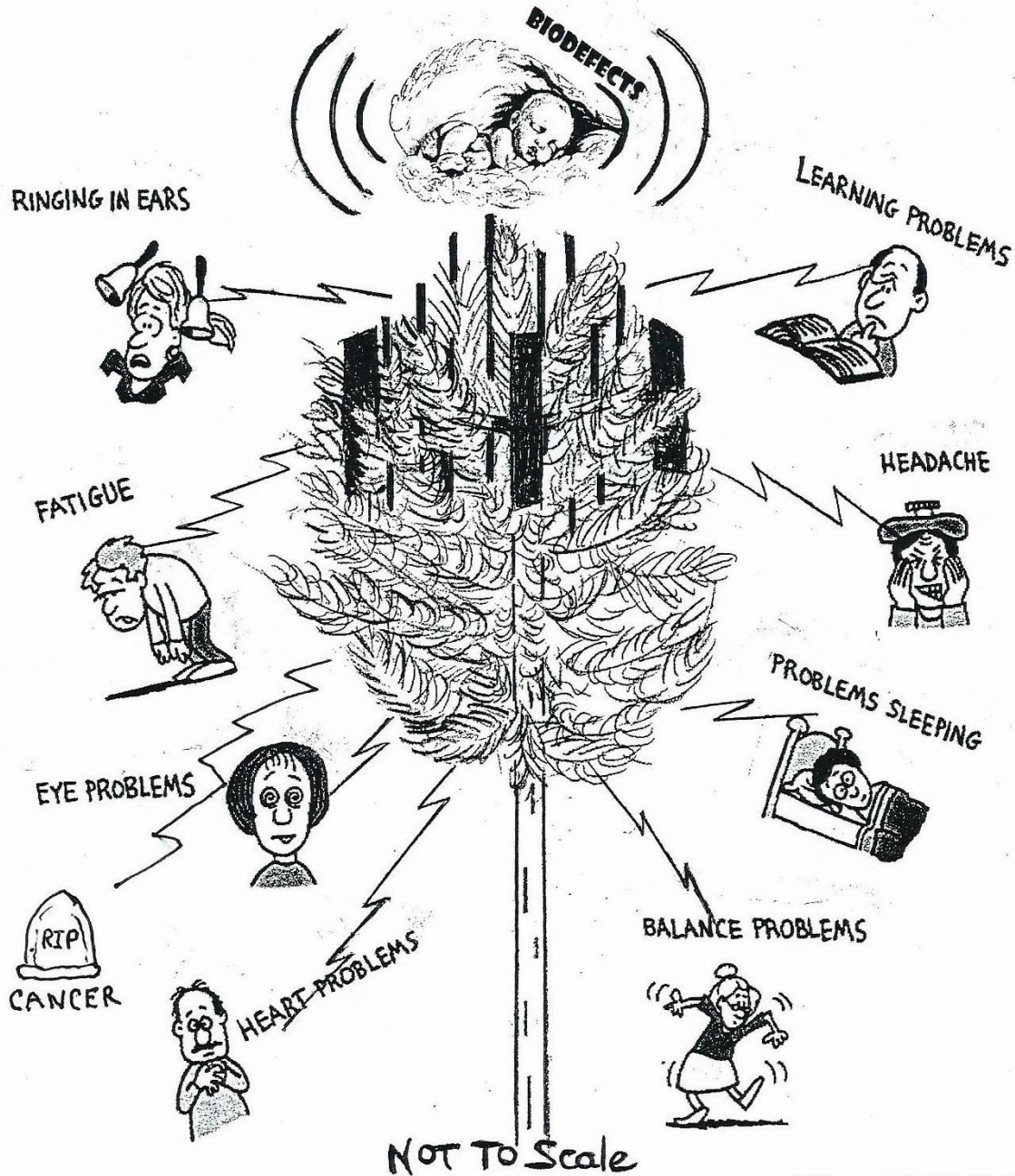
Closing comments from Planning Group members were that the proposed project tower structure is oversized and does not suit the existing community character; that the residents of Crest should have been involved in choosing an appropriate project design that fits the community character; that there should be an opportunity for public input to be gathered to design something appropriate for Crest; and that the Crest Community Association could provide the means for having a public meeting to involve the entire community. Mr. Ramaiya responded that the County and project applicant would be happy to have such a meeting.

Mary Manning moved that the Planning Group does not recommend approval of the proposed site and design for the T-Mobile wireless telecommunications facility described in the presentation for PDS2015-STP-15-015. The motion passed (11 yes; 0 no; 0 abstain).

They say... "JUST PLANT IT ANYWHERE"

When bad men combine, the good must associate!
Please join in taking back control of our community & understanding the
concerns of Crest individuals!

& ANIMALS



Previous Supreme Court Rulings have found in favor of and documented Permanent Disabilities from Cell Tower Radiation Emissions: For more information on how to help the Crest Community in this current matter contact: Dianne Jacob (619)531-5522; Duncan Hunter (619)448-5201; Pam Mitchell (619)444-1421 or e-mail: nocrestcelltower@gmail.com

(Advertisement – paid for by nocrestcelltower committee)



Crest Kiwanis

Kiwanis Activities Calendar at the Crest Clubhouse:

February 6 – Crestridge Fun Run - Crest Kiwanis has teamed up with the Crest School PTA to sponsor 10 kids to do the Earth Discovery Institute Lilac 5K Fun at Crestridge on February 6. Bring along the whole family to participate (see page 11.)

February 11 6:30 - 7:30 Crest Board Meeting
February 15 6:00 - 8:00 Crest General Meeting
February 27 8:00 - 10:00 Kiwanis Community Breakfast

A belated Valentine's Day for all Moms and Dads Breakfast, place mats provided by Crest K-Kids and others! Planning for the future! If you like our community breakfasts we need a few dedicated volunteers to help us continue our efforts!

March 10 6:30 - 7:30 Crest Board Meeting
March 21 6:00 - 8:00 Crest General Meeting
March 26 8:00 - 10:00 Easter Egg Hunt
at the Clubhouse and Nancy Jane Park.

April 23, 2016 8:00 – 10:00 Crest Kiwanis Breakfast.
Planning for the future! If you like our community breakfasts we need a few dedicated volunteers to help us continue our efforts!

Crest Kiwanis



Easter Egg Hunt

9 a.m. Nancy Jane Park
Sat. March 26, 2016
Open to all Crest Children
Toddler to 4th Grade
Crest Community Clubhouse

Snacks and Prize viewing- 8:30
Easter Egg Hunt starts at 9 a.m. Sharp!
Nancy Jane Park-
See Easter Bunny- Prizes after egg hunt !
Crest Kiwanis and K-Kids working together!

NEED A NOTARY
HERE IN CREST?
OR ANYWHERE IN EAST COUNTY?



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**Crestridge
Ecological
Reserve
Upcoming Events**

tools, gloves, and lots of acorn will be provided. RSVPs appreciated but not required. Click www.earthdiscovery.org to RSVP or contact us at info@earthdiscovery.org or 619-654-3793.

**East County Native Gardens Tour
with the San Diego Chapter of the California
Native Plant Society**

April 2 & 3, 2016

Saturday April 2nd will include locations in the eastern parts of San Diego City and in La Mesa. Sunday April 3rd will include Crestridge as well as other locations in Lakeside and Jamul. This is a fundraising event for the California Native Plant Society. We will a message again when registration is open or you can check at these websites: www.cnpssd.org or www.earthdiscovery.org where details will be posted in late January/early February.

**“Spring at Crestridge” Guided Hike
03/12/2016**

8:00 am - 10:00 am

Did you know that San Diego County has one of the highest concentrations of different plant and animal species on the whole planet?

Join the Earth Discovery Institute and plant and bird experts for a glorious spring hike in Crestridge to see some of this amazing diversity. Wildflowers should be excellent this year, and lots of migrating birds should be around as well.

Learn about the habitat of this special place and get some of your nature questions answered by experts. Wear sturdy shoes and a hat, and bring water to drink. RSVPs appreciated.

Contact us at info@earthdiscovery.org or 619-654-3793 to RSVP. Park outside the Horsemill Crestridge entrance at 1171 Horsemill Road, El Cajon, 92021.

The hike will be followed by (10:30-12:30) a **free composting workshop** conducted by the Solana Center for Environmental Innovation. Registration is required for the composting workshop: www.solanacenter.org, (760) 436-7986, compost@solanacenter.org

Crestridge Ecological Reserve is located at 1171 Horsemill Road in Crest. Horsemill is 1.1 miles northeast of La Cresta Road on Mountain View Road. Email or call for more information or directions; info@earthdiscovery.org or 619-654-3793.

Lilac 5K
Trail Run
Walk & Fun Run

To Register and for more info: Go to <http://www.earthdiscovery.org/> or call 619-654-3793

February 6, 2016

TO BENEFIT ENVIRONMENTAL AND SCIENCE EDUCATION PROGRAMS

\$20 Crest Residents
\$25 Early Registration (by February 4)
\$30 Day of Event
\$10 Kids Fun Run, all 11 and under participants get a ribbon

All 5K participants get a T-shirt
Medals for top 3 finishers in each age group (under 17, 18-39, 40+)

Kids Fun Run begins at 8:00am. 5K begins at 8:30am at Crestridge Ecological Reserve (registration 7-8:30am)
(Well-behaved dogs on-leash are welcome)

Directions:
I-8 to Greenfield Drive
East on Greenfield to La Cresta
Left on La Cresta, uphill 3 miles
At top of hill, turn left on Mountain View
Left on Horsemill Rd (1.1 miles)
Reserve is at the end of Horsemill Road

To Protect the Habitat, Number of Participants Will Be Limited. Sign Up Early!

Acorn Planting at Crestridge Reserve

Saturday, January 30, 2016, 9:00-12:00 a.m. Crestridge has been hit by the Gold-spotted Oak Borer, losing numerous oaks that were hundreds of years old. CER is also home to the rare Engelmann oak. Join EDI and the Endangered Habitats Conservancy to keep new trees coming along while biologists seek solutions that will help oaks adapt to these challenges. Oaks support over 300 native animal species so if we lose oaks, we lose a whole ecosystem. Come on out and lend a planting hand! Join us to plant in and near the Horsemill oak grove. Wear sturdy shoes and a hat; bring gloves and a water bottle if you have them; snacks, water,

CREST FOODS & LIQUOR

THE KING OF CREST

PHONE: 619-444-8132 FAX: 619-444-5460

1103 La Cresta Blvd El Cajon, CA 92021

**MONEY
ORDER**

BILL

PAYMENT

LOTTO

HOURS

MON-FRI 7AM TO 10PM

SAT 8AM TO 10PM

SUNDAY 8AM TO 9PM

**MONEY
GRAM**

ICE

ATM

PROPANE

LARGE SELECTION OF LIQUOR

AND IMPORTED BEER

**CHAMPAGNE - ICE COLD BEER
& WINE**

PIZZA - SANDWICHES - SALADS - BBQ - RIBS & DONUTS

**WE NOW HAVE MOVIE AND GAME RENTALS
NEW RELEASES**



Crest Community Association

113 North Park, El Cajon, CA 92021

619-44-CREST

(Answering machine – please leave message)

A Few CCA reminders from our CCA President, David Burnight

- In the next few months, the Community Association will be looking for a new kind of volunteers called "Neighborhood Facilitators", to help folks get to know each other better, as part of the program of encouraging the Crest "spirit".
- CCA members: Save the date of Friday, March 11, for an "appreciation dinner" for our CCA members at the clubhouse. We want to thank you for your support. Details forthcoming.
- Planning is beginning for an even bigger Crest parade and picnic on the Fourth of July. It is not too early for each Crest resident to begin thinking about what you can contribute for colorful fun. Floats? Decorated horses and tricycles? Clowns? Balloons? Volunteers will be needed in many areas!

Crest Crime Report 11-1-15-1/26/16

Obtained from www.crimemapping.com website

10/17/15	9:00 p.m.	Residential Burglary	200 Block	La Cresta Hts Rd.
12/28/15	5:00 p.m.	Grand Theft	600 Block	La Cresta Blvd
12/17/15	2:13 p.m.	Threaten executive office violence	La Cresta Blvd/Mt View Rd	
11/16/15	1:35 a.m.	Petty Theft	2100 Block	Crest Drive
11/09/15	10:00 a.m.	Residential Burglary	300 Block	Thornton Dr
11/03/15	6:30 p.m.	Vehicle Break in/Theft	200 Block	Sunnybrook Lane

Alpine Woman's Club Monthly Meeting February 16, 2016 at 12:00 PM. Mark your calendars for the **Attic Treasures Rummage Sale!** Saturday, February 27th at the Historic Town Hall! The Alpine Woman's Club is open to all East County Women. Our Mission is two-fold: to provide opportunities for Alpine women to meet and socialize *and* to maintain our Clubhouse which is the **Historic Alpine Town Hall** at 2156 Alpine Blvd. The Woman's Club also puts on special events such as the **Christmas Home Tour*** and **Victorian Tea**, the proceeds of which go to scholarships for local high school graduates. Planning is now underway for the (always marvelous) Victorian Tea to be held on Saturday, April 16, 2016. Mark your calendars! If you are interested in learning more about the Club and would like to attend our monthly meeting/luncheon, contact Joanie Bogle at (619) 328-5728. You may also check out our website at www.alpinewomansclub.org or our Facebook page! The luncheon meeting for February will include a **Fashion Show** presented by our own Dana Paskle of "Dana's Boutique" on Alpine Boulevard and will feature models drawn from the Alpine Woman's Club membership.

Karen Murphy-Linden 1st Vice President
 Alpine Woman's Club 619-445-5799 619-818-4381 C Ldygala@cox.net



1335 La Cresta Blvd, Crest, CA

619-444-7504

Rainbow Market

Your Neighborhood Store

Serving the Community of Crest Since 1999

Check our Lower Prices and Compare Milk,
Eggs, Cereal, Groceries, Beer, Wine

Hours: 8:00 am to 10:00 pm Friday and Saturday

8:00 am to 9:00 pm Sunday-Thursday

We accept EBT, Visa, and ATM



***Thank you for stopping at Rainbow Farms Market
And shopping on the "Hill"***



2198 Suncrest Blvd., El Cajon, CA 92021

Crest Community Church cordially invites you to the
2nd Annual Valentine Banquet & Movie

Saturday, February 13th, 2016

(Please RSVP by Feb 8th)

Movie will start at 4:15 PM – 6:30 PM

Dinner will be served at 6:45 PM

God's Love Letter - 1 John 3:18

Whoever does not love does not know God, because God is love.

It's time to make plans for a special dinner & a movie with a loved one,
your family or a best friend.

Come together in Christian fellowship to celebrate the love between family
and friends, with a special dinner and a movie. It is a time when couples and families can
gather to celebrate their special place in the Body of our Lord, Jesus Christ.

Come early (4:30) and enjoy a special Christian-themed movie, "The War Room"

Dinner, a movie and childcare for the low ticket price of:

\$20.00 per couple, \$12.00 per adult

and \$5 per child under 10 years of age.

(Childcare will be provided at no additional cost and your children will enjoy their own valentine party)

** Please complete the RSVP form below by Feb 7th at crestchurch1933@gmail.com
and present your payment to secure your seat.

When paying for your dinner by check, please make it payable to:

Crest Community Church

And note it is for the *Annual Valentine Banquet*

Please accept this for _____

(insert your name and or names)



as an RSVP for _____ seats at the Crest Community Church
(number of seats reserved for dinner, including children)



2nd Annual Valentine Banquet and Movie
on Saturday, February 13th, 2016.



Present your completed form and payment to Mrs. RaeMarie Jonas for dinner seats.
Church members may also RSVP early, but payment must be received no later than Feb. 7th.

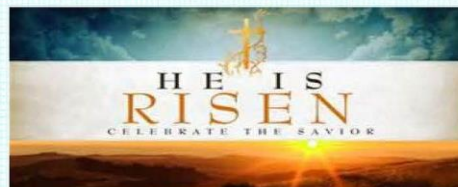
Thank you and see you around the table



If there are any questions, please email us at
crestchurch1933@gmail.com

Easter is a time of reflection, remembrance and celebration.
We reflect on the sacrifice of our Savior, Jesus Christ; remember
the price that He paid for our sins; and celebrate the victory and
the new life we have through His resurrection.

For Christians, Easter Sunday celebrates one of the
greatest days in history when Jesus, the Son of God,
defeated death and rose from the grave.



All are welcome to attend

March 27th at 7:00 a.m.

Resurrection Sunrise Services

Nancy Jane Park

Corner of La Cresta Blvd. & Sierra Vista Drive, El Cajon, CA 92021

(Please dress warmly)

** Join us for the Easter Potluck Breakfast **

We will be serving breakfast from 8:30 a.m. to 10:30 a.m.

March 27th at 10:45 a.m.

Easter Church Services

Crest Community Church, 2198 Suncrest Blvd.,
El Cajon, CA 92021 (church is located in Crest)

WE LOOK FORWARD TO SEEING YOU



"I love these January
Sunsets" by Kathy
Fiedor. Thanks for
sharing Kathy.



Music Night at the Clubhouse **Silva and Baird and Special Guests** **Saturday, March 5, 6:30 – 9:00 pm**

Another Music Night is soon upon us. Come howl at the March winds! 'Baird & Silva' return with special guests Folding Mr. Lincoln and The Shirthouse Band - an evening that will leave you satisfied and home-i-fied.

Baird & Silva mix original music with gently twisted audience favorites. Soaring harmonies are always in force - and you'll just have to guess how Tom does that on guitar?!

From the website: www.bairdsilva.com

.....Tom Baird has been marching to the beat of his own drum for decades. Penning many original pieces, Tom is a multi-instrumentalist. He specializes in guitar for Baird & Silva and concocts sounds you would never picture coming from an acoustic guitar.

David Silva feels dedicated in helping to bring Tom's creations to life, He also performs in several other projects including a cappella in the San Diego area. He keeps the beat on d'jembe here, but also plays guitar, bass, and most percussion. Baird & Silva together are all about the harmonies...and the twists.

Folding Mr. Lincoln have been voted San Diego's favorite Americana group several years running. Their blend of original music with a few selected covers will satisfy like a warm umami stew on a cold winter night.

From the website: www.foldingmisterlincoln.com

....."sweet jangly pop and lyric driven folk; acoustic syrup for the ears". Our debut album 'Within My Reach' received a 2009 San Diego Music Award nomination for 'Best Country / Americana' Album. Our 2nd album 'Folding Mr. Lincoln - Live' received a 2011 San Diego Music Award nomination for 'Best Americana' Album.....and our 3rd album 'Two Rivers' received a 2013 San Diego Music Award nomination for 'Best Americana Album'.

The Shirthouse Band performs Bluegrass music. Their pickin' and grinnin' will leave your toes a tappin'. Peter Lauterbach is a Crest resident now and he's been itching to come and play.

From the website: www.shirthouseband.com

.....The Shirthouse Band brings a newer style of Bluegrass music to the San Diego music scene by the Traditional banjo style of Rich, the Country and Western influence of Rob and Len's Rock and Roll Bass style.

The Shirthouse Bluegrass Band specialize in playing many styles of music, Including Gospel, Folk, and Rock, with 3, 4 and 5 part harmonies while still maintaining that great Bluegrass sound.

As always, the event doubles as a fundraiser for the Crest Community Association, with a \$2 suggested donation at the door. (Kids always free!) We have 2 additional donation pots; 1 for the musicians, and 1 for snacks and refreshments. You can also B.Y.O.S.W. to enjoy while we play. (Bring Your Own Sensible Whatever)

The musician's play 3 songs and then rotate throughout the evening so you get a chance to hear each group or individual several times if you choose to stay for the whole performance. If you have to leave early or come later, it's all good. You will still get to hear all of the different performers.

So, come on! Make it a moment...make it an evening. The CCA wins...you win!

Remembering our Crest Friends



Claudia Garber
1/20/52-12/25/15

“Beloved Crest teacher, Claudia Garber passed away on December 25th. She was a longtime teacher at Crest School and a vibrant resource in Crest. Parents, colleagues and Crest community members highly regarded her loving character and the example she set for children. Her skills and expertise in the classroom were stellar. Claudia’s ability to see the silver lining in every cloud was remarkable even throughout her bouts with cancer and treatments. She will be immensely missed in our school and community.”

Suzanne Mullins

Claudia moved to La Mesa, CA with her family in 1955. She graduated from Grossmont High School in 1970 and from San Diego State University in 1974. Her passion in life was inspiring young minds, and she became a school teacher in 1975. She positively influenced many children’s lives over the course of her career at Santana High School, Grace Lutheran School, and Crest Elementary School.

Claudia died in San Diego on December 25, 2015. Her survivors include her children, Lauren and Bryce, her mother Joan Porter, her sisters Valerie Stoffel and Rhonda Rudolphi, her brother Kurt Stoffel, and her beloved dog Pepper.

Claudia will be missed in Crest by her many friends, students and parents.

Beatrice Elizabeth Mitchell

4/7/17 – 11/22/15

Beatrice Mitchell passed on November 22, 2015 at of 98 ½ years of age. She is survived by her son Grant C. Mitchell (wife, Pam), six grandchildren, five great grandchildren, and 3 great-great grandchildren



From the Internet files:

What does it mean to homestead your home?

Unlike some other states, California offers a homestead exemption to everyone who owns a home and lives in it. If you live in a condo, motorhome or on a boat that you own, you qualify for the exemption. If you are single, you have a homestead protection up to \$75,000 of equity. A head of household receives a \$100,000 equity exemption. If you are over 65, physically disabled or have less than \$15,000 annual income, your equity is protected up to \$175,000. Note it is a bit more complicated than this but this is a basic understanding.

Along with the homestead exemption offered by CA, you may declare a homestead by filing a single-page document with the County Recorder. This does not increase the exemption maximum amounts, but does offer some extra protection. Unlike the automatic exemption, your homestead is not automatically lost or canceled after your home is voluntarily or involuntarily sold. Declaring a homestead also protects your proceeds for six months after your home is sold.

Note, a declaration of homestead will still not protect you against foreclosure or forced sale by a creditor or auction by a bank or mortgage lender. It will also not protect you against a court judgement against you for unpaid child support, delinquent alimony or most mechanic’s liens.

Note: Clear as mud? Well there isn’t enough room for all the “legal mumbo jumbo”. But I did find it interesting and different from what I thought it was. So if this peaks your interest, check it out yourself by going to www.dca.ca.gov and search for Regulation of Homestead Filing Services: Legal Guide H-1. Or just Google “Homesteading your Home in Ca.” and you will find more information than you probably care to read.

CREST FIRE SAFE COUNCIL

By Kandy Franklin-Collins

Senior Smoke Alarm Program

Did you know that having a working smoke alarm in your residence decreases your chances of dying in a house fire by 50% and that adults ages 65 and older are two times more likely to die in a house fire than any other segment of the population? If you are 62 years or older, own your own home in San Diego County and are in need of smoke alarms, the Burn Institute is here to help.

Through the Burn Institutes' [Senior Smoke Alarm Program](#), community volunteers will install FREE lifesaving smoke alarms in your home. To sign up for your free smoke alarm installation today, contact Mary at 858-541-2277. For more information online go to:

www.burninstitute.org/fire-and-burn-prevention/senior-fire-safety-smoke-alarm-program.

Grants and More Grants...

Sunrise Powerlink Fire Mitigation Grant

Probably the Grant that is of the greatest interest to Crest residents this year is the Defensible space and Structure Hardening grant sponsored by the Sunrise Powerlink Fire Mitigation Grants Program (SPFMGP.) Bonnie Burchill gave a brief overview at the last CCA meeting and you should have received information in the mail. Many of you applied and received this grant in 2014 and it is once again available in our area. Grants will be awarded for fuel modification activities within the 100 feet defensible space zone around habitable

structures and twenty feet along roads and driveways. Residents within the qualifying area may receive up to \$2,183.63 per eligible parcel. There is also a component for structure hardening to a more ignition resistant standards such as retrofitting with approved fire-safe materials, rooftops removal or replacement of wood fencing, decks, etc. The deadline for applications is March 11. The eligibility period is January 2 thru July 15, 2016. For more information and how to apply: <https://www.sunrisepowerlinkgrants.com/2016> or call 1-691-722-7512. You may visit their headquarters at 2241 W. Victoria Dr. Ste 2, Alpine CA 91901.

National Wildfire Community Preparedness Day

grants: 125 grants of \$500 are available for community projects. The deadline for applications is February 28. More info:

<http://www.nfpa.org/safety-information/for-consumers/outdoors/wildland-fires/national-wildfire-community-preparedness-day>

Ready, Set, Go grants: Two grant opportunities: Mitigation and Outreach Grants (up to \$1,000) and the RSG & AIG Mitigation Grants (up to \$5000). Deadline for both is July 31, 2016. Applicants must join the Ready, Set, Go program. The grant coordinator has confirmed that community FSCs are eligible to apply. More info here:

<http://www.wildlandfirersg.org/Explore/Resources-and-Tools>

ANT FREE AT LAST!

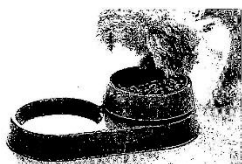
By Risa Goldberg of Crest

How many times have you put your cat or dog food outside, only to discover an hour later that it was infested with ants? You clean out the bowl, salvage what you can, and try again. It happens over and over; you give up. Feeding has to happen in your kitchen or else. That leaves lots of feral animals in the lurch. But don't despair; there are solutions to the problem.

Jet.com, Walmart.com and Amazon.com, among others, sell a product called "Jumbo Fool-a-Bug Bowl" for \$8. This is a large, plastic bowl measuring 10x10x3.5. It's large indeed—fit for 2, maybe 3 hungry and friendly cats. The website states: "...4 inconspicuous feet raise the plastic bowl above the floor. The legs have no-skid rubber on their bottoms and the bowl is dishwasher safe." This bowl comes in blue and brown.

Etsy.com sells a plastic 3-in-1 Ant Free Pet Dish for \$12.99; the bowl comes in red, green or blue, and disassembles for easy cleaning. This product consists of 3 small bowls—one for pet food and two for water. The pet food bowl sits on top of the second water bowl, on little feet, thereby creating a watery moat underneath. The website doesn't give the exact measurements, but I'd say the diameter of each bowl is 5-6"; this is definitely a one-cat show.

Expect to pay something for shipping and handling; prices will vary depending on the company. I've ordered both bowls for a client and I can truthfully say that ants will no longer get into his cat food, however, there are skunks and raccoons roaming about, so the battle is not totally won yet.



MENU



Gabriel's
TACO SHOP
LITTLETON, COLORADO

TACOS		MINI TACOS		DRINKS																									
Carne Asada <small>Carne Asada, Mexican Salsa</small>	\$3.00	3 Carne Asada <small>Mexican Salsa, Queso</small>	\$5.00	Regular																									
Pollo Asado <small>Pollo Asado, Mexican Salsa</small>	\$3.00	3 Pollo Asado <small>Mexican Salsa, Queso</small>	\$5.00	\$1.75																									
Adobada <small>Adobada, Mexican Salsa</small>	\$3.00	3 Adobada <small>Mexican Salsa, Queso</small>	\$5.00	Large																									
Shredded Chicken <small>Carne Asada, Mexican Salsa</small>	\$3.00	TORTAS		\$2.25																									
Shredded Beef <small>Carne Asada, Mexican Salsa</small>	\$3.00																												
Fish Taco <small>Carne Asada, Mexican Salsa</small>	\$2.25																												
<table border="1"> <thead> <tr> <th colspan="2">BURRITOS</th> </tr> </thead> <tbody> <tr> <td>Carne Asada <small>Carne Asada, Mexican Salsa</small></td> <td>\$5.25</td> <td>Surf & Turf <small>Carne Asada, Shrimp, Bacon, Queso</small></td> <td>\$6.75</td> </tr> <tr> <td>California <small>Carne Asada, Fries, Cheese, Sour Cream</small></td> <td>\$6.25</td> <td>Shrimp <small>Shrimp, Bacon, Queso, Salsa</small></td> <td>\$6.00</td> </tr> <tr> <td>Veggie <small>Beef, Bacon, Cheese, Sour Cream</small></td> <td>\$4.25</td> <td>Conga Burrito <small>Carne Asada, Queso, Salsa, Beans</small></td> <td>\$5.50</td> </tr> <tr> <td>Mixed <small>Shredded Beef, Beans</small></td> <td>\$4.50</td> <td>Bean & Cheese <small>Carne Asada, Queso</small></td> <td>\$3.50</td> </tr> <tr> <td>Pollo Asado <small>Carne Asada, Mexican Salsa</small></td> <td>\$5.00</td> <td>Chimichanga <small>Four choice of meat, topped with</small></td> <td>\$6.50</td> </tr> <tr> <td>Adobada <small>Carne Asada, Mexican Salsa</small></td> <td>\$5.00</td> <td colspan="2"><small>Mexican Salsa, Sour Cream, Mexican Salsa</small></td> </tr> </tbody> </table>		BURRITOS		Carne Asada <small>Carne Asada, Mexican Salsa</small>	\$5.25	Surf & Turf <small>Carne Asada, Shrimp, Bacon, Queso</small>	\$6.75	California <small>Carne Asada, Fries, Cheese, Sour Cream</small>	\$6.25	Shrimp <small>Shrimp, Bacon, Queso, Salsa</small>	\$6.00	Veggie <small>Beef, Bacon, Cheese, Sour Cream</small>	\$4.25	Conga Burrito <small>Carne Asada, Queso, Salsa, Beans</small>	\$5.50	Mixed <small>Shredded Beef, Beans</small>	\$4.50	Bean & Cheese <small>Carne Asada, Queso</small>	\$3.50	Pollo Asado <small>Carne Asada, Mexican Salsa</small>	\$5.00	Chimichanga <small>Four choice of meat, topped with</small>	\$6.50	Adobada <small>Carne Asada, Mexican Salsa</small>	\$5.00	<small>Mexican Salsa, Sour Cream, Mexican Salsa</small>		<p>Take any item wet for \$1.75</p>	
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ROLLED TACOS		QUESADILLAS		KIDS MENU																									
3 Beef <small>Beef</small>	\$3.00	Cheese	\$3.75	with fries																									
3 Beef <small>Beef, Carne Asada, Pollo</small>	\$3.75	Carne Asada	\$5.75	Cheese Quesadilla	\$3.00																								
5 Beef <small>Beef, Carne Asada, Pollo</small>	\$4.75	Pollo Asado or Adobada	\$5.75	Bean & Cheese Burrito	\$3.00																								
12 Beef <small>Beef, Carne Asada, Pollo</small>	\$9.00	Special Quesadilla	\$6.25	2 Rolled Tacos	\$3.00																								
2 Flautas <small>Beef, Carne Asada, Pollo</small>	\$5.00	<small>Four choice of meat, topped with Mexican Salsa, Sour Cream</small>		Carne Asada Fries or Chips	\$3.50																								

(619)631-7530 1331 La Cresta Blvd. El Cajon, CA 92021

Gabriel's Specials

(Specials valid Friday to Sundays only)

- 24 rolled tacos, rice and beans \$15.95 (plus tax)
- Taco tray with 20 mini tacos, chips and salsa \$24.00 (plus tax)
- 10 mini tacos \$12.74 (plus tax)
- 2 median pizzas w/ two toppings \$9.65 (plus tax)
- 12 chicken wings (bbq, salt & lemon, spicy, super spicy and more) (plus tax) \$8.95

Call for our Super Bowl Special!

Thank you for Your Support



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About Crest



Do you recognize the historical significance of this mural? Artist Mona Mills created two large canvases of Crest history in 2009 - colorful acrylics which can be viewed at the Crest Library. Ask the staff to give you a description sheet and take a tour of our very own Crest history. If you haven't obtained a copy of the Crest History Book which was published last year, you will be happy to know more copies have been ordered and will be arriving next month. The book published by the Crest Historical Society can be purchased for a \$10 donation. Email LindaHjelle@cox.net and she will set aside a copy for you and notify you when they are available.

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I would love to interview for the job of selling your home

- ❖ I've been a Crest resident for 18 years
- ❖ I am an expert with the unique issues of buying and selling homes in our community i.e. septic, wells, buildable lots, community activities and business'
- ❖ I always have multiple buyers looking to purchase a home in Crest
- ❖ I have closed over 200 homes sales during my career and I have a broad mortgage lending career
 - ❖ My extensive experience and expertise in the San Diego real estate market will benefit you whether you are looking to buy or sell! Check my 5 star reviews on REDFIN and Zillow! My goal is to assist with 100% customer service

MLS #	Status	Style	Full Address	Beds	TotB	EstSF	YrBlt	ListPrice	Lst Date	Sold Price	COEDate
150048055	ACT	MOBHM	250 La Cresta Heights 1	2	2	1,440	1989	\$149,950	9/1/2015		
150046834	ACT	DET	152 Bonita pl	2	3	1,128	2015	\$397,000 - \$428,000	8/25/2015		
150057801	ACT	DET	227 Lilac	4	2	1,600	1950	\$499,000	10/23/2015		
150065471	ACT	DET	2898 La Cresta Road	3	3	2,582	2006	\$479,000 - \$511,000	12/20/2015		
150064026	ACT	DET	249 Scenic Dr	4	3	1,875	2006	\$513,000 - \$538,000	12/7/2015		
150057115	ACT	DET	871 Mountain View Road	4	2	2,150	1991	\$549,900 - \$578,000	10/22/2015		
150062086	ACT	DET	1249 La Cresta Blvd.	4	3	2,912	2005	\$644,800	11/20/2015		
150064827	ACT	DET	3233 Suncrest Blvd	4	3	2,589	2000	\$599,000 - \$650,000	12/14/2015		
150061921	ACT	DET	494 Sunrise Mountain Road	4	3	2,800	2015	\$675,000	11/20/2015		
160002748	ACT	DET	1820 Coyote Ridge	4	4	4,000	1992	\$914,000	1/16/2016		
150045335	ACT	DET	1090 Stoneridge Rd.	5	4	4,525	2008	\$875,000 - \$950,000	8/17/2015		
150043539	ACT	DET	1781 Carob Tree Lane	3	5	5,000	1981	\$1,195,000	8/7/2015		
140038821	ACT	DET	848 Canyon Rim Dr	4	6	5,104	2007	\$2,500,000	6/11/2014		
150065604	PEND	DET	213 Jarrett	3	2	1,850	1980	\$450,000	12/21/2015		
150063492	PEND	DET	960 Old Mountain View	3	3	2,090	1991	\$499,000	12/3/2015		
150059389	PEND	DET	518 Corner Pl	4	3	2,862	2005	\$589,000	11/4/2015		
150063443	PEND	DET	321 Sunnybrook	4	3	2,685	1994	\$590,000	11/20/2015		
150065404	PEND	DET	1150 STONERIDGE RD	4	3	2,319	2008	\$589,000 - \$619,000	12/19/2015		
150052452	SOLD	DET	1929 Suncrest	2	1	720	1950	\$295,750	9/25/2015	\$290,000	12/11/2015
150022920	SOLD	DET	108 Vista Wy	2	2	1,655	1959	\$379,900	4/29/2015	\$380,000	1/6/2016
150059071	SOLD	DET	287 Lilac Dr	4	2	1,272	1950	\$379,000 - \$399,000	11/3/2015	\$401,000	12/22/2015
150057092	SOLD	DET	1105 Hamlet Dr	4	2	1,696	1959	\$379,000 - \$419,000	10/16/2015	\$415,000	1/13/2016
150059259	SOLD	DET	1251 La Cresta	3	2	1,444	1952	\$469,000 - \$489,000	11/4/2015	\$480,000	12/23/2015

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Travel Tips – RFID Blocking Wallets

While on a quest for your next wallet, you will see lots of options for RFID wallets- you know those metal wallets or special sleeves made to insert into your wallets. They claim to keep your personal information safe from high tech thieves. The concern is that some credit cards, passports and driver's licenses now come with embedded radio frequency ID chips. When activated by an RFID reader these, chips transmit certain information wirelessly so you can make a purchase without swiping your card. Hackers have demonstrated how the reader can skim sensitive info from a distance of several feet. While consumer reports have found some wallets work better than others, if you are going for maximum efficiency, few work as well as simply wrapping your cards in aluminum foil (although you might look a little silly unwrapping your passport in front of the custom agent.) In the meantime, major credit card companies have improved their security and now send a one time code for each transaction which greatly reduces any risk. Plus, don't forget the credit card's no liability policy protects you. From the thief's perspective, it's a lot of work for little gain and most thieves aren't that sophisticated to break the encryption. RFID payments systems have recently been replaced with the European style chip and pin system known as EMV. While this technology has its own security risks, your RFID wallet will do nothing to protect these cards. So do you need a RFID wallet? If you're person of mystery, or if you have a card that shows a little WI-FI symbol on the card, it might be a prudent precaution. Or if you need a new wallet, the cost is the same, so why not. Otherwise, you are most likely fine without one.

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RFID: - Radio Frequency Identification. Wallet





Dianne's Corner

From the Office Of
Supervisor Dianne Jacob
619-531-4766 619-206-9108

SENIORS, CAREGIVERS INVITED TO STOP SCAMS EVENT

A special forum will be held in San Diego on **February 11** to educate seniors and caregivers on how to avoid financial scammers and other crooks.

Those interested in the free presentation and breakfast at the College Area Baptist Church, 4747 College Ave., San Diego, can register by calling 844-899-1597 or sign up at

www.surveymonkey.com/r/DontGtHooked.

The "Don't Get Hooked" forum will be led by county Supervisor Dianne Jacob.

Speakers will include scam victims, Sheriff's Department Det. Maureen Perkins and Deputy District Attorney Paul Greenwood, an expert on elder abuse and financial crimes.

It will run from 9 a.m. to 11 a.m. A free continental breakfast and event check-in will be available starting at 8:30 a.m. Organizers are asking those interested to register by February 7.

"This event will arm our elderly and caregivers with vital information on how to avoid swindlers and other flim-flam artists," Jacob said. "Many crooks see our seniors as easy prey and try to rip them off over the phone or through email and snail mail."

Experts from the San Diego Police Department, county Aging and Independence Services and the Assessor/Recorder/County Clerk's office will be on hand to offer advice and answer questions.

They will also provide "Don't Get Hooked" booklets and talk about some of the most common swindles, including the "grandma scam" and the "IRS scam."

This is the second in a series of "Don't Get Hooked" events hosted by Jacob in her district. She and District Attorney Bonnie Dumanis teamed up last year to bring more attention to the growing issue of senior scams. For more information, go to www.sdcdca.org.

www.diannejacob.com or follow me on Facebook and Twitter. If I can assist with a county issue, please call my office at 619-531-5522 or email dianne.jacob@sdcounty.ca.gov

Have a great East County day!

We hope you all took the time to have Coffee with Dianne Jacob on January 29th at the Crest Clubhouse. Thank you for taking the time to visit our community.

Getting ready for Spring? Selling or looking for your forever home in Crest? I know you hear it often, but this IS a great time to sell or buy. The rates are low and many mortgage brokers have a multitude of loan programs for you to try on; much more than a bank who can only market their programs. Our selection of homes in Crest are very limited right now, but expect to see a couple in the near future. Both will be found on the South side of Crest. Please think of me when thinking of selling your home, or looking for one. With the last 14 homes sold in Crest, 5 of them have been either listed, or sold by me. Thornton, Sierra Vista, Mountain View, Suncrest, and La Cresta Heights. If you are leaving us, I sell as far north as Carmel Valley, North-east as far as Poway and Ramona, and south-east as Boulevard and Otay Mesa. Have a great New Year!



Kandhy Franklin 619-977-1566
KandhyFranklin@cox.net

When to use your credit card vs your debit card



Dear Card Swiper, there's definitely a difference. When you use credit versus debit at the checkout counter, the transaction is handled very differently behind the scenes, regardless of whether the money comes out of the same bank account. If you're curious whether you should use a debit card versus a credit card, there are some differences there too that you should know about before you pull out the plastic.

When Credit Is the Best Option.

- **If you're shopping online.** Credit cards are by far your safest option when shopping online, both because the credit card issuers watch for fraudulent charges. You can dispute a charge and get it reversed quickly, thanks to credit card issuers' "zero liability" policies. You're never liable for unauthorized charges, unlike debit transactions, which are the same as cash (and are protected in some cases, but that varies from bank to bank).
- **If you're making large purchases or electronics purchases.** Most credit cards offer their own warranty protection for your purchases just for using a credit card for the transaction. Some of those warranties go beyond what's offered by the manufacturer, and offer you extra coverage, which is really useful for electronics, appliances, or other large purchases
- **If you're traveling or are on vacation.** If you're away from home, the added anti-fraud protection offered by credit cards can be essential if someone steals your card number or you accidentally use a shady ATM in some tourist trap, designed to harvest card data. With a credit card, you can put a stop to it without being liable for the charges. It may even open up perks to you, like discounts on rental cars, frequent flyer miles, or cash back on purchases. Finally, many hotels, airlines, and other travel companies only use credit cards for reservations and bookings. If you use debit, they may put a massive hold on your account, which can be inconvenient if you need to spend your money. If you are one of those people that walks the line using a debit card, it could be problematic. Also car rental places typically accept credit cards over debit cards.
- **You are building credit.** You should be sure that the financial risks associated with credit cards are worth the benefits you'll get. A few hundred points won't make much difference if you're carrying interest on a pair of movie tickets. Make sure you pay off those credit cards at the end of the month every month, or at least pay off the transactions you charge up in order to get your rewards.

When Debit Is the Best Option

- If the other party needs to be paid immediately. Since debit transactions are handled almost instantaneously, they're also the fastest method of payment. If you're swiping your card and speed is an issue, debit is the best option.
- When you've automated your finances and are on a budget. The beauty of automating your finances is that you can carry a debit card that's specifically for your personal or luxury purchases. You can use it as much as you like, as long as you're within your budget, and if you go out of your budget, that's it—the card won't work anymore. Bright side: you won't incur overdraft fees, and you won't pay interest on the drinks you had at the bar on Friday night, which overall will keep you better financial health.
- If you want the best exchange rate on foreign currency while traveling. Credit cards can be better for flat transactions abroad, but if you need actual currency in a country that's not your own, your best bet is to use your debit card and hit the ATM. When you do, you generally get the "wholesale" exchange rate, which is reserved for interbank purchases, and superior to the exchange rate you'd get on your account statement if you just swiped your plastic.

We should point out again that since debit is essentially the same as cash, you have to check with your bank to make sure you have anti-fraud protection, and any transactions you don't authorize or want to dispute will be refunded to you. Many banks only offer zero liability policies if you swipe your debit card like credit—if you don't, it's same as cash, and if you're double-billed for example, you have to contact the retailer to get it straightened out (which can suck if you were traveling or the retailer was a bar or restaurant), or file a lengthy dispute—during which you're out the money you're arguing over.



Crest Community Church

2198 Suncrest Blvd, Phone: (619)-442-3736
 Pastor Tony Lambert

Prayer time: 9:00 AM
 Worship Service: 10:45 AM
 AWANA (Children's Ministry 9-10:30 AM
 Monday Evenings: Ladies Bible Study @ 6:30 PM
 Tuesday Evenings: Men's Bible Study @ 6:30 PM
 Thursday Evening: Home Fellowship in Santee 6:30
 Friday Evening: Home Fellowship in Crest 6:30 PM



**St. Louise de Marillac
 Catholic Church**

2005 Crest Drive –
 Phone: (619) 444-3076,
 Fax: (619) 440-1325
 Fr. Burnia

Saturday..... 5:30 PM
 Sunday..... 8:00 AM and 10:30 AM
 Daily Mass: 8:00 AM (Monday-Saturday)

Next Crest Sun Deadline for the Crest Sun is March 20

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Linda Hjelle – editor@thecrestsun.com or Lindahjelle@cox.net (517-9838 or 440-8540)

Crest Website: www.thecrestsun.com **Webmaster:** Karin Weiss (579-3951) email: webmaster@thecrestsun.com

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