October 2017 VOLUME 57 ~ ISSUE 10

Channel Islands

Yacht Club

Commodore: Sheldon Berger Editor: Liz Campbell Asst: Frank & Sharon Sullivan

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COMMODORES' BALL - ANNIVERSARY DINNER

OCTOBER 7TH

"It's a Surf and Turf Delight"

Start out the meal with a Mediterranean style salad

Follow up with...

A generous portion of Top Sirloin Steak, served

alongside a Delightful order of Shrimp

Accompanied by

a large twice-baked potato with vegetable du jour

Don't rest just yet,

for a luscious sweet treat is still to come that will complete

this special celebration

Prepared by your Staff Commodores

Music will be handled by DJ Brian Fitzgerald

Semi-formal attire requested

\$25.00pp





Message From The Commodore Sheldon Berger



Hello, All

As we approach election time for new directors and bridge members, I hope that you can make a difference by supporting your club and attending the general meetings. It is so important to know who will be making decisions on your behalf for the future of the club. The nominating committee has done an outstanding job with a slate of candidates for 2018. Additionally, the general meetings are informative on the club's activities, budget, upcoming events, and the state of the clubhouse. At the general meetings you have the ability to obtain updates and ask questions of your board.

Our open house days have continued to be very successful. Thanks to Donna McKendry for posting our events on Meet Up, an internet site devoted to people with like interests getting together for social activities. Many of your directors participated in the open house days and we now have broken the milestone of having over 200 members at CIYC! Please meet our new members and make them feel welcome at the club.

The upgrading of the club house is nearing completion for this year. Thanks to Bob & Marylou Taylor for doing an outstanding job with the ordering, labor, and purchasing of the materials. The last part of the improvement was the replacement of our front door. It looks beautiful and truly makes a statement when members and visitors come to the club.

Joyce Sheridan turned over the proceeds from the TGIF events during the year to help with the purchase of additional and replacement supplies for the upstairs kitchen. The fish fry crew always puts out a great meal and is a very popular event at CIYC. Thanks, Joyce and Clark.

I want to personally thank the members of CIYC who helped work the Chowderfest for the Maritime Museum. It was very impressive to have so many of our members participate and work the event. The event raised over \$40,000 for the museum. CIYC shined.

On a personal note, my wife, Nancy, wanted me to make sure to thank our membership for their reach out to her with so many cards and emails of encouragement in dealing with her health issues. I haven't been at the club as often as I would have liked, and I hope the membership understands. By the time this article is sent Nancy will have had the first of two surgeries on her back. I will be staying with her at Cedars Sinai for a week or so during her surgeries and recovery. I will be available with email and phone calls. Again, thanks to all.

My best to all,

Sheldon Berger, Commodore

October 2017







Message From The Vice-Commodore Bob Taylor



Hello, CIYC Members,

First, the remodeling of the downstairs is finally complete. The long-awaited door is installed, thanks to Dana Hamilton. The carved glass with Channel Islands Yacht Club Logo came out great. I painted the door blue to match the accent color at the other end of the entryway. Thanks to Gary and Syd McFarland for purchasing the "Members Only" Sign. Hope you all enjoy the new door as well as the new look downstairs.

Secondly, Marylou and I like to do jigsaw puzzles. We understand that other members also enjoy the challenge of puzzles, so we are starting a shared puzzle shelf in the library room. It will work just like the books. Bring your puzzles to the library room for others to enjoy. Just take a puzzle and, when finished return it to the club for someone else to enjoy, and take another.

Thirdly, the flagpole may be repaired by the time this article is in print. It was supposed to be repaired the last week in September. The cost of the repair was \$6900 and was split between Vintage Marina and Graham Paine. Adam Paz of California Steeplejack did our flagpole repair. For those who might be interested, he can also do repairs and paint tall masts.

There are a couple of Wednesday Night Dinner Events coming up in the future that may be of interest to you. On October 18th the Stem Life Medical Clinic will present information on Stem Cell Research and therapy. In November we will be having a special clinic on CPR and how to use our defibrillator and oxygen tank.

Lastly, our Halloween Party this year is on Saturday, October 28th. This year we are going to change things up a bit. We are going to have a **Halloween Hair Ball!** We ask all members to wear black and do something funny, scary, crazy or unusual with their hair. Color your hair in an unusual way, wear an outlandish wig, or find a mask with unusual hair to wear. Make your hair exotic, scary, odd, funny, or outlandish. And of course, wearing a mask with your hair coiffure would be appropriate. There will be food, and we will have a disk jockey. More information will follow.

Bob Taylor, Vice Commodore

HOSPITALITY COMMITTEE

We are in need of a committee to help with two important needs of the club:

Open House

Helping to set up for Open House

Talking to prospective new members

Assist new members in getting involved in club activities.

If you would like to help, please talk to me!!!

805-509-2710 or rstaylor2141@gmail.com

Bob Taylor, Vice Commodore

Workshop on Long Term-Care

Come learn about the Latest Opportunities & Choices available to YOU!

Tuesday, October 24, 2017 in the Main Dining Room 6:30 - 7:30 pm Refreshments will be served Seating is limited to the first 25 respondents

For reservations call 805-692-4000 or email brendaw@wellworthfinancial.com

Presentation by CIYC member Brenda Wilson of Wellworth Financial





805-692-4000

www.wellworthfinancial.com 5640 Stanford St. Ventura, CA 93003 CA Insurance Lic #0531353



October 2017





Message From The Rear-Commodore John Medlen

As summer draws to an end, we just celebrated another successful dinghy party on September 10, 2017. The turnout was amazing, and we had some exciting things take place including the arrival of the Oxnard Police Department to liven things up (don't worry... I handled everything and they were extremely professional... nothing came of it). I would like to personally thank my wife, Lisa Marie, and Joyce Sheridan (both of whom are my co-chairs for dinghy events) for preparing wonderful food for the party. Also, a special thanks to Wendell Morrisset for allowing us to use his beautiful home for the event. I also need to thank other people for helping out including John and Rose, Jim West, Pamela DeSimone, and Roselyn (our unofficial bartender). Finally, a big thanks to our luau duo band which included our very own Larry Stein.



As for racing events, we just completed the Bob Cooke Memorial Race on August 26, 2017. *Disheveled Rogue* (captained by Garrett Baum) was the winner, followed by *Wai' lani* (captained by Jane Thomas), and then *Velero* (captained by Brent Swanson). As for upcoming events, here is the October schedule: 10/1 - TGIS Fall Series #2 (AYC/PCYC); 10/7 - Neil Underwood (CIYC); 10/7 - Fall Regatta One Design (SBYC); 10/8 - Fall Regatta (PHRF – SBYC); 10/21 - Two Harbors Fall Series #1 (AYC/PBYC); 10/22 - Caregivers Charity Sail-a-thon (AYC/PBYC); 10/21 and 22 - Goblin Optimist Regatta (SBYC); 10/25 - Wet Wednesday final week (AYC); 10/28 - Lady Driver (VYC); 10/29 - TGIS Fall Series #3 (AYC/PCYC); 10/28 and 29 - Goblin Regatta (SBSC). As always, any questions on events can be directed to me, Bill Brayton, or Jane Thomas.

Finally, don't forget about our next Cruzing to the Vineyards on October 22, 2017. We will be taking a bus that will pick us up at the club at 8:00 a.m. (check in at 7:30 a.m. for light food) and will begin our visit in Los Olivos up in the Santa Ynez valley. We will be tasting at Epiphany Winery, Fess Parker Winery, and Cinque Stella Winery, serving snacks at the locations, and will also be serving lunch. There are only 40 spots available and they are filling up quickly so be sure to sign up if you want to go.

See you around the club!

John Medlen Rear Commodore



Hello, Channel Islanders and CIYC Members!

First, I want to thank the Islanders' Nominating Committee – Joyce Sheridan, Vera Cline, Marnie Bech, Barbara Brauns, and Pam Nast for volunteering their time to select a slate for 2018 Islanders' Board position nominations.

- First Mate: Eleanor Hovaten (2nd Mate 2016-2017, Corresponding Yeoman 2015)
- Second Mate: Laurie Preston (Corresponding Yeoman 2016-2017)
- Corresponding Yeoman: Johanne Berg
- Recording Yeoman: Ginny Matthews (Recording Yeoman 2017)
- Purser: Pam Nast (1st Mate 2015, 2nd Mate 2014)

Second, Channel Islands Bill Fish Tournament! We are honored that Skip Miser (and tournament organizers) continue to have confidence in the Islanders' ability to serve in various tasks to make the CIBFT Friday dinners a success. Both dinners were attended by about 80 people. Friday 9/8 was a catered Taco Bar buffet. Thank you to Erika Barbaric, Karen Farrell, Elyse Gonnello, Ann Marie Gross, Eleanor Hovaten, Laurie Preston, Jane Thomas, & Sharon Uhlig who volunteered to help. We set tables (along with Sharon Sullivan's team), took orders/served drinks, bussed dishes, and cleaned up after the dinner was over. Friday 9/15 was a catered BBQ dinner. We set up the kitchen for serving, dished up individual plates, did the drink orders again, bussed dishes, provided and served dessert, cleaned up after the dinner event was over- WHEW!! We needed every helper! Thank you to Erika Barbaric, Cali Baxter, Pamela DeSimone, Karen Farrell, Elyse Gonnello, Ann Marie Gross, Laurie Preston & Jane Van Daalwyk!

Next, on September 24th had an Islander fundraiser about– 1920's Oxnard.....The New Hollywood! It is the history of the area together with a fashion show of that era. It included a VINTAGE luncheon. Vera Cline is the Fundraiser Chair and has been planning this since June. More about this in the next newsletter.

Coming up on October 26th is the Islander Election dinner. Please plan on attending. We welcome nominations from the floor; we need your votes... AND dinner is complimentary.

Then, going into November and December, it's all about the Holidays – decorating, the Tree Lighting Buffet, Jingle Bell Brunch, etc.!! We will need lots of helpers.

Last but not least, I hope you are enjoying the newly renovated restrooms. I thank all the people who have been so complementary and have thanked the Islanders for taking on this major project. As of this writing there is a little more decorating to do in the ladies' room and some touch-up/repair in both rooms, but they are looking great!

See you at the club!! Karen Farrell 1st Mate 2017

6





Anglers' Corner - October 2017 By Frank Sullivan



The 46th Annual Channel Islands Bill Fish Tournament is now in the books:

2017 Final Results

1st Place - *Hydrocarbon* (6 releases), 2nd Place - *Dawn Patrol* (5 releases), 3rd Place - *Ruckus* (4 releases), Additional one-fish releases - *Joysea, Nepenthe*, and *Skol.* Shortbill Spearfish Releases - *Dawn Patrol, Frenchmen,* and *Valkyrie.*

There were some interesting developments this year: **Bill Lynch Jr.** on **Mark Palamountain's Nepenthe** caught a 39.3 lb. Bluefin Tuna while fishing near San Clemente Island to win the Big Fish Side pot. Then they caught and released a Marlin on the way back up to Channel Islands Harbor for some repairs; they wound up ending their tournament early.



Dawn Patrol w/release flags Shortbill Spearfish on Valkyrie Billy Lynch's 39.3 lb. Bluefin Tuna Three of the boats: *Dawn Patrol, Frenchman,* and *Valkyrie* all caught and released Shortbill Spearfish, a very rare occurrence in these waters although fairly common in Hawaii.

C.G. Miller's *Ruckus* released the first Marlin for that side pot.

The tourney had a slow start with most of the fish being released the last 3 days of the 5-day tourney. **Skip Miser's** *Dawn Patrol* held 1st place with 5 releases until late in the last day when **Jim Dal Pozzo's** *Hydrocarbon* overtook them late in the day with their 6th release. (cont'd next page)

(Cont'd from prior page)

There were some exciting times to go with the camaraderie. Sunday night a storm passed through and hit Santa Cruz Island dead on. The *Valkyrie* was anchored in Coches Prieto Anchorage, a tight anchorage, with 3 other boats all anchored with both bow and stern anchors to reduce swing. After a nice steak and rice meal and some poker, we started to get ready to bed down. Earlier we had a storm cell pass through with rain and lightning and we thought that was it. I was in my bunk when we got hit with heavy wind, rain, and almost constant thunder and lightning. **Don Dickey** who was on anchor watch came and got me saying that we were dragging our bow anchor and swinging towards a nearby trawler. We cast off our stern anchor while starting up the engines and pulling up the bow anchor. The wind had put us in position of having a lee shore and we needed to get out to sea to avoid going aground.

As we motored out of the anchorage into the storm, the lightning from inner-cloud, cloud to cloud, cloud to surface lightning gave us a light show that we could only appreciate after the fact. It did, though, provide enough light to give us some idea of our position in the darkness. This was a supplement to our GPS and radar. At times, the rain was so heavy that the radar was totally attenuated showing only a solid yellow mass. We transited all the way to Smugglers Anchorage hoping for some protection there, but by the time we got there the winds had shifted to the N.W. and blowing off the island, provided no protection. So, we returned to the south side of the island. The wind died down as we pulled into Albert Anchorage with several other CIBFT boats. We anchored out with 275 ft. of all-chain rode and finally got some sleep after midnight.

WSB grow-out pen update:

We have been given notice that, contrary to previous communications, we have a good chance to get some fish to overwinter in December. We will be sending out a call to help clean up and repair the pens in advance.

Upcoming events:

November 18th

Anglers' Awards Scampi Dinner



















Channel Islands Yacht Club 9







Currents

Doc Lines

Why is the government so bad at health care?

They have been at it for 75 years and still can't get it right. It's expensive, access is spotty, it's mired in bureaucracy, and it's fraught with waste. Obamacare was supposed to fix all this, but instead, like every other government health care before it, it just made things worse.

Why?

First Party Purchase. Suppose you are going to buy something for yourself. You have two priorities: **price and quality**. You want the highest quality for the lowest possible price. The person paying is the person using.

Second Party Purchase. Suppose you are interested only in price but not so much about the quality of an item you are purchasing for someone else. Or, you don't care about the price, but you do care about the quality of an item you are purchasing for someone else. The person paying is not the person using.

Third Party Purchase. Now, when it's not your money and you do not use it, you are not concerned with either the price or the quality. A purchase is made with money that is not yours to buy something you are not going to consume.

By definition, all government purchases, including health care, are third party purchases. The government, using other people's money, purchases things it won't consume. It doesn't care about the price or the quality. Thus, there will always be waste in government spending. "Government should do only those things a man cannot do better for himself." (Lincoln)

The model we currently have for medicine is not fit for the future. Government-run health care, without exception, always fails. Socialized medicine, like nationalized factories and collective farming, are all recipes for failure. The former Soviet Union and Venezuela are classic examples.

Removing the profit motive and stifling creativity leads to mediocre performance, loss of creativity, discouragement of innovation, entrenched methods of problem solving, and the continued expansion of a sclerotic bureaucracy that treasures the status quo and is unable to respond to a crisis or a change of any sort. Our vets' VA problems are a good example.

In the case of Socialized Medicine, innovative surgical techniques are discouraged, no new drugs are developed, inefficient performance is rewarded, complicated procedures are discouraged or delayed, diagnostic testing is postponed and/or equipment is technologically deficient. Health care gradually becomes rationed due to budget constraints, and medical professionals are reluctant to participate due to insufficient salaries.

Your Fleet Sturgeon, Zoran

Thanks to Erika for editing.



12

October 2017

Channel Islands Yacht Club



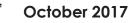
14 7pm Beefeaters dinner Bar Hours Sunday 3pm to close, Closed Mon. & Tues. except special Wed. Thurs.& Fri. 5pm to close, Sat 4pm to close 7pm epicurean dinner 7pm Halloween social Commodores to Cook Neil Underwood race Dinner/Dance Staff 7pm Anniversary Sat 28 21 7pm Annual Meeting 5-7pm Happy Hours 5-7pm Happy Hours 5-7pm Happy Hours 5-7pm Happy Hours 6:30pm Salad Bar Election of Bridge 6pm Salad Bar F Birthday Bash 20 13 27 0 7pm Islanders election 7pm Ventura British 5pm Islanders BOD 7pm CCA Quarterly 9am-3pm Dining Room Rental DFW Thu 6:30pm CIWSA Brass Concert meeting dinner 19 26 12 5 18 6:30 pm Wed .Dinner 6:30 pm Wed .Dinner 6:30 pm Wed .Dinner 6:30 pm Wed .Dinner As of 9-22-17 2pm Bridge group 2pm Bridge group WET Wednesday Wed 25 Last 11 6:30pm CIYC board 6:30pm-8pm Room 10 Beefeater bonding Tue **31 Halloween** meeting Rental 17 24 3 7pm CCA meeting 9 Columbus Day Mon 16 23 30 N 15 Currents Article Due **Ipm Electric Boat** 1-4pm Open House Sun Games 22 29 00

Channel Islands Yacht Club

November 2017

| Sat | 4 7pm CIYC Awards Din- ner | 11 7pm Veterans Dinner | 18 7pm Anglers Awards dinner | 25 No dinner Christmas Decorating | Bar Hours Sunday 3pm to close, Closed Mon. & Tues. except special Wed. Thurs.& Fri. 5pm to close, Sat 4pm to close |
|-----|---|---|--|---|--|
| Fri | 3 5-7pm Happy Hours Birthday Bash | 10 Veterans' Day 5-7pm Happy Hours 6:30pm Salad Bar | 17 5-7pm Happy Hours 6:30pm Salad Bar | 24 5-7pm Happy Hours Christmas Decorating | E Closed Mon. Wed. Thurs |
| Thu | 2 | 9 5pm Islanders BOD | 16 | 23 Thanksgiving Potluck Dimer | 30 |
| Wed | 1 6:30 pm Wed .Dinner | 8 2pm Bridge group 6:30 pm Wed .Dinner | 15 Currents Article Due 6:30 pm Wed .Dinner | 22 Club Closed | 29 6:30 pm Wed .Dinner |
| Tue | | 7 6:30pm –8pm Room Rental | 14 | 21 6:30pm CTYC board meeting | 28 |
| Mon | | 9 | 13 | 20 7pm CCA meeting | 27 |
| Sun | | 5 Daylight Savings Ends 10am Calendar Meeting | 12 | 19 | 26 Christmas Decorating |

As of 9-22-17



Harbor Department Delays Dispute Hearing with City of Oxnard at Coastal Commission –Why?

Two days before the Harbor Department's (HD) requested Coastal Commission hearing, the Harbor Director postponed its dispute hearing for another month. Why?

The explanation given to the Coastal Commission in the Harbor Director's letter dated September 11, 2017, was: "at the last hour we have had some additional issues arise related to the City of Oxnard. One of these matters is scheduled for hearing before the City Council on Tuesday night, September 12th, allowing no time to consult with the Board of Supervisors. The other matter will be the subject of a meeting among City and County principals and their attorneys...substance of these meetings may have an effect on our request to the Commission..."

At the City Council meeting, the Harbor Director spoke for only a few minutes: hand delivered two letters to the City Council, one from the Harbor Department, the other from Friends of the Channel Islands Harbor, and left.

The main point of contention in the letters is the City's maintenance services of utilities, parks and other facilities at the harbor. Both letters expressed dissatisfaction with the level of maintenance service being provided by the City.

The City has been paying for maintenance and utility bills without an agreement as the previous one expired in March 2015 due to the fact that the City and Harbor Department have been unable to agree on terms. The City has continued such services as they serve a public purpose and benefit the residents of the City and its visitors.

After some discussion as to whether or not the City should continue paying for these services without an agreement, the City Council voted to continue to pay for such maintenance and utility bills but only through December 2017 at this time.

On September 15th, the Coastal Commission again declared the County and Harbor Department's PWPA request for the Fisherman's Wharf project as incomplete – it still requires an amendment to the City's LCP. Do these two disputes reflect posturing for an argument regarding the City's jurisdictional right over its Local Coastal Plan (LCP)?





Update on Whale's Tail and Fresco II

As of the Harbor Director's email of September 8th: "There is no agreement between the County of Ventura and the owners of Fresco 2 at the Marina at the present time. While discussions have occurred, there are no documents that are subject to Public Records Act requests. There is no anticipated date for completion of an agreement, no date scheduled for a hearing before the Board of Supervisors, and no projected opening date at this time."

Rene Aiu, Co-Harbor Delegate



Currents



Birthday Bash — OCTOBER 6th by Connie Calo

Come and join us for our monthly celebration for members whose birthdays and/or anniversaries are in October.

October Birthday Celebrations for: Rick Bloom, Gary Gilbert, Harry Krum, Wendell Morrisset, Carole Naylor, Jordan Eller, Meryl Evans, Bob Brown, Rick Ireland, Nga Lawson, Arielle West, Barbara Brauns, Denny Howarth, Tony Ots, Tom Everett, Joyce Sheridan, Francene Thomas, Karen Farrell, Dan Maxwell, Kathy Masi, Paul Fredericks, Tom Webb, Janis Pulliam, Leslie Webb, and Sandy Crocket.

October Anniversaries are: Charlie and LeeAnne Clark, Jane and Ken Thomas, & Peter and Kathy Hunt





October 2017

2

DO YOU KNOW? - Carmen Olmo and Ingrid Schuh

As told to Keith & Mary Ann Moore

I was born in Hoboken, NJ and lived in a 4-story tenement owned by my maternal grandparents. I had two siblings, a brother 3 years younger who now lives in Annapolis, and a sister who passed away in 2007. We moved to Palisades Park, NJ when I was 12 to enjoy a more suburban lifestyle. I went to Leonia High School and took all college prep courses, including two years of typing... I can type at 60 WPM. My friends teased me about becoming a secretary when I grew up.

I worked several day jobs while attending **Fairleigh Dickinson University** at night, so I was able to pay for my own tuition, but it



took 6-1/2 years to earn a BS degree in General Science. During the day, I worked for **Duramic Products** in NJ, a company that manufactured advanced ceramic materials. This experience led me to a career in ceramics which later evolved into **Code Industries**, the company that I started in 1984 and manage today. We supply precision highguality ceramic parts to the aerospace, missile defense, laser and nuclear industries.

I spent 6 years in the Army as a tank commander in the 104 Armored Cavalry. Part of this time was as a reservist. Besides attending Fairleigh Dickinson University, I attended UCLA's graduate school for Marketing and then **Pepperdine University** and earned an MBA.

I have two children; my son Christian and his wife Raedean who live in Murrieta, CA, and my daughter Dana and her husband with two grandchildren, Cailyn 9 and Beckham 6, who live in San Diego.

Ingrid was born in Austria and moved to Toronto, Canada when she was 14. She, her husband and two sons then moved to Ojai in 1978. I met Ingrid in 1978 when she worked with me and became our Customer Service Manager. Whenever she introduces me to someone, she comments that I was her boss! Well, I may have had the title, but I am not sure which one of us was really the boss. Ingrid's husband passed away 12 years ago and Ingrid and I started seeing each other about 6 months ago. She has 2 children; Tony who lives in Vancouver, Canada and Greg who lives in Ventura. Ingrid is quite a gifted artist with a passion for China Painting. Last year, she won first place in the Ventura County Fair with the piece she submitted, and this year she won 2nd place! Ingrid also likes to garden and has an extensive array of plants that landscape her home in Oak View.

I began sailing in the mid 1960's with several friends from work and college. When I began fishing in 1973, I switched to a 24' SeaRay cuddy cabin that I kept on New Jersey's Hudson River. When I moved to California in 1978, I bought a 26' SeaRay weekender. I enjoy doing all the boat work myself, but have now sold it since I don't bend and fold like I used to.

A little over a year ago I was looking for a boat club where I could rent a power boat and not have to deal with the maintenance. One Saturday afternoon I knocked on the door of CIYC and met Vidar Beck and Bob Taylor. I told them my sad tale "of suffering from boat withdrawal." They invited me to a Saturday night dinner and after attending a few venues, I joined CIYC. I enjoy the many Club activities and participate as often as I can, helping with Club maintenance and its events and cooking with the **Beefeater's**. Please let me know if I can be of any help anytime with my background in management, logistics and working with people.

So when at the Club please introduce yourself to **Carmen and Ingrid**, and stay tuned for the next **DO YOU KNOW**?





John Larson Memorial Race August 12th



632

56320



October 2017



Currents

















October 2017



Currents

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Club Rental The **CIYC dining room facility** is available for rent for private parties to members, or non-members sponsored by a member. Please contact Rental Manager, Sharon Sullivan 805-985-6155 for scheduling and rates. Help us help the Club to be Prosperous! **NEW ROOM RENTAL PRICES AS OF JULY 2017** \$250.00 Members and immediate family only (brother, sister, daughter, son. All events except weddings) \$500.00 Weddings for members and immediate family only, see above. (Must block out 1day for set up and 1 day for the event.) Non-members (retirements, baby showers, birthdays, \$500.00 etc.) \$1900.00 Non-member weddings. (Must block out 1 day for set up and 1 day for the event) \$30 to \$50 Night time meetings, while club is closed. No food or beverage. (No bar). HOA meeting, outside board meeting, etc.











Channel Islands

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CURRENTS SUBMISSIONS

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