



OAK LEAVES

THE OAK SHORES
COMMUNITY ASSOCIATION NEWSLETTER
WWW.OAKSHORES.US

June 2013



**Mike Delgadillo
Wounded Warrior
Page 4**



**Don't Forget
Weedwacking Time**

★
★ **Save the Date** ★
★ **Thursday, July 4th** ★
★ **Pancake Breakfast** ★



Special Feature Fire Risk, Consequences & Action Plan

- 1. Introduction Page 9
- 2. Homeowner Insurance Crisis Page 10

Response — Lower Fire Risk—Oak Shores Action Plan

- 1. Fire Awareness — The Firewise Committee Page 12
- 2. Fire Prevention — Firesafe Council & Grants Page 13
- 3. Get Defensible Space Page 14
- 4. Fire Protection — Station 34 Page 15
- 5. Fire — Closing Comment Page 16

Also In This Issue

- President's Message Page 2
- General Manager's Report Page 3
- Meet Our Wounded Warrior —Mike Delgadillo Page 4
- Salute to Oak Shores Volunteers Page 5
- Dan in the Vines Page 6
- Boat Food Page 7
- The Quintessential Oak Shores Bird Page 8
- Trash Overflow Page 11
- Oak Shores Properties for Sale Page 17
- Support Our Great Advertisers Page 17-19
- 4th Quarter Winning Photo Page 20

President's Message

By Randy Gillenwater



It is the middle of June, and the lake level is at 43%. The Monterey County Water Resources Agency posted the revised water release for 2013. According to the release schedule, the lake level is estimated to be 41% at the beginning of July. MCRWA will begin the release with the lake levels to drop to an estimated 33% beginning in August, 26% September, and 19% October. As a note our Main Ramp and the West Ramp will be usable until the level drops below 23%. If the release is followed, the ramps should be useable through Labor Day Weekend.

The Community has been very busy clearing brush and limbing trees, thanks to a grant and the Fire Focus Group. The Cuesta Crews and the California Conservation Corps together have done an excellent job. This helps with fire suppression but we are in need of Volunteer Fire Fighters.

The Board approved a new committee, The Fire Awareness Committee. A BBQ held Memorial week raised funds that the committee will use to help them get information to the membership. Mike Davis has stepped up and is the committee chair. For more information or any questions, call Mike at 472-2112, or call the office with your concerns.

Recently it has become next to impossible to get fire insurance for new owners, and some of you are getting your fire insurance premiums increased, some have doubled. The Insurance Services Office (ISO) is the agency that insurers, insurance regulators, risk managers and other participants in the property/casualty insurance use in the marketplace to rate a city and more than 47,000 fire response jurisdictions throughout the United States. Using the Fire Suppression Rating Schedule ISO assigns a Public Protection Classification from 1 to 10, with Class 1 generally representing superior property fire protection and Class 10 indicating that the area's fire suppression program doesn't meet minimum criteria. To be considered a 6 we need to have a staffed Fire Station with a minimum 2 personnel around the clock, a reliable water system and be no more than 5 miles from the Fire Station. Articles in this Oak leaves will provide detailed information about our Fire Risk and Homeowners Insurance, Fire Awareness, Fire Prevention and the status of our Fire Protection.

There are **four** Board seats up for election in September for a 2-year commitment. If you or know somebody that would be interested, please contact our office for the application for more information. Your involvement is appreciated.

As we continue to enjoy our lake, I hope everyone enjoys their time and has a fun and safe summer. See you on the lake!

CLUBHOUSE GALLERY NEWS

We have all been enjoying J. J. Johnson's beautiful photos, and now it is time to change the pace. Next show: **ON THE ROAD AGAIN** Through the Lens of Sandy Rice. I have had the pleasure of looking at Sandy's travel images for years, and now it is time to share them with our community. Sandy is a very gifted photographer, documenting the interesting sites along many roads across our country. Enjoy the show! And, I am always looking for local photos of our community members. Contact Rusty, lilrust@earthlink.net.

General Manager's Report

By Dennis Javens



Memorial Weekend was blessed with great weather and lots of fun on the lake. Please plan on coming up to the lake while we still have plenty of water. We have made many improvements around the community and hope you like what we have done. I wanted to take this opportunity to remind you of a couple items:

Summer 2013 Mussel Inspection Procedure

I would like to thank Jim Marshall for all the volunteer hours he gave us over Memorial Weekend. Jim was at the launch ramp at the marina at 6 am to insure that all boats being launched had been inspected. He saved several owners a citation and fine of \$500 for failure to be inspected. Jim has volunteered to inspect boats every summer for the last 3 years. I only wish we had more volunteers like Jim. Dale DeHart and Jeff Killion volunteered to watch the West Ramp over the weekend also. A big thanks for our volunteers who truly want to keep the lake safe.

Starting Thursday, May 23rd (Memorial Weekend) through Monday, September 2 (Labor Day), 2013, Oak Shores is conducting our mussel inspections program and owner's sticker updates as follows:

- ♦ **Monday through Wednesday** - physical Quagga Mussel inspections on watercrafts and owners sticker updates will be conducted at the gate house only.
- ♦ **Thursday through Sunday**, between 8am and 6pm, physical Quagga Mussel inspections on watercrafts will be conducted at the NEW Mussel Inspection station, located at the campground (next to the bathrooms). On these days, sticker updates can be obtained at either the campground or the gate.

An update of your current Mussel Screening permit (form) can still be obtained at the office, the gate or the inspection station at the campground. Please note that no sticker updates or mussel inspections will be done at the boat ramps and/or private residences at any time during the summer season. **It is your responsibility to ensure that your watercrafts and your guest's watercrafts are inspected and that your owner's stickers are updated, PRIOR to launching. If they fail to obtain an inspection, they could be subject to a \$500 citation.**

Marina Parking

Please remember that the marina parking lot is for **owners only** on Saturdays, Sundays and Holidays from Memorial Weekend till Labor Day. Let your guests know that the lower parking lot below the back side of the Clubhouse is for their use. Help your guests and renters avoid a \$100 parking citation.

ARC

Too many owners are forgetting to obtain ARC approval prior to starting any and all work on the exterior of their homes. It is very important that this process be followed; if you fail to follow the ARC guidelines, please expect the following:

- ♦ A \$50 citation for a CC&R violation, and your contractor or workers will not be allowed to enter the community. All of these will only delay your project. The ARC process is simple and easy to get done.

Calling In Guests

This year our ability to get your guests into the community in a short period of time has greatly improved. Why has this improved? Well we do not inspect watercrafts at the gate during the busy times. The only reason your guests would be delayed at the gate, more than necessary, is because you as an owner failed to get the information to the gate in a timely manner. Remember, you can fax and email your guest list to the gate house instead of calling. On a busy weekend the gate staff may not be able to answer the phone and hear your message prior to your guests arriving. osagate@oakshores.us or 805 472-2107.

Meet Our New Neighbor, Wounded Warrior Mike Delgadillo & Family

by Janice Gillenwater & Nancy Feltman



Welcome to Mike Delgadillo and his family who recently moved to Oak Shores in April of this year.

How he ended up living at Oak Shores is an interesting and courageous story, as is Mike himself. Mike is a Wounded Warrior who was given a house in Oak Shores with an interest only mortgage for the rest of his life. And here is his story.


Mike was born and raised in Redondo Beach, California. He was a surfer dude, loved the outdoors, camped, went skateboarding and hung out with his buddies. It seemed like a pretty much carefree life. After high school, he worked for the City of Redondo Beach Maintenance Dept. Then 9/11 happened, and it changed Mike's life literally overnight. The day after 9/11, he enlisted in the Army. He felt so angry, wanted to fight the enemy and serve his country. His strong urge to serve in the military came at a very young age. He loved hearing the stories his mother would tell about his great-great-grandfather fighting in the Mexican War. His family history is

five generations of military service. His dad served in Vietnam as a Cavalry Scout. His ancestor, Jonathan Hart, a founding father signed the Declaration of Independence. Mike knew when he was young that he would be serving either on the police force or in the military and loved that prediction of his future. He believes he has family warrior blood in him.

In 2004 after a long enlistment process, Mike was inducted into the Army's Delay Entry Program and did his basic training at Fort Sill, Oklahoma. He was a Canon Crew Member; however in a short period of time his superiors recognized his potential, and he was promoted, ironically, to a Cavalry Scout. Mike describes that training as intense physical fighting which is very demanding but also very rewarding. He was then sent to Iraq, and in 2008 Sgt. Mike Delgadillo experienced the most memorable day in his life when he lost 3 close friends in a firefight in Mosul. His Unit was pinned down in a sandstorm which meant no helicopters could fly to support them. After his friends were killed, Mike continued firing at the enemy. He misses his friends deeply who among others were he says, "my closest friends I've ever had in my life".

In July 2009, when Mike was riding in an army truck with other soldiers heading towards town, their vehicle was hit by an improvised explosive device disguised to look like a curb. The soldiers in the truck were killed. Mike was violently thrown out of the truck into the air, knocked unconscious, and suffered a severe spinal injury. Amazingly when he came to, he continued to fight the enemy. He killed three insurgent Al Qaeda enemies. As a result of that valor, Mike has received the Purple Heart and the Army Commendation for Valor. He has been interviewed on CNN and Fox News.

He was then sent back to the Warrior Transition Unit in Fort Hood, Texas undergoing several surgeries. He wanted to re-enlist, but unfortunately he was forced into retirement in May 2012 due to his back injury. This was quite heartbreaking for Mike because he says, "I love the Army and have a strong passion for it". While at Fort Hood, he heard about a program through the Military Warriors Support Foundation that gave Wounded Warriors an opportunity to get out of debt and start life over again by offering them a home with an interest only mortgage. He was a bit skeptical that someone would give him a house for free. He applied and was awarded a house. The day after Mike received that phone call, he was in a grocery store and noticed a family struggling to pay for groceries. He gave them \$300 for groceries. He lives his life on a daily basis with a very strong faith in God and believes that his \$300 gift was repaid to him tenfold with a \$300,000 home. He feels his strong faith comes from not because of his war injury, but that he wants to do good work towards others.



(Mike Delgadillo—Continued from Previous Page) Mike received another call saying, "you have a house in Bradley". "Where's Bradley?" Mike replied. They said it is in Monterey County. Oh wow, he thought, Monterey County is beautiful and has lots of golf courses! When he went to Bradley to find the house, he was a bit confused. The contact people told him the house wasn't actually in Bradley, but in a private community at Lake Nacimiento called Oak Shores. He didn't get a chance to see the Oak Shores house, so with a photo of the house and a leap of faith, Mike and his bride of 7 years, Susy, and 5 year-old son, Isaiah, moved in site unseen, and they were thrilled! He said it was a dream come true. The next exciting thing to happen for Mike was getting hired on the Oak Shores Code Enforcement Dept. He loves staying busy, has gotten to know some people and is impressed with how nice everyone has been to him and his family. Mike's wife, Susy, is from Torrance, CA and lived with her family with baby Isaiah while he was in Iraq. It was a very stressful time for her.

They are adjusting to life at Oak Shores. Susy misses the city life and keeps herself busy cooking. We're hoping they'll show up at some of our events to meet people and share Susy's great dishes. Mike talks about Isaiah's disability. He was born with Williams Syndrome referred to as the "Happy Gene" condition. It was rough at first to come to terms with the diagnosis, but Mike and Susy feel very blessed that they have the "happiest child in the world." Isaiah is in the pool every day and loves taking nature walks with his dad and new puppy named Gear. Mike absolutely loves it here because of the nature, beauty and, of course, being a Southern California native, loves the lake. His goal is to get a boat and go exploring. He said he'd like to stay here the rest of his life. The family attends Lake Way Country Church at Cappy Culver School. Isaiah is in kindergarten there, and Mike likes the help his son is getting from the teachers and counselors. The best news is that Mike and Susy are expecting another child in February.

Mike feels very fortunate to be living in the country where it's calm and peaceful. He said many of the soldiers who live in cities have a harder time adjusting to civilian life. He says with regret that, "the Army doesn't prepare you for life after you get out of the service". He's had to deal with difficult emotional problems with not a lot of help from the V.A. He deals with his post-stress issues by talking them all out and that works best for him. He has no problem asking for help and talking about his experiences in the war. After leaving the Army, he felt a lot of anger and depression but with his faith in God, Mike is working on dealing with his feelings by talking about it. He knows it takes a lot of self-discipline, taking it one day at a time and believes that, "Oak Shores if the best pill I could take". He is grateful to the community and thanks everyone for their openness and for welcoming him and his family to Oak Shores.

Thank you Mike for your service, your courage and sharing your experiences. We are proud of you and wish you the best in life at Oak Shores!

Salute to Our Oak Shores Volunteers

By Randy Feltman

Lets salute all the great volunteers at Oak Shores that make our community such a special place. A few examples include: Janice Gillenwater and the Recreation Committee for putting on all those great holiday, social and community events; the Kids Fishing Derby volunteers; LOGOS volunteers working at the store to raise about \$3,000 per year for community purchases; the Beautification Committee volunteers who also raise funds for the community and worked on the Miniature Golf Course, the street signs, the front entrance, and the Club House Gallery; Terry Buterbaugh who repairs and maintains the features at the Golf Course; Randy Gillenwater's work to operate the ice machine and soda machine in order to raise funds for the community; the construction volunteers like Sheryl Qualls, Jeff Killion, John Watkins and others who built the gatehouse at a fraction of the normal cost; Don Krause, Gerry Main, Jim Cordle and Sam McKibbin and the other volunteers who built the pool shade cover, the Clubhouse patio cedar ceiling and the Clubhouse kitchen counters and cabinets; the Board Members and the Finance Committee Members who put the budgets together; the volunteer Fire Fighters and Fire Auxilliary volunteers; the volunteer Mussel boat inspectors, and all the volunteers who prepare the Oak Leaves for the past seven years. We even have Sam McKibbin, our volunteer Santa Claus. I know I am missing many other volunteers who enrich our community. Oak Shores would be a much less desirable community without this amazing spirit of volunteerism.



If wine is considered art, your wine tasting adventures should have an art to them as well. Consider this, you plan your wine tasting trip or day out in advance. Decisions are made on what wineries you plan to visit. Sometimes you plan to visit a winery because you have enjoyed the wine, but bought it in a store. You believe the experience will enhance because now you will taste the wine at the source. But here's where you might need to think differently and taste differently. So here are ten important tips to enhance your wine tasting trip:

The four SSSS, swirl, smell, sip, and spit. The spit can be changed to swallow if you have a designated driver or escorted wine tour driver. Having a tour driver can be a great enhancement to your day out. The local wine tour drivers often have relationships with many of the wineries and thus improve your reception when you arrive.

Since you have drunk some of the wine from the winery, here is where you need to make change. Only taste wine you can buy at the winery. These are often limited releases. There may be two lists. There might be a reserve list for an added fee. Don't hesitate to select this tasting list. This is where you experience the best the winery to offer.

After you have selected the list, do not read the tasting notes on the list. You should only be influenced by what you taste. If tasting a Cabernet, think of what you like about the varietal and what has pleased you in the past. Make your own determination of what the nose has to offer, what the first sip offers and then the second sip. It will change. You can print out wine wheels that will provide characteristics of various varietals and what are usual tasting notes. Then you can compare it to the winery notes.

The list may have some order to it. You do not have to follow this order. You may want to start with what you like best. If it is a red and later you want to taste a white, cleanse your palate with water and crackers.

Let's consider the time you arrive at the winery. If you are the first tasters of the day, don't hesitate to ask if the bottle has been opened yesterday. It is perfectly all right to ask for a fresh opening. Watch to see if the pourer examines the cork and smells the wine. They are your first defense against tainted wine. That is, of course, if you can detect cork taint on your own. If you arrive very late, try not to let them pour from an almost empty bottle. It may have been out too long.

Most wineries have upgraded the glasses for tasting. You may want to bring your own high-end glass. Consider the Reidel stemless glass. They are easier to transport and easier to hold. Make sure you rinse after each tasting and bring a wine cloth to clean the glass after you leave.

Make some notes as you taste along. Create your own rating system. If you truly do not like the wine, pour it out. Move on.

If after you have gone through the list, review your notes. If you intend to buy, and remember you are tasting wines only sold at the winery, ask for a re-taste of your favorite. Be certain that what you experienced on the first taste is still there again. This will assist with your purchase of either a single bottle or more.

Tasting fees are very common in all winery regions. In most cases they are waived base on what you buy. Don't expect two \$10 tasting fees to be waived if you only buy one \$40 bottle. This is a retail business, and they are in it to make a profit. If you truly enjoyed the wine, you might consider joining the club. Ask if you have control of the wine selections to be shipped.

The most important tasting tip is to take your time and enjoy the experience. There is no need to rush on. Plan to only visit three wineries during the day. You do not want to get tasting wined out. This can happen and can influence your tasting at the next winery. All wine is subjective, so drink what you like, but be willing to explore other wine varietals. There just might be one that will give you a new favorite.



Boat Food

by Cindy Peyton



There are certain things necessary for a day on the boat: good company, good music and a full ice chest. And, of course, all that fun in the sun and water will make everybody hungry. Very hungry. With a little planning you can provide food that is tasty, easy and won't destroy the boat (think goldfish crackers). You'll need simple snacks that are easy to eat and don't require utensils. If possible, package them in single-serving containers or bags. This is good for two reasons: they help you from mindlessly pigging out and they keep wind or accidents from spilling the entire bag of popcorn on the floor of the boat.

Popcorn is a good choice but don't add butter as it will make the popcorn sticky and messy. Instead, add a little Parmesan cheese, garlic powder, chili seasoning mix or other dry spices. Excess salt will increase everyone's thirst so plan accordingly. Pretzels make the perfect fuel for an energy-consuming day on the water as they are rich in carbohydrates but low in fat. Low-fat string cheese and

baby cheese rounds are also good choices, tasty and loaded with protein. Pack some breadsticks or sliced apples or pears to munch with the cheese. Celery sticks, baby carrots, broccoli or cauliflower florets, cherry tomatoes and sliced peppers are good for you and high in fiber. They're also cool, crunchy and refreshing. Add individual servings of hummus and you're all set.

If you want a filling snack, sandwiches are always a popular choice. But for a day on the boat you need to be a little creative. Regular bread can get soggy before it's eaten. Also, smaller self-contained sandwiches are better so there's no time for the filling to fall out. Some of my favorites are below.

Spicy Chipotle Turkey Wraps

- | | |
|---|--|
| ½ cup mayo | ½ pound sliced smoked turkey |
| 1 T chopped chipotle chile in adobo sauce | 1 (8 ounce) package shredded jack cheese |
| 2 t adobo sauce (adjust for spiciness) | 1 avocado –peeled, pitted and sliced |
| 4 whole wheat tortillas | 4 romaine lettuce leaves |

Combine mayo, chipotle chili and adobo sauce in a small bowl. Spread the mixture evenly on the tortillas. Divide the turkey, cheese, avocado and romaine lettuce onto each tortilla. Fold the ends up and roll into a tight cylinder. Cut in half. Serves 4.

Vegetarian Chickpea Pita Pocket

- | | |
|---|--------------------------|
| 1 (19 ounce) can garbanzo beans, drained & rinsed | 1 T mayo |
| 1 stalk celery, chopped | 1 T lemon juice |
| ½ onion, chopped (optional) | 1 t dried dill |
| Salt & pepper to taste | 2 pita breads, separated |

Firewise Awareness Committee Thank-you

The Firewise Awareness Committee would like to thank everyone in the community for coming out and showing their support at the Memorial Day Barbecue. Thank you to Gerry & Connie Main for heading up the beverage "booze" concession. Also thank you to Chris Qualls, Tim Conrad and Mark Pozzi for barbecuing... and without Tim Bean we would not have had the wood to barbecue that delicious Tri-Tip meat. We also appreciate Tim Bean for making the arrangements for the Station 34 Fire Engines to be displayed. A big thanks to Angela Pozzi and Rio Farms for the delicious cole slaw that we all got to enjoy. Thank you to Diane Taylor who managed the Firewise Exhibit, and of course all our ticket and bake sales volunteers. A special shout out to all the ladies who provided homemade baked goods for the bake sale. We had over \$559 in sales. This is what makes Oak Shores such a great community to be a part of here on the Central Coast.

THE QUINTESSENTIAL OAK SHORES BIRD

By Ginny Becchine



English is a funny language. Take plurals for example: one penguin becomes a colony of *penguins*, but a fox becomes a troop of *foxes*, and a lone wolf becomes a pack of *wolves*. Then there are the mutating plurals: one goose becomes a gaggle of *geese*, but one deer becomes a herd of *deer*. This article was almost never written because I didn't know the plural for *Baeolophus inornatus*. Was it to be a flock of titmouse, or a flock of titmouses or a flock of titmice?

This little bird should be the Oak Shores mascot. This active, acrobatic and inquisitive little fellow is the Oak Titmouse. Weighing in at half an ounce and just under 6 inches long it is easy to overlook this songbird. Two inches of that length is tail. The scientific name *inornatus* means plain and there is nothing fancy about the Oak Titmouse. It is a small, brown-tinged gray bird, darker above than below with a plain face and dark eyes. The bill is short, wedge shaped and dark gray; the legs and feet are also dark gray. There is a small crest on the top of the head, and you guessed it, it's gray. The male and female look alike.

The Oak Titmouse does not migrate; it lives year-round in warm, dry, intact oak or oak-pine woodlands. This bird is strongly tied to oak trees. The species is almost entirely restricted to the Pacific slope in California and is one of the most common birds found in California's oak woodlands. One early naturalist said Oak Titmice were, "the voice and soul of the oaks".

Oak Titmice mate for life. In their first fall they find a mate and establish a territory. The pair defends this territory all year long. If another titmouse gets too close the pair will raise their crests, quiver their wings, and scold the intruder. In breeding season, March to July, the female selects a nest site within the pair's territory. The perfect nest site is a natural cavity in a tree. But, in a pinch an old woodpecker hole will do or even an artificial nest box. Once the site is chosen the female constructs the nest inside the cavity. She uses mud, grass, hair, string, rope, snakeskin, wool, twigs, leaves, wood chips, and anything else she can find to create the nest. The female lays 3-9 eggs and incubates them for two weeks. About 17 days after hatching, the young leave the nest. For a short time the parents will still feed the fledglings but eventually the pair drives their offspring out of their territory. Once the kids are gone the pair may breed a second time.



Oak Titmice prefer not to forage for food on the ground, so look for them in the trees. You might find them hanging upside down looking for food or hammering seeds against a branch. They have a varied diet and will eat spiders, aphids, plant lice, caterpillars, ants, wasps, flies, nuts, leaf galls, leaf buds, acorns, poison oak berries and a variety of other things.

Oak Titmice do not live an ideal life; they are hunted and eaten by mammals, snakes and other birds. Jays, small owls and small hawks will take a titmouse. But the titmouse's biggest problem is the destruction of its habitat by humans. In the last century the titmouse lost approximately 50% of its preferred habitat. We cut down oak trees for suburban development, rangeland or farmland. Now we are losing oak trees to Sudden Oak Death Syndrome. The USDA FS 2012 annual survey for California mapped 376,000 new dead oak and tanoak trees. Fortunately no officially confirmed cases have been reported in San Luis Obispo County. In the short-term, dying oaks may be beneficial as the Oak Titmouse needs cavities in dead trees for nesting. But in the long term this disease could spell disaster for this oak dependent bird. Oak Shores has to clear out dead trees for fire safety, but this removes roosting and nesting sites not only for the titmouse but also for other cavity nesting birds. Perhaps a community nest box program is a possible mediation step.

Fire Issues - What Oak Shores Owners Need to Know

By Randy Feltman

Introduction

Fire season is upon us again. Happens every year. We all know we are vulnerable to fire, but we hope for the best knowing we haven't faced a threatening brush fire at Oak Shores in decades. Mostly, we avoid thinking about it. However, events are upon us that are changing that. All the major insurance companies have tightened up their eligibility criteria for fire insurance. We have learned about the Statewide rating system for fire risk from 1, meaning no risk, to 10, meaning homes at highest risk. Oak Shores is now rated a 10. In fact, one new buyer was recently told by an agent for a major company that Oak Shores is an 11. Word has spread that all major insurance companies and most others will no longer underwrite any new policies in Oak Shores. Some existing policies have been cancelled and more are anticipated. Rates for renewals have increased by 50% or more, in some cases they have doubled. Realtors are very concerned about sales being cancelled because the buyer can't get homeowners insurance. There is a state managed fire insurance program for commercially uninsurable homes, but the rates are two or three times the cost of commercial policies. Rates of \$3,000 to \$5,000 have been quoted when the state program is the only choice. We have also been told that owners who rent their home will not have their insurance policies renewed and possibly cancelled. All this to reduce the insurance companies exposure to high risk properties.

Oak Shores Community Association is responding aggressively with a sense of urgency. A comprehensive action plan is being put together with widening support and participation in the community. We will describe the problem and the key components of this Action Plan in the following related articles. We want all our owners to be fully informed about these fire issues, our challenges and the positive actions we can take as a community to address them.

Here's what we plan to cover on this subject in this Oak Leaves.

- ◆ **Fire Risk and Impact**—One of our owners and a long-time realtor, Cathy Anding Wolfe, will provide more detail about the current homeowner insurance rates, cancellations, and decisions and implications of denying homeowners policies in Oak Shores.
- ◆ **Fire Awareness**—Another owner, Mike Davis, is Chairman of a new "Firewise" Committee focused on Fire Awareness issues for owners here at Oak Shores. The recent very successful Memorial Day BBQ was a fundraiser to support the work ahead for this Committee. He will tell you all about the Committee, the detailed fire risk assessment studies for Oak Shores, and some of the Committees future plans to inform and mobilize our community to meet our challenges, including strong advocacy underway to fund and secure a new County Fire Station just outside Oak Shores gate with a crew of full-time paid firefighters.
- ◆ **Fire Prevention**—Our General Manager, Dennis Javens, will tell you about the "Firesafe" grants he has been instrumental in obtaining for Oak Shores fire prevention. All the prison inmate crews and California Conservation Corps crews who have been working for months clearing brush and limbing trees to reduce our fire danger. He will also tell you about OSCA's annual contract for weedwackers for our common property, our homeowners required brush clearing and other fire prevention responsibilities, and some of the possible new initiatives to be considered by the Board of Directors to reduce fire danger at Oak Shores.
- ◆ **Fire Protection**—Our current Station 34 Fire Administrator, Marcus Dunlap, will inform you about the resources and limitations of the Oak Shores Fire Station. He will describe his challenges to find, recruit and train volunteers in this economy at Oak Shores, the limited equipment available at Oak Shores, the response times for fire and medical emergencies, and the limitations of the current Oak Shores Fire House at the Maintenance Yard.

Become informed. Help in any way you can. Share your ideas with any of the key persons involved. If everyone does their part, we will address this insurance challenge, and our homes and families will be safer for it.



Fire Insurance

Right in Our Own Backyard

by Cathy Anding Wolfe

There is a song from decades ago that said “over the hills and through the woods to grandmother’s house we go”, and for many of us those words hold true, due to our beautiful area, Oak Shores, and the roads we travel to get here and the woods that surround our community that we call home. We bought here because of the look and feel of our area, the lake, and all of the amenities it has to offer. But, fellow Oak Shores’ owners, we are currently experiencing a crisis that, if it continues, at some point could change ownership as we know it! For this reason it is crucial that everyone understands the critical issue that is upon us.

The issue is Homeowner’s Insurance/Fire Insurance, or maybe I should say, the “inability” of being able to get a homeowner’s policy! Now, most of you are saying, “heck, I’ve got no problem; I have a policy, and it is just fine”. Yes, at this moment you are fine, but that can change in a blink of an eye. So, read carefully, and then check out your own policy with your own insurance agents.

I am not an insurance agent. In my 35 years as a licensed real estate agent I have listed and sold properties in many So. California areas that are wooded, mountainous, in the city, in agricultural areas, and high brush areas...and I personally lived through raging fires in So. California cities. But through it all, I have never experienced what is going on here currently. Homeowners are selling their homes and buyers are trying to close the escrows, but they can’t close because they can not get a homeowner’s fire policy...and that is the truth! It had been a little tough to get a policy for the past couple years, from some major companies.

Allstate has not written a new policy in CA since 2007. In 2008 there were over 200 companies still writing in California, according to the CA Insurance Commissioner. Today there are only 100, but most are not writing in any rural areas. In the past 2 months it has become nearly impossible to find a policy for new owners as well as owners who have been cancelled already. Some of the companies not willing to write new policies in Oak Shores are: Allstate, Farmers, State Farm, Safeco, Allied, AAA, Hartford, First American, Tower, just to name a few. Liberty Mutual and Travelers will insure, as of today, IF it is the primary home, not a 2nd home, and the house meets their “tiered” program. Foremost, a division of Farmers, has “too many” policies at the lake and so can not write anymore. Scottsdale Insurance, a division of Nationwide, has issued 2 recent policies for a 2nd home, but requires no brush within 200 feet of the house. One agency found a company for a recent buyer. The escrow closed and within 30 days the insurance company sent out an inspector to take pictures of the home and its surroundings. The policy was cancelled immediately due to the brush. (All insurance companies have a clause in their policies that give them the right to cancel within 60 days of issuing the policy due to trees too close to the house or brush too close to the house). Another recent buyer had 5 different insurance Brokers trying to get a policy for the home they were purchasing. Closing was delayed for 15 days while each broker called on the average of 10 different insurance companies—all denying coverage for the home in our community. We have also learned that if a company has a current policy, they will not transfer the privilege to the new owner. One buyer had no other choice but to take the California Fair Plan insurance policy. The Fair Plan is a syndicate of all property insurers licensed to do business in California and was established in 1968. The California Fair Plan is intended to be the “insurer of last resort” for hard to place policies. It is only a fire insurance policy for the home and lenders will accept it. But, it does not cover liability, theft, or anything else. The other entities of a homeowners policy have to be “wrapped” by another company. The cost for a California Fair Plan is about 2-3 times higher than a regular policy (1100sf house was \$1483.00, and the owner has to pay for the wrapped policy on top of that.). We have also been informed that rates will be escalating in the coming years.

Why is this happening now? What has recently changed? Well, on January 1, 2013, the newest “brush maps” in the state were released. The maps show high concentrations of brush and chaparral, and trees for

**Fire Insurance—Continued from previous page)**

potential fires, and now the insurance companies are updating their underwriting requirements. The insurance underwriters look at the location's ISO "ratings." Scale is 1-10 (10 being the worst). Oak Shores is rated a "6" for ISO public protection class for fire protection (we have a fire station within 5 miles and hydrants on the streets.) They look at the new "brush maps" for fire risk (we are now rated a "10"-highest/worse rating). Other things that are considered are: road access, slope and elevation of the property, possible smoke drift from a large forest fire, construction type and roof type, and if the eaves are enclosed on the home. They "google" the location online.... and then say, "Sorry, we can not insure that home". Some of the Excuses—Too much surrounding brush (but, we have to clear our lots by June 10th every year, and the association has been clearing the greenbelts too); Too many trees, (ok, oaks are fine, but pines go up like a torch); only 1 exit (no, we do have a 2nd emergency exit through Oak Shores II)); "only" a volunteer fire department (yes, but they are paid per call, & are trained fire fighters, not just a neighbor with a hose). Are we the only community that has been affected recently? No, the entire lake area is experiencing this issue. Agents are not able to write policies for any of the homes on the south shore for the past 5 months, as the entire south shore is rated a "10" in both categories! Heritage Ranch homes, even though they have a staffed fire house, are also experiencing problems getting policies with most companies, but not to the extent that we are in Oak Shores. In fact, the entire San Luis Obispo County now has many areas that can not get a regular homeowners fire policy. People who buy homes in the mountains and brush areas of California are all experiencing the problem of getting a policy, as well as some who have received non-renewal notices.

So, why do I believe it could change the values in our community? If buyers can't get fire insurance, buyers can not buy, so sellers can't sell. We do not want to rely on the CA Fair Plan. I do not want to speculate what could be the result of this current insurance predicament. We are just coming out of the worse economic catastrophe in recent memory. Oak Shores, as a 2nd home community, hung on well compared to most others. Now, finally, people are starting to trust the economy, so buyers are investing in Oak Shores again. There have been 18 closed sales in Oak Shores since January 1, 2013. It is up to everyone to do everything possible to help eradicate our problem...in order to protect our investment, for ourselves, for our neighbors, and for our community. Clear the brush, take down the pine trees, trim any tree branches that are close to the roof of your home, talk to the OSCA office and offer help. After all, THIS IS RIGHT IN OUR BACKYARD, and we must keep it for the next generation to come here and enjoy... so they can sing "over the hill and through the woods to grandmother's house we go..."

Summer Reminder - Trash Overflow at the Maintenance Yard

OSCA has 5 trash bins at the Maintenance Yard for Owners to use as trash overflow. Please obey the limits described on the signage outside the fenced-in bin location. The Association is charged extra for any abuses of the limits or manual cleanup that may be required when trash or other items are left on the ground.

The bins are not available to contractors. Toxic waste is not permitted. Appliances, mattresses, furniture and other large items will be picked up at your home by San Miguel Garbage Company for a small fee and are not to be left at this trash overflow site at the Maintenance Yard. When a bin is full to the top no more trash may be placed inside. Large cardboard boxes can take up much of the bin space so cut them up or crush them.

OSCA purchases a large 40 yd roll-off once or twice a year and is placed at the campsite for large items and community clean-up. A notice will be provided in the Oak Leaves and on the OSCA Website when they are scheduled to be available.

The Trash Overflow site is under 24 hour video surveillance and fines are issued for abuses. If you have any questions about trash or item disposal please call the office at 472-2233.

Fire Awareness

Firewise Communities/USA Recognition Program

By Mike Davis



The national Firewise Communities program is an interagency program designed to encourage local solutions for safety in the wildland/urban interface by involving homeowners, community leaders, planners, developers, firefighters and others in the effort to protect people and property from the risk of wildland fires. Oak Shores has recently been designated as a "Wildland Urban Interface" or "WUI". With that distinction as well as other mitigating issues many of you are now experiencing significant increases in your homeowners insurance premiums.

To help us better understand our fire risk problems, we have had a wildfire plan and assessment completed by Cal Poly, and it indicates a number of issues both inside and surrounding Oak Shores that need to be addressed .

By working together, residents can make their own property – and their neighborhood – much safer from wildfire. The **Firewise Communities/USA Recognition Program** provides a number of resources and action steps homeowners can utilize now to reduce their community's risk of wildfire damage tomorrow.

The Oak Shores Board of Directors, per the request of our Manager, Dennis Javens, have created a "Firewise Committee". The purpose of this committee is to work with local agencies and homeowners in bringing awareness and education to make Oak Shores a Firewise community thereby mitigating fire risk. Progress has been made and continues to proceed with the fire crews that have been coming in and reducing fire fuel from many common areas. The Firewise program will take this process to the next level which is working with our homeowners to mitigate fire risk on individual properties. The committee has established the following priorities to begin this process. They are as follows:

- ◆ EVERY PROPERTY IN OSCA WILL HAVE A FREE FIRE RISK ASSESSMENT
- ◆ PROPERTY OWNERS WILL RECEIVE A COPY OF THE ASSESSMENT
- ◆ PROPERTY OWNERS WILL RECEIVE MITIGATION ASSISTANCE
- ◆ FIREWISE COMMITTEE WILL PARTNER WITH CAL FIRE & FIRESAFE COUNSEL TO IDENTIFY & PRIORITIZE FUEL REDUCTION PROJECTS
- ◆ FIREWISE COMMITTEE WILL CREATE MAP & DISPLAY PRIORITIES
- ◆ FIREWISE COMMITTEE WILL FORM AN ADVOCACY GROUP OF OSCA PROPERTY OWNERS TO WORK WITH ALL NECESSARY STAKEHOLDERS TO BUILD AND STAFF (FULL TIME) A FIRE DEPARTMENT WITHIN CLOSE PROXIMITY OF OAK SHORES

As the committee takes shape we will utilize Oak Shores events, Bulletin Boards, The Oak Leaves and our Web and Facebook pages to disseminate information. If you are interested in joining the Firewise Committee, please contact Mike Davis at 805-472-2112 or michaeldavisdm@aol.com.

Firewise Committee Members

Mike Davis (Chairman)
 Jeff Killion (OSCA BOD liaison)
 Diane Taylor
 Gerald Main
 Rod Olguin

James Rice
 David Gonzales
 Michele Vaughn
 Jerry Cain



Fire Prevention — Fire Safe Council

Oak Shores Hazardous Fuel Reduction Program

By Dennis Javens

2011 Grants

Oak Shores joined the Fire Safe Counsel of San Luis Obispo County (www.fscslo.org). The Fire Safe Counsel is a clearing house for grant application and oversight for the entire county. Organizations like Oak Shores who by themselves cannot get fire grants can work with the Counsel to get needed funds. The Counsel provides administrative oversight of the projects and the funds. Members of the Counsel are either appointed or apply for membership based on their needs and organization. Members also represent a variety of backgrounds and experiences.

Oak Shores works with the Fire Science Department at Cal Poly on having senior students do a Fire Assessment Study of the Community. The studies done aided in developing Oak Shores long-term plan on reducing the Hazardous Fuel in and around the community. This plan is also being used by the Fire Wise Committee to aid in educating the homeowners in the community. Cost would have been \$30,000-\$35,000 if we had to contract for this study.

Oak Shores applied and received a \$28,000 grant from the Fire Safe Counsel. Oak Shores also got \$10,000 worth of work from the inmate crews from Cuesta Camp from a Hazardous Fuel Reduction Federal Grant.

OSCA purchased 20 high-end weed cutters, a 30 gallon fuel caddy and various safety equipment for the OSCA staff and Cuesta Camp crews.

Cuesta Camp Projects

- ◆ Main Road hazardous fuel reduction work that included **15 acres** of fuel removal on the 2 ½ miles of roadway
- ◆ County Sewer Plant hazardous fuel reduction that involved **16 acres** of fuel removal
- ◆ Various other locations in the community totally approximately **30 acres** of fuel removal

2012 Grants

Oak Shores applied and received a grant for \$31,000 from the Fire Safe Counsel. Due to budget issues at the state level the money did not get funded until January 2013. We gave \$11,000 back to the Fire Safe Counsel. The Fire Safe Counsel moved \$5,000 for 2013-2014 year. The remaining \$15,000 will be used to pay for the Cuesta Camp and Conservation Corps work.

Cuesta Camp Projects

- ◆ Hazardous fuel reduction on main road by the golf course
- ◆ Tree trimming on private property from the golf course behind Captains Walk, Fan Court, Tree Trap, Landlubber all the way to Cantinas Point owned by the Harrell family. This was in a **42 acre** area behind the community.

2013 Activities

Cuesta Camp Crews

- ◆ Misc projects in and around the community chipping the OSCA burn pile.

Continued on Next Page)

Fire Prevention—Fire Safe Council — (Continued from Previous Page)

California Conservation Corps State Responsibility Area Fee of \$150 per structure assessed in 2012 was used to fund four (4) weeks of work done by the Conservation Corps. The Corps worked in the campground trimming trees up to 10' from the ground and weed cutting the entire area, a five acre location.

- ◆ The Corps also did tree trimming and Hazardous Fuel removal on Oak Shores Drive from the golf course to Captains Walk intersection. The work done was valued at approximately \$36,000. A four acre project
- ◆ The Corps recently came into the community for a four (4) day period to perform Hazardous fuel reduction on Lakeview between the golf course and Rough Road. The work done was valued at approximately \$7,200. A two acre very hazardous area.

2014 and Beyond

- ◆ OSCA has been budgeting \$20,000 per year for Hazardous Fuel Reduction which includes weed cutting on OSCA greenbelts and will also fund the use of the inmate crews from Cuesta Camp.

Get Ready for Fire Season — Get Defensible Space

Homes with defensible space have a much greater chance of surviving a wildfire than homes without.

We at the California Fire Safe Council encourage you to give your house a fighting chance during a potential wildfire by establishing your defensible space.

Defensible space breaks up the continuous path of plants that could carry wildfire to your home. And it gives firefighters a safe zone from which to fight a wildfire. It's worth your effort.

Defensible Space: You Can Do It

- ❑ Remove all flammable vegetation around all structures. State law requires a minimum of 100 feet of clearance, but check with your insurance agent to see if your carrier requires more. For more information about state law, contact your local fire department.
- ❑ Trim trees so branches are six feet from the ground and 10 feet from your chimney. Remove branches overhanging your roof.
- ❑ Call your utility company for help with trees near power lines. Never trim these yourself.
- ❑ Remove any dead trees.
- ❑ Cut woods and dead grasses six inches or shorter.
- ❑ Always work early in the morning and make sure your power tools have spark arresters to prevent equipment-caused fires.
- ❑ Ask your local nursery about landscaping with beautiful, fire-resistant plants.
- ❑ Maintain defensible space by cleaning up plant litter and watering properly.



Need help? Contact your local Fire Safe Council to learn about their chipping, home consultations and other programs that can help you become fire safe. Find a Council near you by going to www.firesafecouncil.org.



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Fire Protection

The Oak Shores Fire Station 34

by Marcus Dunlap, Station 34 Administrator

Station 34 is located at Lower Ridge Rider, next door to the Maintenance Department. It was originally used as a tractor barn when Oak Shores was being developed. The fire station is operated as part of the San Luis Obispo County Fire Department/CAL FIRE. The station has a small office/training room, two bathrooms, shower and a large garage that the fire trucks are parked in. We have a fire Engine that is scheduled to be replaced soon, a Patrol truck and a Boat for emergency response on the lake. The Engine is primarily for structural firefighting and the Patrol truck is for wildland firefighting.

Last year, Station 34 responded to a total of 44 calls. Medical aids accounted for 81.8% (36 of the 44) of our call volume. We also responded to 6 fires, one smoke check and one public service assist. The majority of our calls are on the weekends. Detailed call volume data for the station is available from 2008 to 2012 online at www.calfireslo.org. Click on the statistics tab on the right hand side, then scroll down to Station 34, Oak Shores.

Station 34 is operated by Paid Call Firefighter's (PCF's). A PCF is San Luis Obispo County Fire's version of a volunteer firefighter. We have 3 PCF's that are able to respond to a call: Marcus Dunlap, Tim Bean, owner and manager of the Nacimiento Water Company, and Larry Munro, a construction contractor. All three of us have full-time jobs so we are not always available. In fact, I am a full-time firefighter at Meridian Station 36 in Paso, so I am at work at least 3 days a week. When a 911 call is placed for the Oak Shores area the PCF's are notified of the call by a radio pager. If the PCF is available, they will drive to the station and respond with whatever piece of equipment is most appropriate for the type of call. It usually takes about 3 to 5 minutes for us to get to the station if we are in Oak Shores, get in our gear and then respond with one of the fire trucks to a call. One of us is usually at the emergency within 10 minutes of when we get the notification, if the call is within the Oak Shores community. In addition to the PCF's, Station 33 (Heritage Ranch) is dispatched to every call in Station 34's response area. Station 33 is manned every day of the week, 24 hours a day with two paid full-time firefighters. They are dispatched to all calls in Station 34's area so that if the PCF's are not able to respond, you still have a fire truck on the way. However, it takes approximately 25-30 minutes for the Heritage Ranch engine to get to Oak Shores.

Over the last few years it has been very difficult to recruit more PCF's. We have placed flyers in the community bulletin boards and on the OSCA website. There are many training requirements for a person to become a PCF. Prior to being able to respond a person must take an 80 hour PCF academy, an Emergency Medical Responder course, Hazardous Materials First Responder Operations (FRO) and Decon and Confined Space Rescue Awareness. The classes are held only once a year in Los Osos during the spring. The classes are usually held at night and on weekends, but some are also during the week. It is a tremendous commitment of time (similar to working two jobs) and money (uniform costs, boots, fuel) for somebody to attend all of the courses. To help with the expense a person incurs from attending the courses we have some funds set aside to assist Oak Shores applicants with uniform and travel costs. We have two applicants now that are interested in becoming PCF's, hopefully they will be able to complete the training, and we will be able to find a few more for the upcoming training cycle. The age of residents, outside full-time employment and part-time residency of Oak Shores residents limits potential PCF applicants.

One of the biggest challenges facing the station is the small number of PCF's. Firefighting can be very demanding, and it is a lot of work for three people. Occasionally none of the PCF's are available to respond, and the closest emergency response vehicle is the engine from Heritage Ranch. The station has

(continued on next page)

**Station 34—Fire Protection Continued from Previous Page**

some limitations that prevent it from being staffed. The building has no living quarters for firefighters, no kitchen, and lacks several essential appliances to occupy the building. Remodeling the station is not a viable option, because the building is not owned by the County or Oak Shores, it is leased from the land owner. Battalion Chief Crawford and Unit Chief Lewin have been looking for a suitable location to obtain land for a new fire station.

Oak Shores has always been strongly supportive of our Fire Station. I am often asked about what we do with the money that gets donated to us from the community during the Firefighter's Ball. Some of the money has been set aside as a scholarship to assist people with becoming a PCF in the Oak Shores Community. The majority of the money is used to purchase equipment. Some examples of items purchased in the past are an Automated External Defibrillator (AED) for the Clubhouse, hand held radios that allow us to communicate with OSCA during an incident, and a stair chair. The Patrol truck, Boat and Fire Department's dock was also purchased with fundraising done in the community. The Patrol vehicle is owned by the Oak Shores Volunteer Fire Department (OSVFD), not San Luis Obispo County. All maintenance is performed by the PCF's and the cost of operating and maintaining the Patrol vehicle is paid for by our fundraising. We appreciate the special relationship we have always had with the Oak Shores community and all the support to help our fire department protect the community.

Editors Closing Comment on Fire Issues:

By Randy Feltman

Fire is a serious and potentially devastating risk for Oak Shores. Affordable fire insurance is essential for the protection of Oak Shores Homeowners and the maintenance of marketability and property values. Oak Shores has always exhibited community-wide support for our Volunteer Fire Department as demonstrated by our support and recognition for our local firefighters, our Fire Department Auxiliary Membership and participation, and our special dedicated Fire Department fundraising. We accept responsibility as individual homeowners and as a Community Association to promote and invest in fire awareness, prevention, and protection. The preceding articles clearly demonstrate our commitment and efforts in all these areas. Oak Shores is, in this regard, a model community, but we also understand the limitations of our small volunteer Fire Department and our community's efforts.

I recommend all members have a face-to-face meeting with their homeowners Insurance agent to understand specific issues related to your policy at Oak Shores and insurance company. My insurance agent told me the single most important factor impacting fire insurance at Oak Shores would be a new Fire Station and a full-time crew of professional firefighters. Our fire risk requires local rapid response by fully trained and equipped firefighters present 24-7. As a community we must accept our responsibility to do even more to lower our fire risk, but we need the County of San Luis Obispo to share that responsibility and help find a way to secure that new local Fire Station and crew of professional firefighters. Nothing will do more to lower our fire risk and address the homeowners insurance challenge we face.

OAK SHORES PROPERTIES
FOR SALE

Address	<u>HOMES</u>	
	Bd/Ba	Price
8507 Fan Ct.	3/2	\$175,000
8676 Landlubber	3/2	\$259,000
2626 Crows Nest	2/2	\$359,000
2275 Lariat Loop	4/3	\$393,750
8269 Anchor Way	4/3	\$399,000
2486 Captains Walk	3/3	\$429,000
2640 Pine Ridge	2/2	\$439,000
2323 Ridge Rider	3/3	\$489,900
2586 Captains Walk	3/3	\$489,900
8735 Bluff Ct	4/3	\$525,000
2347 Lakeview	3/3	\$529,000
8061 Pine Branch	3/3	\$549,000
2849 Lands End	3/2	\$559,000
8222 Bass Pt	3/3	\$599,000
2594 Shoreline	4/3	\$699,000
2676 Pine Ridge	4/3	\$699,900
8209 Bass Pt	5/3	\$749,000
8227 Bass Point Rd	5/3	\$799,000
2630 Captains Walk	4/4	\$949,000


Address	<u>LOTS</u>	
	Sq. Ft	Price
2308 Ridge Rider	5489 sf	\$26,000
2263 Lariat Loop	7450sf	\$30,000
2482 Captains Walk	5000sf	\$40,000
2472 Captains Walk	5600sf	\$50,000
2481 Captains Walk	6316sf	\$59,800
Oak Shores Dr.	1.5 ac	\$75,000
2705 Lookout Loop	5706sf	\$75,500
2533 Shoreline	9580sf	\$78,900
8767 Pronghorn Ct	7000sf	\$79,900
8811 Deer Trail Ct.	12800sf	\$88,800
2879 Saddle Way	12122sf	\$119,000
2629 Captains Walk	6186sf	\$139,900
8209 Woody Point	8580s	\$149,000

Information provided through the Central Coast Regional MLS as of 06/10/2013 Information may change and is not guaranteed.

Oak Shores Community Church Service

For those who do not know, Pastor Ed and Jeanette Bedrosian have retired from our Church after serving our community for 24 years. We wish them well.

Christopher Cole is the Pastor of the Niblick Road Baptist Church in Paso Robles. Chris has graciously offered to lead our service for an extended period of time. Please join us for fellowship at the Oak Shores Clubhouse Sunday mornings at 8:30am.

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- ◆ Contact Stephanie or Debbie in the OSCA office (472-2233) or Randy Feltman (472-2258) for more information and to place your ad.



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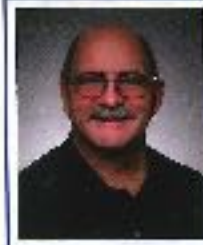
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