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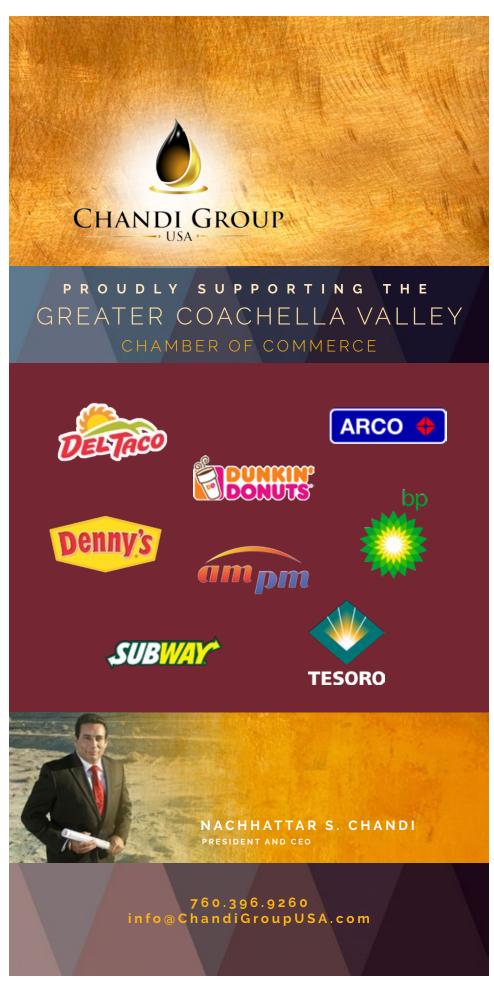
*Information based on 2010 National Association of REALTORS® statistics.



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The Greater Coachella Valley Chamber of Commerce (GCVCC) was created in 2016 in cooperation with the former Coachella, La Quinta, and Indio Chambers, along with the Cabazon Band of Mission Indians and Twenty-Nine Palms Band of Mission Indians. It enhances and significantly improves the way businesses interact with each other and the community in the entire Coachella Valley. As a Regional Chamber, the GCVCC delivers services and benefits to its members on a scope not seen before in the area.

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On the cover: The beautiful La Quinta Resort & Club is festively decorated for the holiday season. The resort is celebrating its 90th Anniversary this month.



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CHAMBER CHAIRMAN'S MESSAGE

The Holidays: A Time to Celebrate and Look to the Future

By: Jeff Fishbein, La Quinta Business District Chairman



The holiday season is again upon us, one of most joyous times of year – a time of

celebration, reflection and change. We celebrate what we hold dear as we gather together our friends and loved ones, near and far. We show gratitude to our veterans and their sacrifice of service to our great country. We raise our glasses to the first

responders in our community, and beyond, and thank them for their continued support in these uneasy times.

Our heartfelt gratitude goes out to the many men and women in uniform serving far from home who will not join in their family celebrations this season because their duties will keep them in the field, at sea, or in the air. We commend our teachers and all of those who live in and work together to strengthen our great community of La Quinta on a daily basis — without all of these wonderful people there would be no cause for celebration.

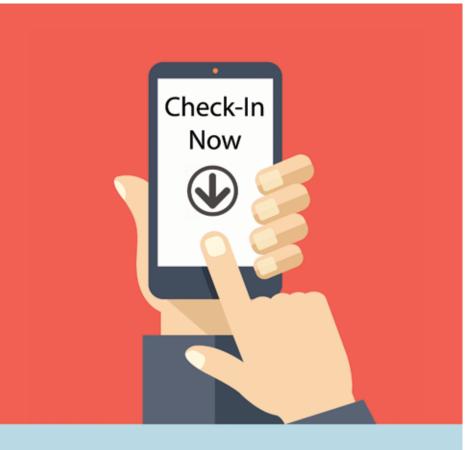
As we look to the future, we reflect on the year's successes and challenges. We acknowledge our cities' many accomplishments this year including the merger of the La Quinta, Indio and Coachella Chambers. The newly formed Greater Coachella Valley Chamber of Commerce has grown to be the largest, most diverse Chamber in the Coachella Valley — and is second in size only to the Riverside Chamber in all of Riverside County. In just a few short months, the positive impact of this great new combined effort has been felt far and wide.

While this season is filled with festivities, friendship, and peace, each New Year brings with it a considerable amount of uncertainty and change. With the elections behind us, both on a national and local level, we welcome the changes that the New Year brings and strive to have compassion for our neighbors whom may have a different point of view than our own.

Our focus should now be on putting aside our differences and working together again to bring peace and prosperity to our wonderful community and country, in both our business and personal lives. Now is the time to take inventory of our hopes, dreams and fears in order to form new positive resolutions to endeavor to achieve in the coming year.

Jeff Fishbein is the La Quinta Business District Chairman and is a real estate consultant with Coldwell Banker Residential Brokerage. He can be reached at (760) 984-4145 or jeff.fishbein@camoves.com.





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La Quinta Resort & Club Celebrates 90th Anniversary

Submitted by: La Quinta Resort & Club



The original desert hideaway in Southern California, La Quinta Resort & Club, A Waldorf Astoria Resort, has a rich history as the favorite refuge for Hollywood legends and

business elite the likes of Garbo, Gable, Capra and Vanderbilt. Celebrating its 90th anniversary this December, the iconic resort continues to attract a new generation of celebrities, athletes and CEOs whose first names alone are enough to identify them.

What is today known as the La Quinta Resort & Club was born out of the dream of San Francisco businessman Walter H. Morgan – a humble retreat

located in what he referred to as the 'Land of Eternal Sun.' Purchasing 1,400 acres from the native Cahuilla Indians, he enlisted the renowned architect Gordon B. Kaufmann, along with scores of artisan craftsmen, to make his dream into a reality. From more than 100,000 hand-formed adobe bricks and 60,000 locally-fired roof tiles, a small enclave of quaint casitas arose. Mr. Morgan named it La Quinta.



Since the original construction was completed in December 1926, the La Quinta Resort has grown from 20 unassuming casitas, a lobby and one central dining room into an award-winning resort with 620 casitas and suites – recently upgraded and tastefully appointed -- 98 private villas, nine spectacular championship golf courses and

acclaimed restaurants – among them the culinary delight that is Morgan's in the Desert. In addition, La Quinta Resort offers tennis on 23 courts, an award-winning spa, and 41 sparkling pools, including Plunge for guests 21 and over, where service, fun and sun shine through every day.

With all this to enjoy in its breathtaking surroundings, La Quinta Resort faithfully holds on to its original sense of intimacy, privacy, and comfort, still embracing the spirit of graciousness and hospitality on which it was founded. And it is in that tradition that La Quinta Resort & Club will continue to welcome -- and welcome back -- guests to a timeless desert charm that defines it as the quintessential desert hideaway for the next 90 years... and counting!

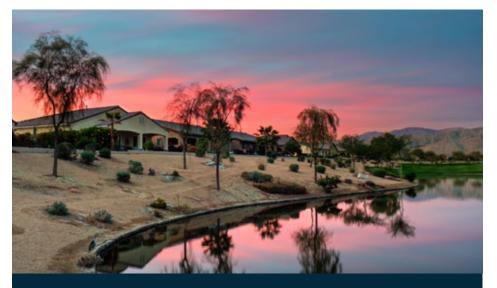
The La Quinta Resort & Club is located at 49499 Eisenhower Drive in La Quinta. For more information, call (760) 564-4111 or go to **LaQuintaResort.com**.



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Joan Petruzzi, Teacher, CANCER SURVIVOR

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Marines Celebrate 241st Anniversary

By: Robert B. Neller, U.S. Marine Corps

Marines recently gathered in groups large and small to celebrate our history, honor the memory of those who have gone before us, and rekindle the bond that unite all generations of Marines. This year, we mark the 241st anniversary of our Corps-241 years of uncommon valor, innovation and combat excellence.

As Marines, we are part of something bigger than any of us could imagine. Whether you fought in the battles of World War I, in the Pacific during World War II, in Korea or Vietnam, in Desert Shield or Desert Storm, or in the street of Iraq and Afghanistan – or you are just starting out on your Marine Corps journey – we are all part of an elite family of warriors. For the rest of your life, the first term people use to describe you will be "Marine."

When the Continental Congress stood up two battalions of Marines in 1775, a culture of discipline, vigilance, professionalism and military excellence that characterized our Corps for nearly two and a half centuries was born. As Marines, we have a profound respect for our traditions and heritage, and for taking care of each other. We know we're strongest when we're together as a team. Wherever you are celebrating our Corps' birthday this year, look around at the Marines beside you and remember the bonds forged in training, in garrison, and in combat. Take this time to reconnect.

We are Marines for life. It's our responsibility, our duty, to maintain and build upon the legacy of those who have gone before us. What we do today, guided by what we've learned from past generations, will determine the future of our Corps. So as we celebrate this 241st anniversary of our Corps, we also look ahead and prepare for our next success. Take pride in carrying our legacy forward.

Happy Birthday, Marines! Semper Fidelis.

Robert B. Neller is a General with the U.S. Marine Corps, Commandant of the Marine Corps. The 1st Marine Division Association can be reached at (760) 972-4886 or 1stMarineDivisionAssociation.org.

There are only a few weeks left for you to make any adjustments to your 2016 tax year.

Here are some easy ways to know your general tax surroundings:

- If you own your house: only mortgage interest, mortgage insurance premiums and property taxes are deductible. If you run a business from your house (whether you own or rent), you may be entitled to additional deductions.
- If you put on a uniform for work: you may be entitled to additional deductions such as work clothes, tools, union dues, and so forth.
- If you are a business owner: your vehicle could be your biggest hidden deduction. Every mile you drive for business could be worth more than 50 cents per mile.

- If you are an employee: make sure you itemized your expense reimbursements every month. If you don't, your reimbursements could be added to your W2 income and be subject to tax withholding.
- If you are a business owner: every dollar you spend is deductible unless is it specifically not deductible. For example, meals must be for generating income and then only 50 percent is deductible. Actual vehicle expenses can be deducted based on the number of miles your drive, or you can take the Standard Mileage Rate. Tools and equipment exceeding \$500 are generally written off over time. Products that you purchase for resale do not get written off until they are sold. Cash-basis business owners cannot deduct expenses until they have been paid.
- If you have rental properties: the rules for rental properties are the same for business owners. However, two common misconceptions are as follows: 1) When property is sold, taxpayers can deduct from capital gains the payoff of any loans, and 2) Most taxpayers forget that depreciation (whether deducted or not) must get added back into the equation as ordinary income. Generally, to

figure gain, taxpayers must subtract from the sales price the purchase price of the property, subtract any improvements made to the property, and subtract the expenses related to selling the property.

• If you donate to charity: for non-cash charitable contributions, taxpayers must keep accurate records as to what specifically was donated and its specific cost/value. Non-profit organizations will not give you this information.

These are some basic rules to keep in mind as the holidays roll around. This information is generally available from several sources. However, please consult with your tax advisor for specific questions.



Joseph M. Tames is an Enrolled Agent (a federally-licensed tax practitioner). He has over 20 years' experience specializing in tax audits, appeals, protests, collections and bankruptcy options. For the latest in tax planning and defense, call him at (760) 851-5999. You can also

reach him by email at jtames@askmytaxmanjoe.com or **AskMyTaxManJoe.com**.

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Adult Education Partnerships Between CVUSD & DSUSD

By: Denise Cox, **Desert Sands Unified School District**

Coachella Valley Adult School (CVAS) and Desert Sands Unified School District (DSUSD) has joined in partnership to aid community members in pursuing their educational and employment goals.



In 1952, the Coachella Valley Adult School opened its doors in response to community needs for ESL (English as a Second Language) and citizenship classes. It is now one of the largest adult schools in Riverside County, and provides over 3,500 students annually with cost-free or low-cost educational opportunities including ESL, citizenship, high school diploma, real estate, Notary Public, and other educational opportunities associated with partnerships throughout the desert valley.

Last year, CVAS helped over 300 people in the Coachella Valley complete their high school educational requirements. With the success of the educational programs at CVAS, school board members from both Coachella Valley and Desert Sands Unified School Districts moved to create a partnership

with the neighboring districts to enhance and expand services for adult learners.

In February 2016, Desert Sands Unified School District began its own adult education classes with the help of this partnership. These classes include ESL, high school diploma and GED classes taught in several locations throughout both districts.

The goal of the two districts is to provide members of the community with opportunities to reduce barriers of

> education, increase wages and enhance job marketability. This partnership works to eliminate educational obstacles like cost of attendance, child care, and transportation issues and opens career pathways for students in both districts.

The partnership is part of a larger

consortium, the Desert Regional Consortium (DRC), in the valley that also includes Palm Springs Unified School District, College of the Desert and Riverside Office of Education. With the help of Assemblyman Eduardo Garcia and through Bill 104, the DRC was provided a grant for adult education for the entire desert valley. The consortium is still identifying needs of the desert in the areas of adult education services. With the help of this grant, the DRC plans to reopen adult schools that were forced to close in 2009 due to federal and state financial crisis.

For more information on available programs or registration, contact Coachella Valley Adult School at (760) 398-6302 or stop by at 1099 Orchard Avenue in Coachella. 10



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It's Time for College Tours!

By: Elizabeth Venturini, College Career Strategist

It's that time of year to start planning college tours. This is when moms, dads, and college-bound teens put boots to the ground, walk those pristine paths lined with trees and rose gardens, and stare up at those college ivory towers, searching

for their perfect "fit" schools.

Where to begin? So, you and your teen don't get overwhelmed, it helps to map out a college tour no later than the beginning of your student's junior year. This gives everyone time to thoroughly investigate and review the schools' pluses and minuses. Start off by taking a "virtual"



tour" of the campus. It's a good way to get a quick overview of the look and feel of the campus. If your student is still interested in attending a school, go to the college admissions page and check for tour dates and times. From there you can work backwards to plan your road trip, visiting colleges by geographic area to save travel time and money. Once you are on the campus, check out the following:

Housing - Research the difference in costs between living on versus living off campus as the dollar amount could be significant if the school is in an expensive city.

Sleepovers - Contact the admissions office to arrange a sleepover in a dorm. This is a great way for your student to experience first-hand what it's like to live in a dorm room.

Roommates – Confirm the options for recourse if your student does not get along with his/her dorm roommate.

Off-campus Activities – Inquire about local attractions and what makes the college and the surrounding community more unique than others so your teen will be able to take advantage of recreational opportunities when they are unable to come home for the weekend.

Transportation - Check for the closest airports, rail systems, and bus lines so your teen has multiple ways of traveling particularly if they will not have a car to use while on campus.

Safety - Ask the campus police about the crime rate of the campus and the surrounding areas. Find out how they handle campus emergencies and how parents are notified.



With Elizabeth Venturini's inspired guidance and support, Desert Cities' students show up like winners on their college applications. Parents have peace-of-mind knowing they received the help they needed to make the best college choices for their teens. To enroll in Elizabeth's programs email her at Elizabeth@CollegeCareerResults.com or go to CollegeCareerResults.com.

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Our Valley's **Hidden Treasures**

By: Lisa Caronna, Lisa D's Homework Club

The Coachella Valley offers a multitude of destinations that build knowledge and teach children science, social studies, history and creativity. Every child should have the opportunity to visit these amazing places. Here's a look at some Top Picks:.

- 1. Year of the Cheetah The Living Desert provides opportunities for children to learn about critters from around the world and encourages the study of our deserts' ecology. Did you know The Living Desert offers ways to ensure every child experiences the zoo and gardens? Support the **Educational Department by becoming** a part of the first annual 5K Cheetah Run\Walk\Stroll among the animals on February 25, 2017. More information: LivingDesert.org.
- 2. Coachella Valley Wild Bird Center - Linda York and her staff teach students about care and rehabilitation of orphaned, injured or sick native wild birds, with the ultimate goal of releasing them back into their habitats. They also provide community education and promote a deeper respect and understanding of the problems facing wildlife in an environment that is being altered by human activities. More information: CoachellaValleyWildBirdCenter.org.
- 3. The Salton Sea –The Salton Sea was formed between 1905 and 1907 when the Colorado River burst through poorly built irrigation controls south of Yuma, Arizona. Almost the entire flow of the river filled the Salton Basin for more than a year, inundating communities, farms and the main line of the Southern Pacific Railroad. The Salton Sea needs our help so that children can experience all the joys it brings to our valley. More information: SaltonSea.ca.gov.



Photo Credit: The Living Desert

4. Date Farms – Many dates are grown in the arid California desert. The brown and saccharine date is man's oldest cultivated fruit. Touring a date farm teaches children the history of how dates came to the Coachella Valley and the many uses for our tasty dates. More information: Visit one of the many local date farms.

5. Children's Discovery Museum -

The museum provides an exciting opportunity for children to receive a hands-on participatory experience and learn through play and celebrate learning as an innately joyful activity. More information: Cdmod.org.

Get involved in the community and give to our amazing valley through a charitable donation, your time, or your valuable knowledge. America's future depends on you to teach and lead our children. Visit a local school – they can put you to work.

For more information on how you can help, contact Lisa Caronna and Laurie Pike at (760) 285-1765. Laurie teaches 5th grade at Ronald Reagan, and Lisa owns and operates Lisa D's Homework Club and teaches 1st arade at Gerald Ford. 12

ILLAGE PARK ANIMAL HOSPITAL

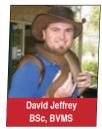


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December Cat Event Our 3-month "Cat-tober" event wraps up this month. While you are here for your cat's exam, enter our raffle

for exciting prizes!

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Sat., Jan. 21, 2017 - 5 p.m. Get answers about which pet insurance to choose! Enter to win \$200 toward your pet insurance.

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LA QUINTA City News



CITY MANAGER'S MESSAGE



By: Frank J. Spevacek, La Quinta City Manager

Now that election season has come to a close for another year, we're able to reflect on what voters determined for La Quinta's future.

Thanks to each and every one of you who came out to the

polls to cast your vote for Measure G, which was proposed in order to increase the sales and use tax in La Quinta by 1%. Voters approved the measure on November 8, 2016 by 54%.

The additional revenue generated by this sales tax increase will be instrumental in funding the projected

rise in police costs while maintaining the same level of public safety services La Quinta residents and businesses appreciate today. While public safety is a prime concern, the City will also use these funds to refurbish existing and develop new public infrastructure and facilities.

So what are the next steps? By March 1, 2017, the Board of Equalization will be notifying businesses of the additional 1% increase with an effective date of April 1, 2017. The first advance payment of the new sales tax rate is to be remitted to the City in June 2017.

Also of note is the fact that, effective January 1, 2017, the State sales and use tax rate will decrease by 0.25 percent statewide from 7.50% to 7.25%. This is because Proposition 30 – The Schools and Local Public Safety Protection Act, which was approved in November 2012 to temporarily increase the sales and

use tax by 0.25 percent – is expiring December 31. Factoring in the statewide decrease in the sales and use tax plus the City of La Quinta's 1% increase, the new sales and use tax in La Quinta will be 8.75% as of April 1, 2017.

The increase will help our community continue the ratio of police officers per 1,000 residents to 1.5 – which is a strong standard for public safety. And what might this increase mean to your bottom line? For families earning \$60,000 a year, this will be a difference of about \$58 of additional paid sales tax annually – assuming that 24% of a household's annual income is expended on housing expenses, and 40% (after housing expenses) is spent on taxable transactions that would occur in the city.

The City of La Quinta will continue to be a vibrant and secure city for years to come thanks to the care and concern of its residents.

La Quinta Hikes/Walks

December 13, 2016 @ 7 p.m.

Full Moon Hike: Cove to Boo Hoff Loop Trail

Meet at Top of The Cove parking lot

RSVP Required: 760.862.9984

December 17, 2016 @ 8 a.m.

Nature Hike: Cove to Lake Cahuilla Trail

Meet at Top of The Cove parking lot

December 31, 2016 @ 5:15 p.m.

Night Adventures

Meet at Top of Cove at the corner of Calle Tecate and Avenida Madero

RSVP Required: 760.862.9948

More Information Available at www.PlayInLaQuinta.com



FIRE DEPARTMENT

CHRISTMAS TREE SAFETY

Put Christmas tree safety at the top of your list! Here are important things to remember this holiday season:



PICKING THE TREE

Consider an artificial tree this season.
 They're less flammable than live trees and don't require watering.

• If you get a live tree, choose a tree with fresh, green needles that do not fall off when touched.

PLACING THE TREE

- Before placing a live tree in the stand, cut two inches off the bottom of the trunk. A fresh cut allows the tree to absorb water. Place the tree in water right away.
 - Make sure the tree is at least three feet away from any heat source, like floor vents, fireplaces, radiators, candles or lamps.
 - Make sure your tree is not blocking an exit.
 - Fill the tree stand with water everyday.

LIGHTING THE TREE

- Use lights that are approved by a national testing organization.
- Never use lit candles to decorate the
- Replace any string of lights with worn or broken cords or loose bulb connections. Follow manufacturer's instructions for the number of light strands you can safely connect.
 - Make sure you are using the right lights for indoors or outdoors.
 - Always turn off Christmas tree lights before leaving home or going to bed.

AFTER CHRISTMAS

 Get rid of the tree after Christmas or when it is dry.
 Dried out trees are a fire danger and should not be left in the home, garage, or placed outside against the home. Keeping a dry tree is like inviting a forest fire into your home.

SILVERROCK RESORT

GRILL AT SIVLERROCK — The SilverRock Grill is open for breakfast and lunch daily. Breakfast is served all day from 7:a.m. to 3 p.m. and lunch from 10:30 a.m. to 3 p.m. Enjoy Happy Hour at SilverRock Grill every day of the week from 3 p.m. to 6 p.m.



GOLF LESSONS — Need help with your golf game? Come see us at SilverRock and one of our certified PGA Professionals will set you up with a lesson. Lesson packages are also available and are a perfect gift for the holiday season.

WALK THE ROCK — SilverRock continues the popular Walk the Rock program this season. Golfers are able to walk and play golf starting at 2:30 p.m.. La Quinta Residents with valid La Quinta Resident Cards will pay \$20 and juniors (under the age of 17) will pay \$10. Non La Quinta Residents will pay \$40. Please contact the golf shop for reservations or questions. (760) 777-8884.

ON-LINE BOOKING ENGINE & APP — Just a reminder that you can book tee times online by going to the SilverRock website. This FREE booking engine allows residents and non-residents to book tee times online through the SilverRock website. The booking engine is used by clicking on either the "Book a Tee-Resident" icon or the "Book a Tee Time for Non-Residents" icon located on the main page of the SilverRock website.

If you don't have a user name and password, you will need to register and provide the necessary information that will allow you to book tee times online. There is no fee to book online.

There is also an FREE App available for IPhones & Droid Phones. This app allows you book tee times through your mobile device. The same user name and password can be used for both the App and the Booking Engine.

FOOT GOLF — This past summer, an 18-hole Foot Golf Course was set up on the front 9 of the SilverRock golf course. Foot Golf will be offered to La Quinta Residents or Non-Residents beginning at 3 pm upon opening on November 8th. Rates will be \$35 for adults and \$15 for Juniors.

LA QUINTA RESIDENT CARDS —La Quinta Resident Cards are issued and renewed at the SilverRock Resort golf course administration trailer open Mondays, Wednesdays, and Fridays from 10 a.m. to 3 p.m.; and the first Saturday of every month from 8 a.m. to 12 p.m. It is located in the SilverRock Resort parking lot. For more information, call (760) 771-1669.

The SilverRock golf course is located at 79-179 Ahmanson Lane (off Avenue 52). For general questions, please call (760) 777-8884.



IT'S YOUR LIBRARY

Enjoy FREE programs for all ages!

Adults (18 years & older)

- Desert Regional Medical Center Lecture: on Tuesday, December 6 at 4 p.m. – "How to Fight Osteoporosis: Strong Bones for Men & Women" presented by Dr. Todd Swenning, MD. Call (800) 491-4990 to reserve your spot.
- Stranger than Fiction (Nonfiction Club) on Friday, December 2 at 11 a.m. Join us for lively discussions!
- The La Quinta Chapter Book Club Meeting on Wednesday, December 7 at 10:30 a.m., Join us as we discuss Blake Crouch's "Dark Matter" at this meeting and pick up "The Mothers" by Brit Bennett to discuss in January. Bring your library cards!
- •"Cookies & Books!" on Friday, December 9 at 10:30 a.m., Join us for a cookie and book swap!
 Bring about 2 dozen cookies and one of your favorite books wrapped up like a Christmas present to share and swap with the group. See the Adult Reference Desk for any questions.
- La Quinta Reads Book Club on Monday, December 12 at 11:30 a.m., sign up at the Adult Reference Desk!
- Sound and Color (Fiction Club) on Friday,

 December 16 at 11 a.m. Color with us as we listen to podcasts!

Special Events

- Gingerbread Workshop Saturday, December 10 at 11 a.m. & 2 p.m., for ages 12 years and under. As supplies last!
- Holiday Music with Claudine Ray on Thursday, December 15 at 3 p.m., this soprano extraordinaire will fill your heart with the joyful sounds of the holidays.

• Joint Tween & Teen program: Ornament Making, Saturday, December 17 at 2 p.m., Registration Required!

Teens (ages 13-17)

- Anime Zone, Saturday, December 3 at 4 p.m.
- Teen Think Workshop, Friday, December 9 at 4 p.m.
- Teen Book Club, Saturday, December 17 at 4 p.m.
- Teen Advisory Board Meeting, Monday, December 19 at 4 p.m.
- Teen Movie Wednesday, December 28 at 4 p.m.

Tweens (ages 9-12)

- Techknowledgey Camp, Thursday, December 1 and Thursday, December 8 at 4 p.m., registration required, space is limited!
- Tween Book Club, Tuesday, December 6 and Tuesday, December 20 at 4 p.m., sign up at the Children's Reference Desk!
- "A Christmas Carol" Mystery Party, Tuesday, December 13 at 4 p.m. see the Children's Desk for more information.
- Tween Movie: "The BFG," Thursday, December 29 at 4 p.m. Rated PG.

Children

- 1,000 Books Before Kindergarten (Ages 1-4), registration is ongoing, see Ms. Sarah for more information.
- Book Babies Storytime (ages 0-2) every Tuesday at 10 a.m. & 11 a.m. December 6th will be the last one until Jan. 2017.
- Preschool Storytime (ages 2-5) every Thursday at 10 a.m. & 11 a.m. December 8 will be the last one until January 2017.
- Something on Saturday (Ages 2-12), Saturday, December 3 and Saturday, December 17 at 3:30 p.m., enjoy a half hour of activities in the Children's Area! After December 17, Something on Saturday will be on break until January 2017.



- "Bilingual Storytime with Ms. Minerva" on Wednesday, December 7 at 5:30 p.m. (All ages)
- Pajama Tales on Wednesday, December 14 at 5:30 p.m. (All ages)
- Family Fun Night on Wednesday, December 21 at 5:30p.m., Join Miss Sarah for some holiday stories!

Library Outreach Programs

- Library Booth at The Certified Farmers' Market in Old Town La Quinta every first Sunday from 8 a.m.-11 a.m., (now to May 2017), visit the booth to discover our library programs & get a free book, as supplies last!
- Farmer's Market Storytime on select Sundays at 10 a.m. on the lawn. (Storytime Dates: 12/4/16, 2/5/17, & 4/2/17).

PLEASE NOTE: The Library will be CLOSED on December 25 and 26^t as well as on January 1, 2017.

For more information please call (760) 564-4767 or visit **rivlib.info.** Follow us online:

Snapchat: Iqlibrary, Facebook: /laquintalibrary, Instagram: @laquintapl, Twitter: @laquintapl, WordPress: laquintapubliclibrary.wordpress.com

EXPLORE YOUR MUSEUM



The La Quinta Museum is located at 77-885 Avenida Montezuma (near La Quinta Community Park) and contains historical artifacts and information on La Quinta and also offers seasonal events and classes for all to enjoy. Hours are Tuesday through Saturday from 10 a.m. to 4 p.m. (closed on Sundays and Mondays). Admission and all programs are free, but donations are always welcomed! For more information, call (760) 777-7170.

EXHIBITS

By Design 2016

Design concepts and themes affect many aspects of our everyday lives and often reflect change in our preferences over time. La Quinta Museum's By Design 2016 exhibit will showcase design influences in Fashion, Interior, Industrial, Architectural and Landscape Design from 1850 to the present. Now on exhibit is the Mid-Century Modernism Era - Post-Postmodernism 1950-2016. This will be on view through December 31.

Local History Gallery

Features Cahuilla Indian and local La Quinta history.

Community Room

- Mural by Andre Blanchet (part of La Quinta Art in Public Places Program)
- Dorothea Lange photo gallery of Coachella Valley images.

FREE EVENTS

Casita Lighting

Thursday, December 1, 5 p.m. - 7 p.m.

Mark your calendar for the 2nd annual Casita Lighting! There will be mariachi music and

refreshments as we celebrate the upcoming holiday season. Mayor Evans and KMIR Manny the Movie Guy will flip the switch!

La Quinta Museum Coloring Club for Adults Friday, December 2, 1 p.m. - 3 p.m. Friday, December 16, 1 p.m. - 3 p.m.

We are coloring the first and third Fridays of the month. Coloring pages will be provided. Coloring books are available for purchase in the Museum Gift Shop.

Brown Bag TED* Talk Tuesday, December 6, 12 noon

Each month we explore a new and entertaining topic. Bring your lunch and enjoy a TED* Talk on the big screen. Water and cookies provided. * Technology, Entertainment, Design

Pre-School Story Time with Miss Beth Wednesday, December 7, 10 a.m. - 10:30 a.m. Fun time for pre-schoolers ages 3-5 with stories, songs and a simple craft.

An Evening with Chip Miller Thursday, December 8, 7 p.m. - 8:30 p.m.

Enjoy a screening of the PBS Special featuring the Kingston Trio. Director/writer/artist & musician, Chip Miller will host a Q&A, provide commentary and behind-the-scenes stories. Refreshments provided by the La Quinta Historical Society.

5th Annual Artists Studio Tour Sunday, December 11, 10 a.m. − 5 p.m.

Meet the artists in their space and learn about their creative process. Maps and bracelets are available at the Museum on the day of the tour. Cost is \$10 per person. Sponsored by the La Quinta Historical Society.

Holiday Crafts and Cookies Wednesday, December 14, 1 p.m. – 3 p.m.

Join us for an afternoon of making holiday trees and angels from used books. Refreshments! This is a program for adults.

La Quinta Historical Society Casita Lighting Thursday, December 1, 5 p.m. – 7 p.m.

Mark your calendar for the 2nd annual Casita Lighting! There will be mariachi music and refreshments as we celebrate the upcoming holiday season.

POLICE DEPARTMENT

RIVERSIDE COUNTY SHERIFF ANNUAL TOY DRIVE



and the La Quinta Police Department are collecting toys for children from infant to 12 years old and will be hosting a toy drive.

> Saturday, December 10 9 a.m. to 2 p.m. Target - 78-935 Hwy 111, La Quinta Walmart - 79-295 Hwy 111, La Quinta

New unwrapped toys will be accepted. Please, no toy weapons or battery powered toys.

Thank you for your participation to ensure valley children receive a gift during this holiday season. Wishing everyone a safe and happy holiday!

TOY DRIVE GIFT IDEAS

AGES 0-6	Ages 7-12
Children's Books	Doll Strollers
Coloring Books	Sports Equipment
Crayons	Little Purses
Toy Trucks	Play Make-up Kits
Building Blocks	Drawing Sets
Dolls	Board Games
Musical Toys	Books
Play Dough Sets	Backpacks
Large Piece Puzzles	Costume Jewelry
Pull Toys	Arts & Craft Kits
Stuff Animals	Legos
	Skateboards
	Helmets

For more information on the Toy Drive, please call Officer Alma Fregoso (760) 863-8990.



Movies in the Park



Polar Express 12/9 Rated G Civic Center Park



12/16 Rated PG

A Christmas Story Civic Center Park

All movies begin at 6:00 p.m. and will be shown an a 20-foot inflatable movie screen. Please check ratings of each film before attending.



"Fastest Growing Youth Sports League in the Valley"

Desert Sands Spring 2017 Season

College Team Names and Uniforms

Experts in Flag Football • Supported by High School Coaches • Non-Contact Sponsored by "Family Friendly, FUN!!"

"We Sell Out"

REGISTER EARLY& SAVE

Early Registration ends December 23rd

Games Begin in March

Online @ www.DesertSandsFNL.com



Pre K - 8th Grade

EISENHOWER CENTER FOR FAMILY MEDICINE **All games on FRIDAY NIGHTS**

Colonel Mitchell Paige Middle School - La Quinta

Only 1 practice per week Go online to register NOW

For more information check website



760-772-3300 www.l-10TOYOTA.com

WWW.DESERTSANDSFNI

60.636.047



NOTICE: The Desert Sands Unified School District neither endorses nor sponsors the organization or activity represented in this do



Wellness Center Special Events

Family Hospice Care, Group meets on Fridays, 10 a.m. - 11 a.m.

Your local bereavement support group is open to all who have experienced the death of someone close. Support is free of charge in a non-religious, safe and caring environment. First time attendees please call Family Hospice Care office at (760) 674-3344 to register.

Look Who's in Our Lobby, Health Insurance Plans Monday, December 5 from 9 a.m. - 10 a.m.

Insurance broker offers Information on Medicare, Advantage plans and supplements.

December Luncheon - Thursday, December 8, 11:30 a.m.

\$4 per person (maximum of 2 people per household) Online registration is available now at la-quinta.org.

Beating the Holiday Cold and Flu Rush Monday, December 12 from 11 a.m. - 12 noon

Discover Immune boosting tips and teas that help to lower your risk of getting sick during the holidays. Your facilitator is Dr. Rhonda Donahue who specializes in nutritional counseling, microscopy, anti-aging, and bio-energetic technology.

January Luncheon – Thursday, January 12, 11:30 a.m.

\$4 per person (maximum of 2 people per household) Registration begins December 8. Online registration is available at la-quinta.org.



COMMUNITY SERVICES CLASSES & PROGRAMS: DECEMBER & JANUARY

Online registration available at la-quinta.org/register.

For more information, call (760) 564-0096.

LA QUINTA BOYS AND GIRLS CLUB COMMUNITY ROOM

Dance, Play, Pretend (2.5 – 5 years)	9 a.m. – 9:45 a.m.	M	(January)
Cutting Edge Basketball	2 p.m. – 4:30 p.m.	S	(December)
Cutting Edge Basketball	3 p.m. – 5:30 p.m.	Sun	(December)
Diagram of the set of			0222

Please register at cuttingedgebasketball.com or call Greg Minor at (760) 238-0223

COLONEL MITCHELL PAIGE

Dodgeball (8 – 13 years)	6 p.m. – 7 p.m.	W	(January)
Diagram register with VMCA (700)	244 0022		

Please register with YMCA (760) 341-9622

FRITZ BURNS PARK COURT #1

Tennis Beg. Adults	9 a.m. – 10 a.m.	M/W	(January)
Tennis Inter. Adults	10 a.m. – 11 a.m.	M/W	(January)
Tennis Children (5 – 8 years)	4 p.m. – 5 p.m.	M/W	(January)
Tennis Children (5 – 8 years)	4 p.m. – 5 p.m.	T/TH	(January)
Tennis Beg. Adults	6 p.m. – 7 p.m.	M/W	(January)
Tennis Inter. Adults	6 p.m. – 7 p.m.	T/TH	(January)

LA QUINTA HIGH SCHOOL DANCE ROOM 1006

Beginning Ballet (5 - 10 years)	6:30 p.m. – 7:15 p.m.	TH	(January)
Belly Dancing (18 years +)	6 p.m. – 7 p.m.	W	(January)

LA QUINTA LIBRARY

Dance, Play, & Pretend	4 p.m. – 4:45 p.m.	M	(January
Gentle Flow Yoga	10:45 a.m. – 11:45 a.m.	М	
Gentle (Flex) Yoga	10:15 a.m. – 11:15 a.m.	W	

WELLNESS CENTER

(Creative Wellness)

Ballroom Dance (Beginning)	7 p.m. – 8 p.m.	T	
Ballroom Dance (Intermediate)	6 p.m. – 7 p.m.	T	
Chair Yoga	11:15 a.m. – 12 p.m.	T	(January)
Friday Social Ballroom Dance	6 p.m. – 7 p.m.	F	(Dec. 16)
Friday Social Ballroom Dance	6 p.m. – 7 p.m.	F	(Jan. 20)
Beginning Guitar	6 p.m. – 7 p.m.	T	(January)
Pen & Ink	4 p.m. – 5:30 p.m.	TH	(January)
Second Level Guitar	7 p.m. – 8 p.m.	T	(January)
Ukulele Intermediate	3 p.m. – 4:30 p.m.	TH	(January)
Water Color	10:30 a.m. – 12 p.m.	T	(January)
La Quinta Glee (5 - 14 years)	6 p.m7 p.m.	TH	

(Intellectual Wellness)

Bridge Beginning	10 a.m. – 12 p.m.	W	(January)
Bridge Intermediate	1 p.m. – 3 p.m.	W	(January)
Cinema Discussion Group	1 p.m. – 3:30 p.m.	W	(Jan. 4 & 8)
Herh & Vegetable Garden Group	9 a m = 10·30 a m	F	

(Nutritional Wellness)

Fara's Food "Mainly Vegetarian"	11 a.m. – 12:30 p.m.	W	(Dec. 7)
Fara's Food "Mainly Vegetarian"	11 a.m. – 12:30 p.m.	W	(Dec. 14)

(Physical Wellness)

Body, Mind, Breath	8:30 a.m. – 9:30 a.m.	T/TH
Chair Massage CMT (Clare Dune)	10:30 a.m. – 11:30 a.m.	TH
Fit & Fun (Stretching)	2 p.m. – 3 p.m.	T/TH
Meditation	6 p.m. – 7 p.m.	TH
Personal Trainer (14 years & up)	12 p.m. – 8 p.m.	M/W/F
Personal Trainer (Janice Snyder)	12 p.m. – 6 p.m.	T/TH
Sunset Yoga (15 years & up)	6 p.m. – 6:45 p.m.	M/W
Sun Style Tai Chi	10:45 a.m. – 11:30 a.m.	M/F
Taekwondo (4 years & up)	5 p.m. – 8 p.m.	M/W
Tai Chi Ch'uan	10:15 a.m. – 11 a.m.	T/TH
Zumba	9:30 a.m. – 10:30 a.m.	M/W
Zumba (Morning)	8:30 a.m. – 9:30 a.m.	T/TH
Zumba (Saturdays)	8:05 a.m. – 9:05 a.m.	S

(Social Wellness)

(Social vveilless)			
Desert Oasis Strummers	1 p.m. – 3:30 p.m.	F	
Desert Oasis Strummers Concert	1:30 p.m. – 3:30 p.m.	F	(Jan. 27)
La Quinta Voices	10 a.m. – 11 a.m.	T	
Social Bridge	12 p.m. – 3:30 p.m.	M	
(Call Doris (760) 564-2878)			
Mah Jongg	1 n m - 4 n m	т	

(Contact Center for More Information)

RENTALS: Book Park Rentals Online!

Reserve the Fritz Burns Park or La Quinta Park by visiting **la-quinta.org/register** and click *Search* > *Facility* > *Calendar* and select your date and time.

Having an Event? We've got you covered!

The La Quinta Wellness Center is available for private rentals. This facility is perfect for wedding receptions, birthday parties, company gatherings, banquets, neighborhood events, family reunions, or other social events.



The multi-purpose room has a

capacity of 200 and includes tables and chairs for up to 200 people. An elevated stage and dance floor are included; and a large kitchen is available for additional fee. Call (760) 777-7090 for more information and pricing.



The Greater Coachella Valley Chamber Connection

News, Spotlights, Information & Events

(760) 347-0676 GCVCC.org

December 2016

Connect With Residents, Professionals & Visitors at Events

By: Katie Stice, Greater Coachella Valley Chamber



The Greater Coachella Valley Chamber of Commerce is pleased to offer community and business events throughout the year. Join us as we connect the residents, professionals and visitors of our fabulous desert through events, services and special programs. We welcome you!

Please note: All three chamber office locations are closed on December 26.

Regional Holiday Mixer & Toy Drive Tuesday, December 6, 5 p.m. - 7 p.m. At Classic Club: 75210 Classic Club Blvd., Palm Desert. \$5 Members/\$20 Non, or one toy per admission Toys go to 1st Marine Division Association for the 29 Palms Marine Base

Coachella Christmas Parade Friday, December 9, 6 p.m. Harrison Street to 6th Street to 4th Street. Veteran's Park festivities following. Free to attend

Dinner Under the Glow Wednesday, December 14, 5 p.m. to 7:30 p.m. At SilverRock: 79179 Ahmanson Lane, La Quinta. \$79 pp

Winterfest
Friday, December 16, 5 p.m. to 7 p.m.
Old Towne Indio: Children's Activities
at Smurr and Miles Avenue, Free to
attend

SAVE THE DATES:

8th Annual Taste of La Quinta
Saturday, January 14, 2017
1 p.m. to 4 p.m. in Old Town La Quinta

CareerBuilder Challenge January 17-22, 2017 careerbuilderchallenge.com

The SouthWest Arts Festival January 26-29, 2017. 10 a.m. to 5 p.m. Empire Polo Club, 81800 Avenue 51, Indio

La Quinta's 11th Annual
Hot Rod & Custom Car Show
Saturday, February 4, 2017, 11 a.m.
to 3 p.m. La Quinta Community Park /
Frances Hack Park.

To get involved in chamber or community events, contact us at **GCVCC.org**, (760) 314-0676 or by email at: Info@GCVCC.org.

La Quinta Regional President can be reached at Katie.Stice@GCVCC.org
The Chamber is a business membership organization representing the Coachella Valley. We support our members through legislative advocacy, education, networking, and other community based opportunities. The Greater Coachella Valley Chamber of Commerce is a registered 501c6 non-profit supported through member contributions.

Reflections After the Election

By: Patrick Swarthout, Greater Coachella Valley Chamber of Commerce

We made it through the election! Congratulations to all newly-elected and re-elected candidates.



Here are my two cents on this year's election: We have a new president and newly elected or re-elected federal, state and local representatives. The presidential election seems to have some people very upset, however; I am glad we live in a country where we have the freedom to be upset and protest or whatever feel you need to do to ensure your voice is heard. But if you don't vote you should not be upset: again, we live in a country where we have those freedoms.

Our new president is just one person, remember we have a Senate and House of Representatives that should be the checks and balances against the president going off and doing his own thing.



I have always been a glass half full kind of

person and want to give the new president a chance. I believe he will surround himself with smart people that will help guide him during his term. We should know more about the direction this president is taking after the first one hundred days in office.

As for those folks spreading rhetoric about leaving this country? If they leave, let's see if they end up having the same freedoms as they have now. I remember when President Bush (George W.) was up for re-election and famous people said they were leaving the country if he was re-elected and yet they're all still here making a great living. Do we have a great country or what?

Patrick Swarthout is the Community Development Officer for the Greater Coachella Valley Chamber of Commerce. He can be reached at (760) 347-0676. For more information visit **GCVCC.org**.

NEW MEMBER SPOTLIGHT

Cecelia Stewart Baxley, Baxley Properties, Inc.

Baxley Properties, Inc. is a commercial real estate brokerage specializing in sales, leasing and property management – servicing the entire Coachella Valley. Established in 1989, Baxley Properties has grown to be the largest, privately-owned, and longest standing, commercial real estate company in the valley.



The agents and brokers employed at Baxley are among the most influential and experienced in their field, with the average years of commercial real estate experience being well over 25 years.

In the words of Dick Baxley, "We deal with anything you don't sleep in." Baxley Properties agents are most active in transactions dealing in office, investment opportunities, industrial and retail. However, the collective expertise spans all areas of commercial real estate, and occasionally, residential.

Baxley Properties agents are seasoned enough to have most of the answers, and are innovative and creative enough to find out the unknowns. Their priority is building and sustaining relationships with the people with whom they interact. They want to be with you on your journey from the moment you decide to invest in your future and beyond.

For more information, contact Cecelia Stewart Baxley at Baxley Properties by calling or texting (760) 861-3220 or by email at cecelia@baxleyproperties.com.

NEW MEMBER SPOTLIGHT

Bidi Gonzalez, The Chapa Group at Fairway Mortgage





The real estate market has had its up and downs, but regardless of the economy, your home is always the biggest investment you will ever make.

Mortgage professional Bidi Gonzalez with The Chapa Group at Fairway Mortgage has spent the last 10 years working in different mortgage banking positions including Operations Manager for two branches – closing over \$10 million in monthly loans. This gives her the background you can rely on when buying a home.

As a Senior Loan Officer, she now leads a team of four that focuses on home purchase orientation and coaching in order for families to make the right decision when buying their home. She believes that by helping families buy their own home she, in turn, helps her community have a better quality of life. She's helped over 100 families purchase their homes in the last 14 months, and believes in giving back to the community. Bidi and The Chapa Group will be donating 30 bicycles to less fortunate kids in a 2016 Christmas Toy Drive, and will continue to look for ways to help our communities.

Bidi Gonzales can be reached at Fairway Independent Mortgage at (760) 660-4696 mike.chapa@fairwaymc.com; or visit them at 78370 Highway 111, Ste. #200 in La Quinta.

NEW MEMBER SPOTLIGHT

The Desi Strong Foundation

Fun, spunky, laughter, smiles, dancing and love are some of the words that describe Desirae "Desi" Cechin. This



beautiful 6-year-old girl battled children's cancer for 2 years of her young life, and ultimately won her fight on March 16, when she gained her angel wings. Desi was chosen to inspire and bring people together, and that is the essence and purpose of The Desi Strong Foundation. Team Desi shines a light on pediatric cancer through awareness, patient and family support, as well as raising funds for a cure.

Through Desi's experiences, Team Desi has learned the importance of community involvement and outreach. When a community comes together, miracles happen. Desi's passing is devastating but her legacy will live on through The Desi Strong Foundation. The foundation is a non-profit 501(c)3 and is currently helping seven local families with children battling cancer. The Desi Strong Foundation is committed to assisting these families through this dark and confusing time.

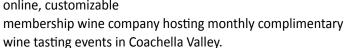
Did you know that children's cancer only receives 4% of national funding? Fewer than eight total drugs have been developed for use in children's cancer compared with hundreds of drugs that have been developed specifically for adult use. The Desi Strong Foundation is determined to be the voice for these tiny warriors battling for their lives. No child fights alone!

For more information, visit **DesiStrong.org**, call (760) 679-DESI (3374), or go to **facebook.com/DesiStrongFoundation**. The Desi Strong Foundation is located at 42580 Caroline Court, St C in Palm Desert.

NEW MEMBER SPOTLIGHT

Craveyon CloudWines

Craveyon CloudWines is an online, customizable





Wines are sourced from all over the country and selected during Craveyon's proprietary Blind Ballot Bar. The wines that are rated highest at the Ballot Bar by Craveyon members are bottled quarterly under the Craveyon CloudWines label.

There are no membership joining or cancellation fees, and members always select the wine they want when they order. Members pick quantity and frequency of each shipment. All wines are shipped out for overnight delivery in California.

Watch for complimentary events, where you can come on out, meet the Craveyon team and welcome them into the Coachella Valley Chamber. For more information, call (951) 972-8353 or visit **Craveyon.com**.

NEW MEMBER SPOTLIGHT

Pizza Factory

Pizza Factory in La Quinta is open for lunch, dinner, an afternoon snack or even a late-night meal. Hours are 11am to 10pm every day, other than Sundays when closing is 9pm. Pizza Factory restaurants specialize in a family dining experience, serving pizza, calzone, pasta, salads, sandwiches and more. Their sauce and dough is made fresh on site, and combined with fresh ingredients to make delicious pizza.



WE TOSS'EM,
THEY'RE AWESOME!

Seating options include the main dining room, patios and party rooms. The restaurant also features a full game center with tickets and prizes for the kids. Enjoy a full salad bar open all day, and a generous lunch buffet open from 11am to 2pm weekdays – a great value at \$7.95 for all you can eat pizza, salad, breadstix and more.

The restaurant space is perfect for any team event, party or meeting. Email the event coordinator, Casey Johnson, at johncaseyson@gmail.com to reserve your space. Pizza Factory is located on Highway 111 in front of Hobby Lobby at 78-772 Highway 111 in La Quinta. They also deliver within a 5-mile radius - to order, call (760) 777-9700 or order online at PizzaFactory.com/laquinta.

NEW MEMBER SPOTLIGHT

Southwest Boulder & Stone

Southwest Boulder & Stone is a landscape rock and supply superstore with retail locations in both Indio and Cathedral City. An active part of the Coachella Valley community since 1994, they were recently featured on HGTV's hit television series, Desert Flippers. Landscape rock, artificial turf and delivery services were used,



including a crane capable of placing boulders weighing up to 5,000 pounds.

The business offers a variety of landscaping products, from massive boulders to small bags of gravel and everything in between. The real show-stoppers for desert landscapes are the one-of-a-kind stone fountains, fire pits, and furniture which can be seen exclusively at the Cathedral City location. Convenient on-time delivery options, honest pricing with county-certified scales, and knowledgeable staff make Southwest Boulder a reliable partner for any project.

Southwest Boulder & Stone is well-known for their exemplary customer service. From helping you choose the right stone products or landscape options for your home, to recommending a local contractor, Southwest Boulder is the first stop on your outdoor makeover journey. If you're thinking about installing water-wise landscaping or want to completely transform your backyard into a welcoming desert oasis, the people at Southwest Boulder can point you in the right direction.

For more information, call (877) 792-7625 or visit **SouthwestBoulder.com**. Southwest Boulder is located at 42-455 Madison Street in Indio or at 67-625 E. Palm Canyon Drive in Cathedral City.

NEW MEMBER SPOTLIGHT

Studio Osterberg Art Gallery

The Studio Osterberg Art Gallery opened its doors on November 1 and features some of the most dynamic art in the Coachella Valley. Studio Osterberg, comprised of husband and wife artists, Michelle M. and James C. Osterberg, Jr., features bold, colorful



Studio Osterberg Art Gallery

acrylic paintings, unique sculptures and footwear, as art. They believe that "your art should be as unique as you are."

Originating in New York over 20 years ago, with stops in San Francisco and Hawaii, James and Michelle decided Old Town La Quinta would be the perfect location for their new gallery.

What makes the Studio Osterberg Art Gallery so unique is the fresh selection of subject matter with the exciting use of color and design. James will have an on-site studio, creating his paintings at the gallery. This concept provides visitors and buyers with a behind-the-scenes look at the creation process, as well as the ability to ask questions and interact with James, who is happy to offer insight about the art.

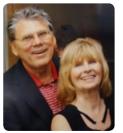
Studio Osterberg Art Gallery is located at 78065 Main St., Ste. 105, in Old Town La Quinta, and is open from 11 a.m. to 6 p.m. Enjoy this eye-opening collection of art. They can be reached at (760) 698-8569 or online at **StudioOsterberg.com**.

NEW MEMBER SPOTLIGHT

Zeke Wheeler Realty & Rentals

Zeke and Terri Wheeler, with their broker son, Todd Wheeler, are owners of Team Wheeler Realty & Rentals. They are skilled realtors with a unique flair for marketing La Quinta area homes and vacation rentals.

Their primary focus is helping buyers and sellers in Bermuda Dunes, La Quinta, Palm Desert, Indian Wells, Indio and other nearby communities. They embrace creative avenues for marketing real estate for sellers and for matching the best properties for every buyer.





You will benefit from Zeke and Terri's enormous social and business network, and their ability to market globally using the latest internet and social media in order to match each client with their ideal home or vacation rental.

Whether you are new to the market, thinking of moving up, or you are an investor, Zeke and Terri have the expertise and team resources to help buy or sell your next home.

Enthusiasm, knowledge of the area, along with their friendly and personal concern for your interests combine to make Team Wheeler an outstanding resource for all your real estate needs. In addition, they donate 10% of net profits to your favorite charity.

For more information, call Zeke at (760) 409-7630, or Terri at (760) 409-7798; email ZekeTerri@Team-Wheeler.com; or go to **TWRealtor.com**.

RIBBON CUTTINGS & EVENTS



Pet Rescue Center, 83496 Avenue 51, Coachella, (760) 398-7722, held on October 6.



Dunkin' Donuts Ribbon Cutting 42225 Jackson Street, Suite J, Indio, (760) 342-5517, held on October 11.



Clinica Coachella Ribbon Cutting 1490 6th St. (760) 861-1436, held on October 3.



Medi Weight Loss Ribbon Cutting, 42600 Mirage Rd., Ste. C, Rancho Mirage (760) 423-4090, held on October 12.



Sheri Dettman & Associates Ribbon Cutting, 46600 Washington Street, Suite 4, La Quinta, (760) 668-2838, held on October 13.



Action Doors Ribbon Cutting, 60369 Granada Drive, Joshua Tree, (760) 296-7777 held on September 12.



All Valley Leadership Summit at Agua Caliente Resort & Casino, Rancho MIrage, held on September 29.

MEMBER NEWS



Arnold Palmer's Restaurant Voted a Top 100 Restaurant

Arnold Palmer's one and only restaurant in La Quinta was voted one of the *Top 100 Best Alfresco Restaurants in the U.S.* for 2016 by *Open Table*.

After great success last season, the restaurant is now open for lunch 11:30 a.m. to 2:30 p.m., in addition to its dinner hours Monday through Saturday – and has added new menu items by their new Executive Chef, Matthew Briggs.

Arnold Palmer's is introducing Sunday brunch, with an a la carte menu including specialty dishes like Crab Cake Benedict, Short Rib Hash and Stuffed French Toast. Sunday drink specials include \$5 Mimosas and draft beer, \$7 Ketel One Bloody Mary's and Margaritas. The restaurant will feature live entertainment during brunch with the incomparable Mark Linford on Arnie's Patio from 10:30 a.m. to 2:30 p.m.

Chef Matt will also continue to serve Arnie's signature dishes. And in honor of the memory of the great Arnold Palmer, the restaurant has permanently reserved Arnie's favorite table in the Master's Room.

Dine indoors in the Masters Room, the British Open Room, the U.S. Open Room, the Palmer Room, or the Wine Room – each provides a unique experience and a journey through Arnold Palmer's history and triumphs. The Wine Room showcases more than 2,000 bottles of wine. The spacious renovated patio, which opens up to a putting green and cozy fire pit, is a perfect place to dine al fresco under the stars. Heaters ensure year-round comfort.

The restaurant is located at 78164 Avenue 52 in La Quinta. To learn more, go to **ArnoldPalmersRestaurant.com** or call (760) 771-4653.

MEMBER NEWS

Jule's Market Announces Holiday Hours



Jule's Market in La Quinta, will be open the following convenient holiday shopping hours:

Christmas Eve — 6 a.m. - 7 p.m.

Christmas Day — 7 a.m. - 3 p.m.

New Year's Eve — 6 a.m. - 11 p.m.

New Year's Day — 8 a.m. - 11 p.m.

Delivery and pick-up will not be available Christmas Eve, Christmas, New Year's Eve and New Year's Day

so the store's staff is able to spend time with family.

Jule's Market is a community-centered grocery store in La Quinta. They are locally-owned and operated, and focus on local vendors and community support. Jule's is located at 78130 Calle Tampico in La Quinta and is open daily from 6 a.m. to 11 p.m. For more information, go to **JulesMarket.com**.

MEMBER NEWS

JFK Memorial Hospital Recognized with Gold Plus Award for Heart Failure Care

JFK Memorial Hospital has received the Get With The Guidelines-Heart Failure *Gold Plus Quality Achievement Award* for implementing specific quality improvement measures outlined by the American Heart Association/American College of Cardiology Foundation's secondary prevention guidelines for patients with heart failure.



Get With The Guidelines-Heart Failure is a quality improvement program that helps hospital teams follow the most up-to-date, research-based standards with the goal of speeding recovery and reducing hospital readmissions for heart failure patients. Launched in 2005, numerous published studies have demonstrated the program's success in achieving patient outcome improvements, including reductions in 30-day readmissions.

JFK earned the award by meeting specific quality achievement measures for the diagnosis and treatment of heart failure patients. These measures include evaluation of the patient, proper use of medications and aggressive risk-reduction therapies, such as ACE inhibitors/ARBs, beta-blockers, diuretics, anticoagulants, and other appropriate therapies. Before patients are discharged, they also receive education on managing their heart failure and overall health, get a follow-up visit scheduled, as well as other care transition interventions.

According to the American Heart Association, about 5.7 million adults in the United States suffer from heart failure, with the number expected to rise to eight million by 2030. Statistics show that each year about 870,000 new cases are diagnosed and about 50 percent of those diagnosed will die within five years. However, many heart failure patients can lead a full, enjoyable life when their condition is managed with proper medications or devices and with healthy lifestyle changes.

For more information on JFK Memorial Hospital in Indio, go to **JFKMemorialHosp.com.**



Dinner Under The Glow Comes To SilverRock

Annual Event to be Held in La Quinta December 14th

'The Greater Coachella Valley Chamber of Commerce is bringing one of their signature events to a new location, and the views could be stunning. The Chamber's Annual 'Dinner Under The Glow' offers a unique blend of fine dining and a hallmark of the desert's skyline: hot air balloons. What makes the evening balloon glow different than other events in the valley is you get to ride them.

The unique experience originated at the Eldorado Polo Club in 2014, offering attendees a chance to enjoy a three-course fine dining experience under the warm glow of hot air balloons. "We place the dinner guests outside near the balloons," says Joshua Bonner, President and CEO of The Chamber. "The ambiance of being able to enjoy a dinner under these giant glowing balloons is really unique. Being able to then go up in them is icing on the cake." The event grew to almost 400 attendees last year.

Due to *Desert Trip* and an adjustment in the polo fields' re-seeding schedule that followed, the Polo Club was unable to accommodate the event this year. SilverRock Resort became a natural alternative. Katie Stice, President of the La Quinta Business District, is thrilled to see the move. "The event was great when it was at the polo club, but I think the balloons in the evening against the backdrop of the La Quinta skyline is going to be spectacular. We anticipate the event will sell out quickly."

With the more intimate nature of SilverRock, attendance this year will be limited to 200 people – half of what it was last year. "The upside is that this is going to be a very exclusive and elegant event," says Bonner. "The downside is that we can only accommodate a much smaller group this year. It is going to sell out in a hurry, so I wouldn't wait to purchase your tickets."

Each attendee receives a meal prepared by the culinary team at SilverRock, including a Prime Rib Carving Station, Chicken Piccata, Roasted Red Potatoes, Rice Pilaf, Fresh Vegetables and more. Guests will also be



treated to the sounds of live jazz performed by Jason Weber. A veteran of the Southern California music scene, Weber has been playing the saxophone for over 30 years. Originally hailing from the Chicago area, Jason has 8 CDs under his belt. Guests are sure to enjoy his special appearance.

The real treat of the night is a tethered ride in one of the hot air balloons. Guests will be able to enjoy the evening skyline and lights of La Quinta from a whole new perspective rarely seen. Bonner says that the experience is one of the things he is most proud of when it comes to Dinner Under The Glow. "The second year we had this event, almost everyone from the first year returned, plus about 200 more guests. For us that is very rewarding, and we know our guests really loved the evening."

Event tickets are only \$79 and include dinner and a balloon ride. A cash bar will be available. The event will be held Wednesday, December 14 from 5 p.m. until 7:30 p.m. Tickets for the event are on sale now at gcvcc.org/dinner-under-the-glow or by calling (760) 347-0676.





Could Coffee Help Protect Your Liver From Alcohol?

By: Kerry Anderson, SIP Coffee House & Juice Bar

New research has found that drinking your daily java may help protect your liver from alcohol-related cirrhosis.

While a little bit of alcohol may actually be healthy, we all know that overdoing it on the spirits is extremely dangerous in a number of ways. One effect of excessive alcohol consumption is the potential for liver cirrhosis, a condition characterized by liver scarring, which can lead the liver to fail.

Another beverage that has been linked to a lot of health benefits – without detriments - is coffee. Coffee may help to boost metabolism and brain power, as well as potentially lower type 2 diabetes risk, among many other perks.

A recent study has found that two cups of coffee per day may reduce one's risk of alcohol-related liver cirrhosis by up to 43 percent.

While previous research has shown associations between coffee and liver protection, this new study wanted to make a more large-scale analysis.

The researchers involved in the study gathered data from nine previous studies on the subject of coffee and cirrhosis risk, and analyzed the results.

Results, which included over 430,000 participants, showed that one cup of coffee per day correlated with a 22 percent decrease in the risk of developing alcohol-related cirrhosis. Two cups was associated with a 43 percent decrease in risk and three cups added up to a 57 percent decrease in risk. Four cups of coffee per day was found to correlate with a whopping 65 percent decrease in the risk of developing this condition.

The study authors summarized "This meta-analysis suggests that increasing coffee consumption may substantially reduce the risk of cirrhosis."

As to why coffee may offer such protection to the liver, researchers are still not sure. However, the authors of this study to hypothesize that the wealth of antioxidants found in coffee - which have significant antiinflammatory properties – may be a factor.

So, while it's still obviously not safe to go binge drinking and expect coffee to protect your liver from all harm, we now have another reason to feel good about our morning brew!







All Panin's & Flatbread Sandwiches come with choice of Chips or Small Fruit Cup and a Pickle Add Avocada \$1.00

The Ruben Panini \$7.95

Pastrami, Savertraut, Suiss Cheese, Thousand Island grilled on Panini Bread

Cal-Nini \$7.95

Deli Ham & Turkey, Suiss Cheese, Mayo & Pesto, topped with Spinach, Avocado & Tomato. Criffed to perfection!

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Grilled Cheese Panini \$5.50

Grilled Chicken, Roasted Pepper & Arugula

Sandwich \$8.95 Grilled & Seasoned Chicken breast topped with fresh Arugula & Roasted Peppers and pesto on Flat Bread

Bacon, Avocado & Roasted Tomato Sandwich \$7.95

wood Bacon, Avocado, Chipotle Mayo & Roasted Sevillo Tomatoes on Flatbread

Pastrami Breakfast Sandwich \$7.95

Roasted Turkey, Feta & Egg White Sandwich \$7.95

Toasted Turkey, Egg Whites, Tomato & Feta Cheese Served on Warm Flatbread

Flatbread Sandwich \$5.50 esh Scrambled Egg served on Flatbread with Spinach, usato & choice of Cheese

Quesadillas, Buritos & Bowls

Chipotle Crab & Avocado Quesadilla \$9.95 Real Crab, Chipotle Mayo, Avocado & Cheddar Che Grilled on a Flow Tortilla

Ham, Brie & Spinach Quesadilla \$8,95 Deli Han, Spinach, Brie Cheese & Honey Mustard Grilled on a Flour Tortilla

Breakfast Burrito \$5.50

Presh Crocked Srambled Egg, Choice of Bacon or Ham, Onion, Shredded Jack & Cheddar, Mild Chilles. Grilled & Served with Salsa

Breakfast Quesadilla \$5.95 Tuo Fresh Crocked Scrombled Eggs, Onlon, Shredded Jack & Cheddas, Mild Chilles, Grilled & Served with Salsa & Sour

Breakfast Dowl \$4.95
Two Fresh Eggs Scraebled with Shredded Jack & Cheddar, Onton & Spinach. Topped with Fresh Tomato & Avocada-and drizzled with basil Pesto. Add Bacon, Ham, or Turkey \$1.00

Bagels & Croissants & Oatmeal

Egg & Cheddar Bagel \$4.75 Your choice of Toasted Bagel, T Cheese & Fresh Scrambled Egg

Bagel & Cream Cheese \$3.50 choice of Toasted Bagel topped with Fluffy Crean Cheese

Avocado & Tomato Bagel \$5.25 Your choice of Toasted Bagel with Fluffy Cream Cheese, fresh-ilized tomato & Avocado, Served Open Faced

Ham & Cheese Croissant \$4.50 **Buttery Croissant**

Croissant Breakfast Sandwich \$6.25

Choice of Bacon or Ham, Fresh Scrambled Egg, Suiss, Havarti or Cheddar Cheese served on a Buttery Croissant

Loaded Oatmeal \$4.50 Creamy Oatmeal topped with Brown Sug Bananas, Fresh Berries, Walnuts, & Craisir





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- Teacher Training Program



Good News for Contact Lens Wearers Age 40+

By: Dr. Jim Almaraz, Old Town Optometry

If you are one of millions of adults that enjoy the convenience and freedom wearing contact lenses provides, but now are having problems seeing close objects such as a cell phone or price tag, there are several exciting new technologies to help you see clearly – near and far – without giving up on contacts or having to wear glasses over them to read.

Adults love to wear contacts for many reasons including full, unrestricted peripheral vision while being physically active; a more youthful appearance; and the fact that they are more comfortable to wear than glasses. So it is no surprise people over age 40 don't want to give them up when close vision becomes blurry. New, advanced multifocal contact lenses can be the answer.

I run across patients all the time who are tired of having to put on "readers" over their contacts or have compromised vision from monovision (one eye focused near, the other far). Many are ready to quit wearing contact lenses.

Multifocal contact lens technology has advanced so that today's lenses provide good vision at all distances and are comfortable. Multifocal contact lenses come in a variety of convenient replacement schedules including monthly and daily disposable and now can also correct most astigmatism.

Advanced contact lens materials allow the lenses to fully "breathe" – providing essential oxygen to the eye. To combat end-of-day discomfort some people experience, contact lens manufacturers invented moisturizing molecules embedded into the lens matrix that release soothing lubrication throughout the day.

If you are one of 60% of contact lens wearers over 40 still wearing single vision lenses but are tired of toting around reading glasses, consider a consultation to see if multifocal contact lenses can work for you.



Dr. Jim Almaraz, OD, is the new owner of Old Town Optometry in Old Town La Quinta. After owning a successful optometry practice in Big Bear Lake, he

and his wife moved to La Quinta. Dr. Almaraz is a graduate of the Southern California College of Optometry. For more information, call (760) 771-0715 or visit OldTownOptometry.com.



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Ready, Get Set...Goals for 2017

By: Leila McCauley, Live Well Clinic

Happy Holidays! Here's one more thing to add to your 'to do' list this month. Write out your 2017 goals before the new year begins. It helps set the course from day one and allows time to digest it all before January 1st. Here are some guidelines:



- Begin with the end in mind: What would you like to have accomplished by the end of 2017? Goals are best when they are measurable and attainable. Can you attach a number to it? Examples include: Write a novel with at least 10 chapters. Release 25 pounds. Complete the kitchen remodel. It's always good to think a bit bigger and stretch yourself beyond your comfort zone.
- Break down the goals into monthly and weekly accomplishments: In the example of writing a novel, you would need to finish a chapter a month with a couple months of revisions. Then, you break that down to writing 'x' amount of pages per week and per day.
- Break down how you accomplish those objectives: In the novel writing example, make sure you have a writing area, a computer and uninterrupted blocks of time. Do you have all this or do you need to write down the steps of how you obtain these crucial bits?
- **Include rewards along the way:** Schedule weekly walks in nature, or trips to the theatre, or getting a massage after a week of accomplished objectives whatever fills you back up.

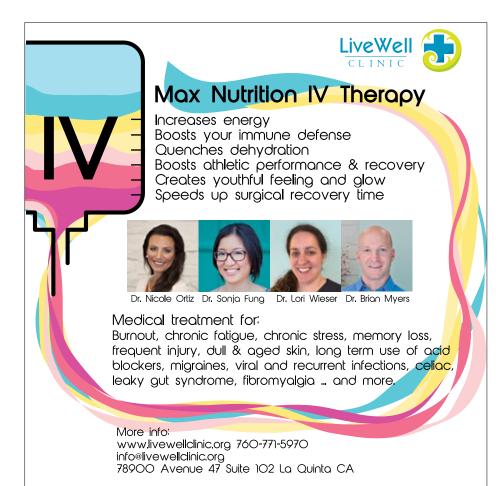
There are a lot of great tools and templates online to help you through the goal-setting process, but most do not have you break down the weekly and daily tasks. That's a step you need to add and it's crucial.

Many people don't achieve their goals because it's not really in line with their "why." Make sure yours contributes to your big picture. "Write a novel to become a published author," "release 25 pounds so you live longer and have more quality time with your kids," and "get that remodel done so you can host your niece's wedding reception." Find your why and make sure your goal is in line with it.

Finally, identify your support network through friends, family or professionals like a coach or healthcare practitioner. You and your goals are worth the time and investment.



Leila McCauley is a Licensed Marriage and Family Therapist with a focus on Spiritual Psychology at Live Well Clinic in La Quinta. For more information regarding best practices for self-care, go to **LiveWellClinic.org** or call (760)771-5970.







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Holiday Tips For Single Parents

By: Shana Howard, Church 212º

Holidays are special time of the year, but can sometimes be emotionally complicated. Perhaps this is your first season as a single parent and you are trying to figure out how to manage this "new normal" during the holidays. Here are a few tips from single dads and moms in our community.

• Give up perfection and selfpity. Cut yourself some slack and do the best you can. The truth is, even families with



in the home do not have perfect holiday seasons. Like you, they struggle to make ends meet, get the kids to each event and keep a clean house. You have enough emotional stress to manage – be kind to yourself and skip the comparing.

- family has changed, so maximize the opportunity to make some holiday memories of your own in a new way. Have you ever made Christmas cookies for your local fire station? Gone to the movies on Christmas Day? Try to implement one new tradition this year.
- Give to others. Seize the season of giving. Kids need to see they aren't the matter what they are going through or

• Say "yes." If this is your first year as a single parent, you may want to isolate yourself but that can feed depression and loneliness. Take a stand for your mental and emotional health and say yes to those holiday invitations. Being with others will help provide positivity when you may not be able to muster it up yourself. Give your kids T-I-M-E. We often think about getting our children great gifts, but use your energy and resources instead to give your kids attention.

- Slow down and set aside the holiday stress. This builds love and security in their hearts.
- Guard against loneliness. This may

be the first time your children will be at the other parent's home on a big holiday, leaving you alone. You will likely experience missing your kids and your old life. This can be one of the most difficult parts of the new life of single parenting. To guard against loneliness, schedule activities for vourself.

• Ask for Help. This may be the hardest advice to implement but it's necessary. Choose to believe your family and friends want to support you. New in town? Don't have anyone to help you? This is when many churches would like to step in and show love, and a good season for you to allow new people into your life.



Shana Howard is one of the assistant pastors at Church 212º in Bermuda Dunes. To reach Shana, directly email shana@church212.com. For more encouragement,

visit Church 212º on Sundays, or connect at Church212.com, Facebook or call 28 (760) 773-3212.

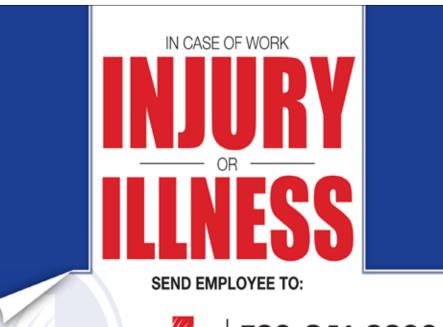


• Create new traditions. Your

only ones going through difficulties. Balance their perspective with the reality that many people in our community need love and care. Help them focus on how they can give no what age they are.









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How Eye Contact is Perceived in American Culture

By: Connie Golds,
Desert Best Friend's Closet

In my presentations, I always ask what it means when someone does not make consistent eye contact with you during an interview or conversation. Usually, the responses given are that they're showing you "disrespect" or they're "not interested." Then I ask, if I reposition this to, "You're in the kitchen cooking dinner and hear a loud crash from the living room. When you enter the room, you see the broken lamp and ask your kids, 'Who did this?' Isn't it usually the kid who won't look you in the eye the guilty one?"

In American culture, we perceive that if someone cannot look us in the eye, they are lying, hiding something, cheating or cannot be trusted. I served on a search committee for an executive director at another nonprofit. There was one particular candidate who we loved on paper and when we interviewed him via Skype. He was our number one applicant until the in-person interview. Every time he spoke about himself, he looked at his lap, failing to make eye contact with the committee members. He managed

to make eye contact on other topics, but never when speaking about himself. He lost the job because the search committee members felt that he couldn't be trusted and was hiding something.

It is possible that you do not make eye contact because you are shy or insecure, but you need to understand how it will be perceived by the interviewer. The rules of eye contact are culturally determined and vary from culture to culture.

If you were not raised in American culture, you need to train yourself on how to make consistent eye contact (which differs from staring). This doesn't mean, however, that you need to lose your cultural identity. You will need to learn to adjust your behaviors when in the business world in order to succeed.

Mock interviews provide the perfect forum for you to sharpen your interview skills. This sort of practice not only will help you develop strategies for interviews, it can also help improve subtle behaviors like eye contact.

Connie Golds is the co-founder and executive director of Desert Best Friend's Closet, which educates and empowers clients for success in employment and life. For more information, call (760)776-9975; email moreinfo@bfclosest.org or visit BFCloset.org.



The 31st Annual Southwest Arts Festival® Indio

January 26, 27, 28 & 29 at Empire Polo Club

The Southwest Arts Festival® Indio 2017 will be 4 days this year, held on January 26, 27, 28 and 29, 2017 from 10 a.m. to 5 p.m. Now in its 31st year, the Southwest Arts Festival® will once again be held at the Empire Polo Club in Indio California, a Coachella Valley landmark, featuring the desert's natural landscape and sweeping mountain ranges. Every year the Festival continues to evolve and attract a high caliber of talented artists and unique artwork. This year's festival will feature interactive art displays and live music, with pottery, glass blowing and fine art painting scheduled to be on display. Visitors can also enjoy a variety of food and beverage options while casually walking the grounds.

Last year's the festival drew record attendance, featuring 240 artists from around the world. Recognized as one of the Top 100 Events in North America by Travel Magazine, the festival includes traditional, contemporary and abstract fine works of art and quality crafts. The festival's reputation for first-class quality and professional integrity make it one of the country's finest juried art festivals. As one of largest annual fundraisers supporting several Coachella Valley based non-profits, the festival is exceptionally fortunate to have over 200 community leaders and volunteers who contribute numerous hours to make certain the Festival is successful.

SouthwestArtsFest.com

Admission: \$12, Seniors: \$10, 4 Day Pass: \$15 (including parking), Under 14 Free





Making Meetings Matter

By: Jeff Suderman, Suderman Solutions

"Meetings are usually toxic because they often convey an abysmally small amount of information per minute." (Fried & Hanson)

Have you ever felt this way? Often, meetings are ineffective because participants are unclear about a meeting's purpose and outcome. When people enter a meeting with unclear expectations, they experience frustration – a surefire catalyst for conflict. A simple way to minimize this is to establish clear guidelines about the meeting purpose.

Generally, there are five reasons for holding a meeting:

1. Information Sharing: The purpose of this meeting is to convey information which helps people do their job more effectively. A common example of an information sharing meeting is a conference or a sales presentation. Tip: Increasingly, 'information' agenda items are sent via a short email instead of at group meetings.

2. Problem Solving/Innovation:

Attendees focus on specific problems or ideas which need to be debated and discussed by the group. For example, a department sensed a market niche for a new product. However, the exact product specifications were unknown so a problem solving meeting was used to debate ideas and design a product that would best meet customer needs.

- 3. Decision Making: Some meetings are for the sole purpose of making a decision. Often these decisions are a result of a problem solving meeting or are done at problem solving meetings. For example, a geographically dispersed sales team had developed individual draft schedules of their annual sales travel. They called a decision making meeting to synthesize plans, solve scheduling conflicts and finalize decisions.
- **4. Planning:** Organizations build short and long-term plans to establish goals, strategies and tactics. Often called strategic planning, the goal of these meetings is to establish corporate, divisional or individual direction and priorities.
- **5. Commitment Building:** When you need to 'get everyone on the same page' a commitment building meeting is effective. These often occur when a new product is launched, when the company hires a new CEO or when an organization embarks on a new venture.

Sometimes meetings will combine more than one of these purposes. If this is the case, you can use agenda headers to outline what participants should expect. Meetings can be effective but it doesn't happen by accident. They require pre-planning and a clear answer to the question on the mind of every participant – "why are we here?"

And a box of donuts doesn't hurt either!



Jeff Suderman is a futurist, consultant and professor who works in the field of organizational development. He partners with clients to improve culture,

leadership, teamwork, organizational alignment, strategy and organizational future-readiness. Contact Jeff at jeff@jeffsuderman.com or follow him on Twitter — @jlsuderman.

HMO, EPO, or PPO: What is an EPO?

By: Randy Foulds, Foulds & Feldmann Insurance Agency

This fall, one health insurer made a big change to their individual health plans. They changed all their new ACA compliant individual plans to an EPO plan instead of a PPO. So what exactly is an EPO?

Most health insurance comes with a provider network. PPO, or Preferred Provider Organization, means you have a provider network, a list of doctors, facilities and other health care professionals that have agreed to see patients who have your health insurance plan. It does not mean that every doctor or hospital that takes insurance from your insurer, takes your insurance.



Benefit Compare

HMO Health

Maintenance Organization

PPO

Preferred Provider Organization

EPO

Exclusive Provider Organization Why? Because there are so many different types of plans offered by each insurer, your doctor can choose which ones he wants to accept. The key question is, "Is this provider in-network for your plan?" If so, they have agreed

to accept the level of payment your insurance contract stipulates, and you are responsible for only your co-pay or co-insurance.

Now, what if the provider you want is not in your network? If you have a PPO, you have out-of-network coverage too. This coverage usually pays 50% of agreed charges, and you pay the other 50%. This can get very sticky though, since the provider must also agree to accept the contracted amount as payment in full, and not bill the balance to you.

But what is this EPO? It stands for Exclusive Provider Organization, and is the same as a PPO except with one huge difference: No out-of-network coverage exists at all. No 50% coverage. No negotiated rates. Zero coverage. So with an EPO, you must stay with in-network providers, or you pay the full costs of services. This can cause huge expenses for you the patient, especially with today's narrow networks of providers.

But isn't that like an HMO you may ask? An HMO, or Health Maintenance Organization, also has no out-of-network coverage. But it does not use a network of providers at all. It uses a group of doctors who usually belong to one IPA or Independent Providers Association, and you agree to allow your doctor to be your advocate. The HMO team of providers is set up to keep you healthy, and to maintain any health regiment you might be on for a chronic condition. This usually works best for a person who is actively involved in their own health care, but can be frustrating for anyone who wants to have wide choice in specialists or even hospitals.

Randy Alan Foulds is an independent health insurance agent, with Turning65 and Foulds & Feldmann Insurance Agency in la Quinta, and can be reached at (760) 346-6565 or (760) 777-9400.

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Auto insurance rates are trending up across the industry, and you may be impacted even though you haven't had any claims.

Your auto rates are determined by your driving profile, your driving history, your carrier and industry trends. Industry trends affect rates because of insurance 'pools.' In other words, if somebody has an \$80,000 claim, the carrier can't charge that individual \$80,000 next year. So if there are a lot of big claims, rates go up across the industry.

Why are there more claims and higher rates across the industry? Six reasons:

- 1. The U.S. set a new car sales record in 2015. New cars have advanced technology that is more expensive to repair.
- 2. 3.2 trillion miles were driven in 2015. This was partly due to lower gas prices that's a 3.5% increase over 2014 and the largest increase in 25 years.
- 3. 2015 accident frequency has increased. Bodily injury is up 3%, property damage is up 1% and no fault claims are up 7%.
- 4. Traffic deaths are up 8%. This was between 2014 and 2015.
- 5. The average cost per bodily injury liability claim increased 32%. This is from 2005 to 2013.
- 6. Distracted driving is causing more accidents. In 2014, 3,179 people were killed and 431,000 were injured as a

result of distracted drivers. Younger drivers tend to be more easily distracted.

In simple terms, there are more accidents and lawsuits involving nicer cars as more people are distracted by cellphones – and we're all paying for it.

What can you do about it?

- 1. Keep yourself safe. It's an inconvenient truth that cellphones are causing accidents.
- 2. Make sure your agent stays on top of what various carriers are charging for what type of coverage. Unfortunately, none of the six items above are carrier-specific they impact all carriers.
- 3. Look at modifying coverage. If you experience a rate increase that is particularly painful on your budget, modifications to your coverage may be possible.
- 4. Don't shop for lower cost insurance without guidance. It's not recommended that you seek out cheaper insurance on your own. But if you do, be very careful. Virtually all "big saves" are due to stripping down coverage or quality.



Carrie Babij is president of Desert Insurance Solutions in La Quinta, and has more than 25 years' experience with high net worth personal and commercial lines of insurance.

For more information, contact Carrie at carrie@desertinsurancesolutions.com.





HOA Homeowners: Do You Know Your Rights and Responsibilities?

By: Cal Lockett, Executive Director,
Community Associations Institute – Coachella Valley Chapter



Every community has its own history, personality, attributes and challenges. Good associations preserve the character of their communities, protect property values and meet the established expectations of homeowners. Great associations cultivate a true sense of community, promote

active homeowner involvement, and create a culture of informed consensus.

The Community Associations Institute (CAI) has developed the "Rights and Responsibilities for Better Communities" as an important guidepost for board and committee members, community managers, and homeowners. Here are some excerpts related to homeowner rights:

Homeowners have the right to:

- A responsive and competent community association.
- Honest, fair and respectful treatment by community leaders and managers.
- Participate in governing the community association by attending meetings, serving on committees, and standing for election.
- Access appropriate association books and records.
- Prudent expenditure of fees and other assessments.
- Live in a community where the property is maintained according to established standards.
- Fair treatment regarding financial and other association obligations, including the opportunity to discuss payment plans and options with the association before foreclosure is initiated.
- Receive all documents that address rules and regulations governing the community association.
- Appeal to appropriate community leaders those decisions affecting nonroutine financial responsibilities or property rights.

Homeowners have the responsibility to:

- Read and comply with the governing documents of the community.
- Maintain their property according to established standards.
- Treat association leaders honestly and with respect.
- Vote in community elections and on other issues.
- Pay association assessments and charges on time.
- Provide current contact information to association leaders.
- Ensure that those who reside on their property adhere to all rules and regulations.

More information about CAI can be found at CAIonline.org or CAI-CV.org.

Cal Lockett is Executive Director of CAI-CV and can be reached at clockett@cai-cv.org. Membership with CAI is just over \$100 for managers, board members or any homeowner.

How to Throw a Seamless Dinner Party

By: Jeff Fishbein, Coldwell Banker Residential Brokerage

Do you feel like being a good host means stressing in the kitchen while your guests enjoy the party? Think again. With a little advanced preparation, you can unlock the secrets of a stress-free holiday gettogether.

Plan and Practice the Menu

Choose dishes that don't have to be served piping hot, like lasagna, quiches and braised stews. Test out new recipes in advance so you can make necessary adjustments to the ingredients and perfect your prep time. Once you've got the menu figured out, prepare what you can ahead of time. Plan for entire courses that will keep for a day; then heat them up just before your guests are set to arrive.

Don't Forget the Drinks

Serving a signature holiday cocktail, whether it's alcoholic or family-friendly, can simplify your hosting process. If you can, find one that can be premixed and served from a pitcher.

Chill other beverages in an ice-filled tub to keep your refrigerator food-focused, and position the drink station opposite the food buffet to create a nice flow and avoid bottlenecks. This will help cut back on the number of people congregating in and around the kitchen.

Aim for Easy Cleanup

Plan out the number of serving dishes you'll need in advance, and borrow from family and friends to supplement what you have. Want to reduce your dish-washing burden? Serve hors d'oeuvres, which can be filling and require little more than a napkin. If you do opt to use dinnerware, begin the party with an empty dishwasher so you clear plates and glasses as soon as guests have finished.

These tips will help you enjoy your gathering without the typical hosting hassles.

Jeff Fishbein is a real estate consultant with Coldwell Banker Residential Brokerage which is celebrating over 100 years in business and world-wide exposure. He specializes in residential real estate and investment opportunities in the Coachella Valley. (760) 984-4145 or jeff.fishbein@camoves.com.



Creating a Winter Wonderland in the Desert

By: Pat Wood, Encore Consign + Design

New seasons bring change, and what better way to reflect the holiday new season than with a few well-placed decorations or accessories? Transitioning into the holidays by switching out your accent decorations can be an easy and fun way to get into the holiday spirit.

Make Your Furniture a Focal Point

Enhance your large pieces of furniture by adding cozy and colorful throw pillows or blankets. Try the deep reds or vivid greens or vibrant blues to bring a different feel to your room. If you can, change out your throw rug with something thick and cozy.

Convert Décor Colors In and Out of Doors

During holiday time, golds and silvers are great accents in addition to the reds, greens and blues. Switching out standard lampshades with those of deep red can cast a rosy glow, creating the perfect ambiance for snuggling up on the couch.



In the desert, our outdoor ambiance is as important as indoors. So, add a few accents outdoors and cozy up with a nice warm blanket by the fire pit to end a hectic day in a perfect way.

Sparkle with Rich Contrast

With all the deep and vibrant colors available, create visual pop with white winter flowers that look gorgeous set against dark backgrounds.

The holidays are a time to sparkle.

Combining accessories of clear glass or crystal with brass or gold elements can make your table shine.

Candles are also a great winter accessory. Pair them with the reflective table décor like small mirrors, hurricanes, etc., to add to the glow.

Your Signature Scent

A nice scent is often the first thing people notice when entering a home. Try adding a signature scent with wall plug-ins, oils, candles or simply flowers. Having a signature scent can trigger memories of being in your home which guests will take with them when they leave.

And, remember that you can find your seasonal accents locally. Whether at your favorite local gift shop, discount store or even your local consignment store – you will find unique seasonal accessories to give your home.



Pat and Jack Wood are the owners of Encore Consign + Design Studio, located at Highway 111 at Dune Palms in La Quinta. Encore has several showrooms of exquisite

furnishings, accessories and artwork with new pieces arriving daily. (760) 564-7200 or Info@EncoreLQ.com. Encore....Where Savvy Shoppers Meet.

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Submitted by: J.L. Salon

With the holidays around the corner, we want to look our best for company parties, winter formals or annual family photos. This may be difficult in the desert climate. Winter weather is slowly approaching, and we tend to notice our hair and skin feeling a little dryer. Here are some quick tips to obtaining healthier, shiny hair during the holiday season.

Wash your hair every other day. If possible, stretch it to only twice per week. This will help to maintain your hair's natural moisture.

Avoid hot showers. These can dry your hair out. Tepid water is best, and a cool rinse off before you're done will close the cuticles in your hair and can help to retain moisture.

Condition your hair. Moisturizing in colder weather is extremely important. In the winter months, we need to do it more often. Use a deep conditioning hair mask once a week to replenish moisture.

Brush hair from the bottom up. Also, never brush hair when it is wet. Use a large tooth comb if your hair must be combed out wet.

Find a good dry shampoo. Dry shampoo is perfect for those days that you skip washing. Not only does it help with an oily scalp, but it adds texture and volume when styling.

Protect your hair. If you are going to heat style your hair, be sure to use a protectant. It is important to use a barrier between your styling tools and your hair.

Shut down the static. In colder temperatures, hair can tend to pick up static electricity. Calm the static by spraying your hair brush with hairspray before brushing.

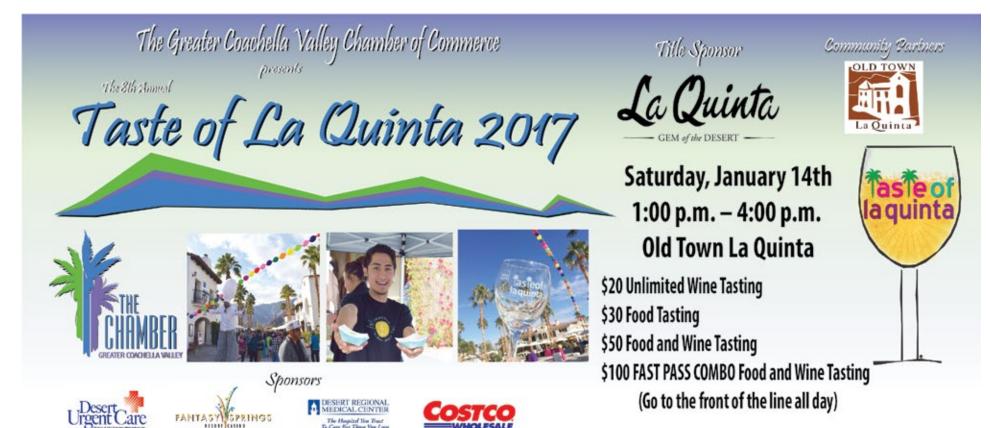


If you need help selecting the proper winter hair care products, contact Jessica Herrick at J.L. Salon for a complementary consultation. New clients receive a 25% discount. J.L. Salon is located at 79430 Highway 111, Suite 3, La Quinta. For more information, call (760) 880-6598, email

JLSalonStudio@gmail.com, or visit JLSalonStudio.com.



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Thank-You Card Etiquette

By: Carole Motz, Douglas Motz Insurance Agency

Emily Post says: "Handwritten notes are warmer and more special than other forms of thank yous."

Nothing makes you stand out more and helps the recipient remember you or your business more than a handwritten thank-you card. This can be an important tool to help you build strong relationships in your career or business.

The type of thank-you note sent depends on the situation and the relationship between the sender and the receiver. If the recipient is someone for whom email is a regular form of communication, sending a thank-you email is appropriate.

Who should I send a thank-you card to?

Although not every business owner would expect or even appreciate a hand written thank-you card, it shows good manners, and it's a gesture of your

gratitude and respect.



You don't need to be given a gift to send a thank-you card. It could be for someone taking their time to meet you, for providing a service, taking you to coffee, lunch, dinner or even just a cocktail.

If someone sends your business a referral, it is also a good idea

to send a thank-you note. After a job interview, sending a thank-you note is a professional gesture that shows good etiquette. When you send that thank-you card, you are going to stand out from your competitors, not to mention it is common etiquette.

When should I send out the thank-you card?

No matter the size of the gift, service or meeting, a simple thank-you sent within a few days of the event or gift you've received is always best. Express your appreciation in 4-5 lines, mentioning the specific event or item and how you plan to use it. Address the person using "Dear ______," and for the closing of a business thank you card, use "Sincerely, Warm Regards, Kind Regards," etc.

As I am writing this article, Michelle in our office handed me an envelope that just came in the mail. I was pleasantly surprised to open it, as it was a hand written thank-you card from a business associate thanking us for a gift we sent their business as a thank-you from us. Receiving this card also assured me that the gift we sent was received. This gesture left me a clear message of how professional their business is.

January is National Thank You Month, the perfect opportunity to take time and express your gratitude!

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Why **Book** With a Travel Agent?

By: Sue Marie Leidner, Dream Vacations

If you do your own travel planning, you may want to consider the benefits of working with a travel agent. Here are a few things you can look forward to if you have a travel agent on your side:

Expert Guidance – Travel agents are trained experts in knowing how to navigate the myriad of travel information available. They spend their days researching the very best values for their clients and thus, have more than you can simply get from an online search.

Internet Interpreters – Travel agents know how to make sense of and analyze confusing travel jargon and the codes that the average consumer cannot.

Time Savings – You don't have hours to spend online searching and researching travel information; travel agents have most of this information at their fingertips.

Convenience – Travel agents are a "one-stop shop." They excel in handling every minute aspect of a vacation – from airline ticket and transfers to cruise ships, lodging, activities, excursions and more. And the best part is: You don't pay them a dime.

Better Value – Travel agents have access to exclusive deals, and specialize in finding the best products for the best value to fit everyone's unique travel destinations and desires.

Value Plus - Travel agents know the off-the-beatenpath and unique places that are perfect for you, such as the right restaurant or museum, and they can point you in the direction of that special shopping place.

Professional Advice – Your travel agent makes sure you get where you want to go, when you want to go, and guides you in a timely, insightful and professional manner.

Personalized Service – Your travel agent is looking out for you by knowing what you want and makes sure that every detail is personalized just for you.

Unbiased Recommendations – Travel agents work for their clients and not the travel suppliers and vendors. They know how to filter your options and recommend only those that make the most sense for their client.

Customer Advocacy - Sometimes, not often, a problem can occur while traveling. Your travel agent knows how to deal with those complexities by acting as your advocate. Most agents are members of consortiums and industry groups that carry a lot of clout and look out for your best interest.

Your travel agent could become your new best friend when it comes to travel. See yours today and take the worry out of your next vacation.



Sue Marie Leidner is with Dream Vacations in Old Town La Quinta at 78-075 Main Street, Suite 201. For more information, call 855-FunAtSea or visit online at **TheVacationAuthority.com** – where you can enter your email to receive special promotions like free upgrades, onboard credits, drink

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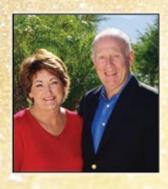
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