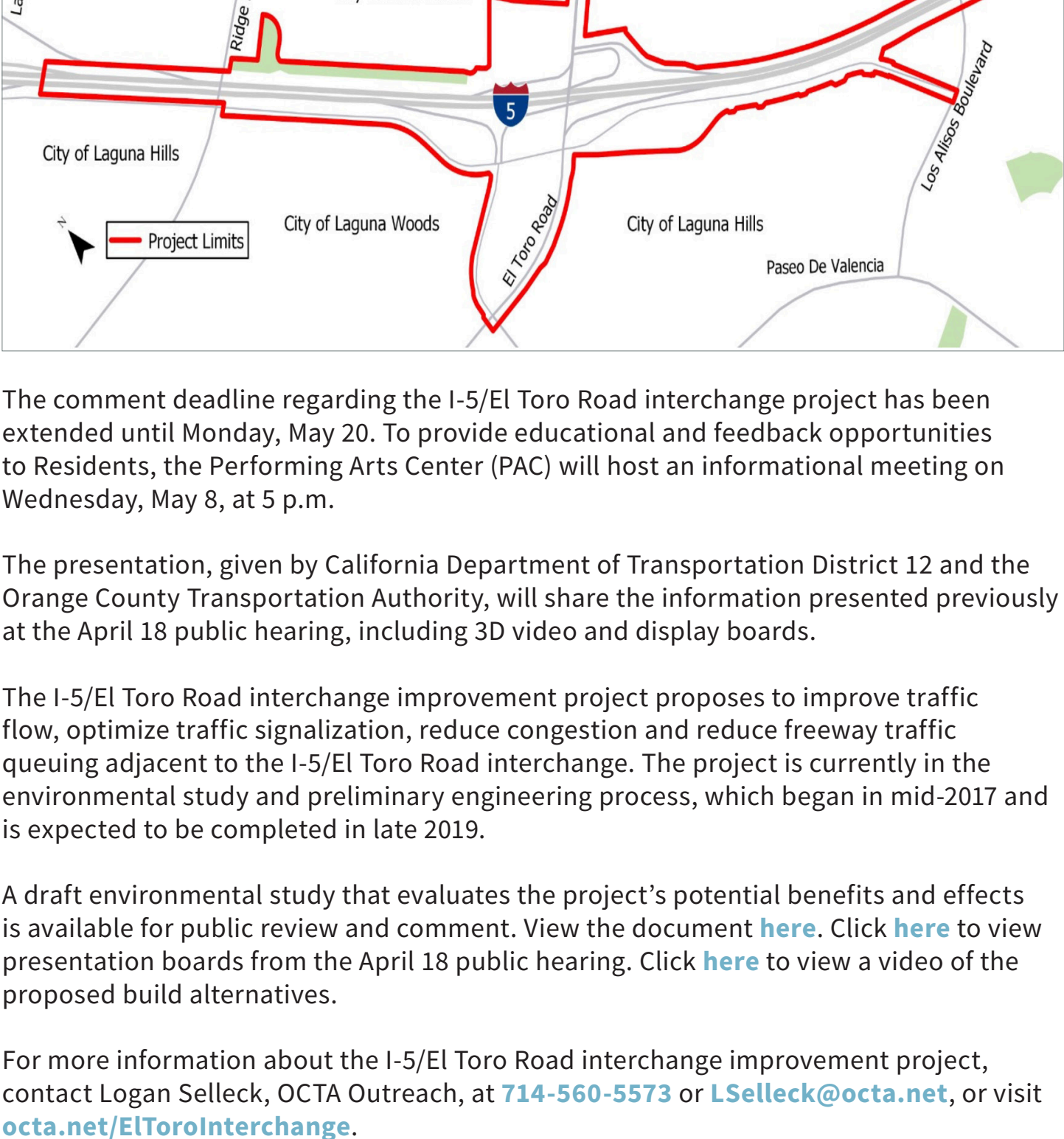


VILLAGE PAC TO HOST I-5/EL TORO ROAD INTERCHANGE PROJECT MEETING MAY 8



The comment deadline regarding the I-5/El Toro Road interchange project has been extended until Monday, May 20. To provide educational and feedback opportunities to Residents, the Performing Arts Center (PAC) will host an informational meeting on Wednesday, May 8, at 5 p.m.

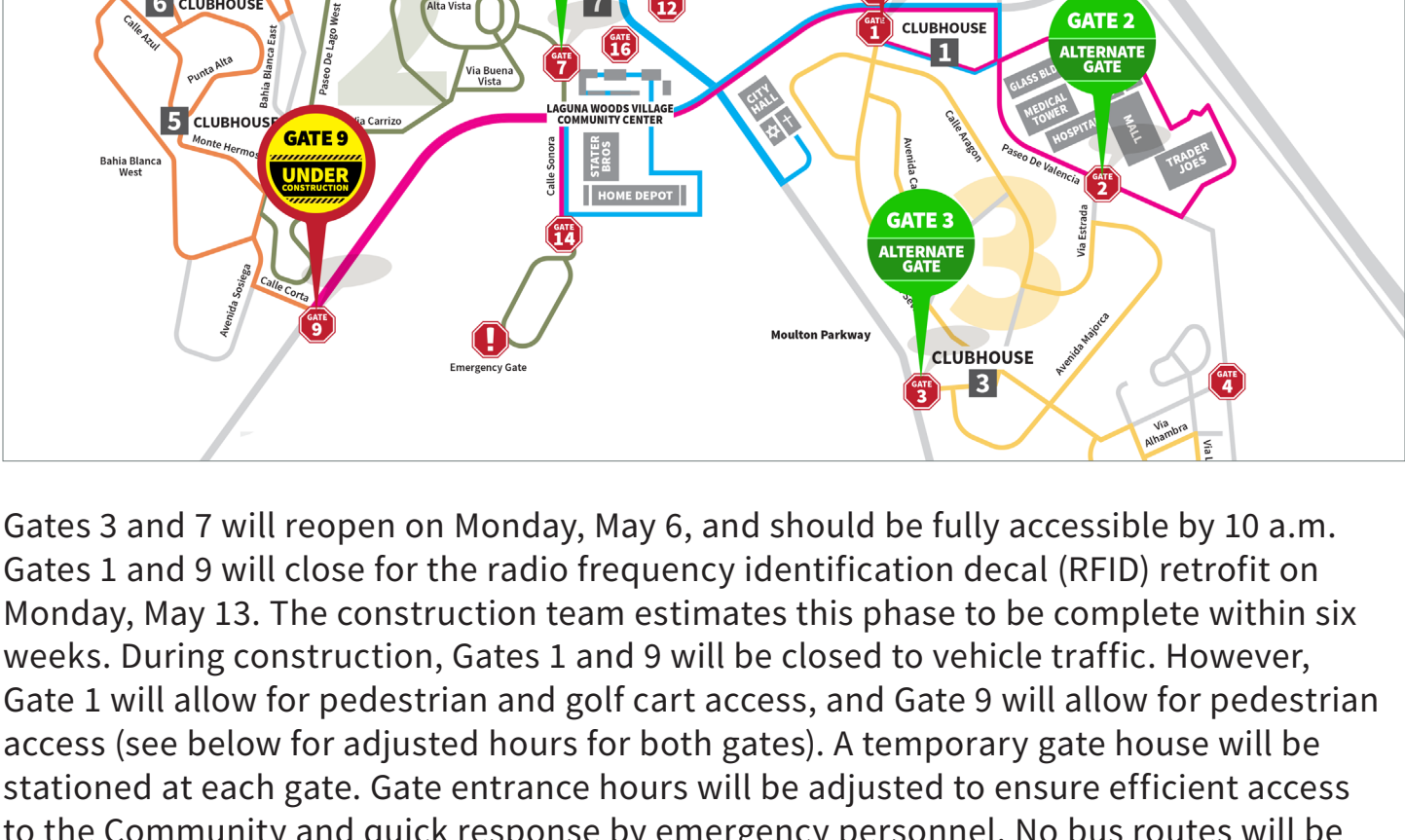
The presentation, given by California Department of Transportation District 12 and the Orange County Transportation Authority, will share the information presented previously at the April 18 public hearing, including 3D video and display boards.

The I-5/El Toro Road interchange improvement project proposes to improve traffic flow, optimize traffic signalization, reduce congestion and reduce freeway traffic queuing adjacent to the I-5/El Toro Road interchange. The project is currently in the environmental study and preliminary engineering process, which began in mid-2017 and is expected to be completed in late 2019.

A draft environmental study that evaluates the project's potential benefits and effects is available for public review and comment. View the document [here](#). Click [here](#) to view presentation boards from the April 18 public hearing. Click [here](#) to view a video of the proposed build alternatives.

For more information about the I-5/El Toro Road interchange improvement project, contact Logan Selleck, OCTA Outreach, at [714-560-5573](tel:714-560-5573) or L.Selleck@octa.net, or visit octa.net/ElToroInterchange.

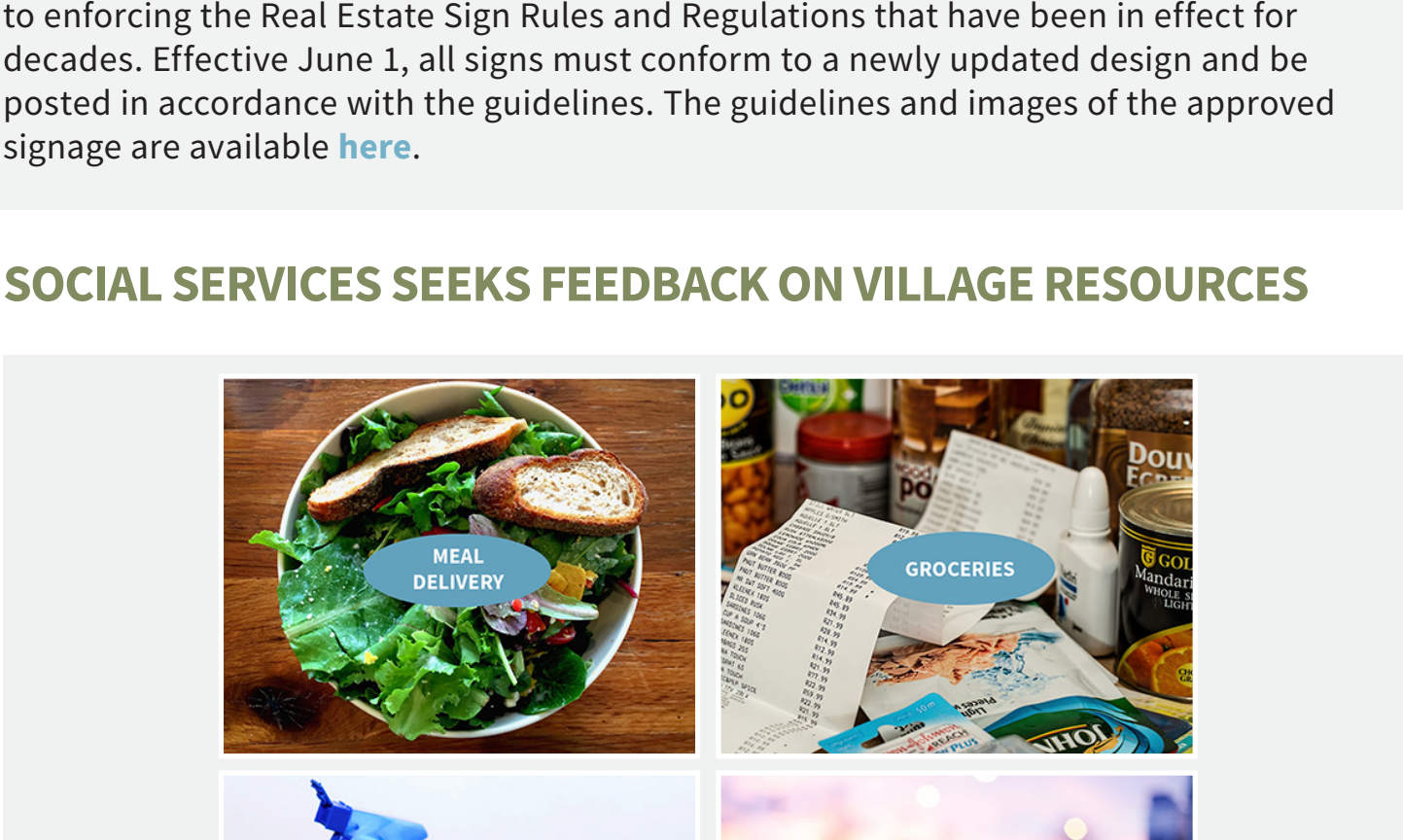
COMMUNITY CENTER TO CLOSE MAY 11 & 12 AS HVAC IS REPLACED



The HVAC units will be installed over the May 10 weekend as part of the GRF Community Center HVAC and controls upgrade project.

An important milestone in the GRF upgrade to the Community Center HVAC and controls will take place over the May 10 weekend. A new HVAC system will be lowered by crane, which will require closure of the building and surrounding parking lots from Friday, May 10, at 10 p.m. until Monday, May 13, at 6 a.m. For important safety reasons, the entire Community Center will remain closed to Staff and Residents (Community Fitness Center, table tennis, Village Television and PC/Mac learning facilities). Cars and golf carts will be blocked from parking in the north or east Community Center parking lots for the duration of the work schedule. The golf cart path that runs through the Community Center parking lot will be closed Saturday, May 11, from 6 a.m. to 2 p.m. Thank you in advance for your cooperation as work crews maneuver the crane and heavy equipment in a carefully controlled environment.

GATES 3 AND 7 REOPEN 10 A.M. MONDAY, GATES 1 AND 9 CLOSE MAY 13



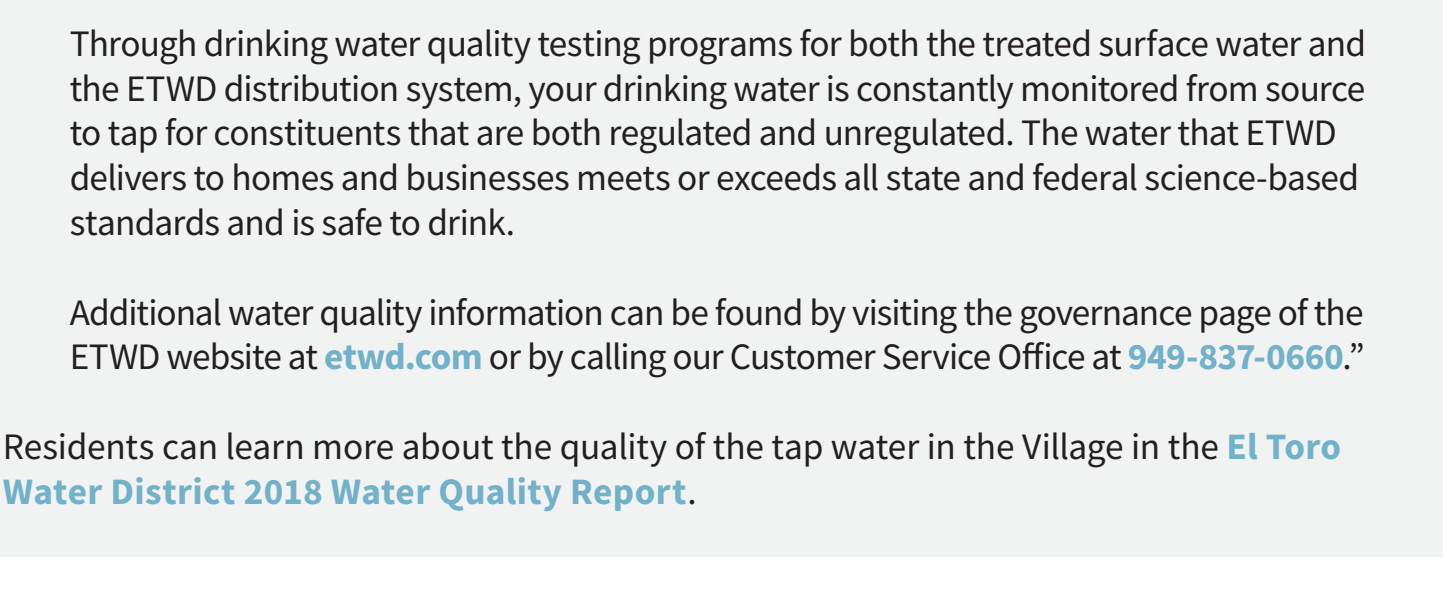
Gates 3 and 7 will reopen on Monday, May 6, and should be fully accessible by 10 a.m. Gates 1 and 9 will close for the radio frequency identification decal (RFID) retrofit on Monday, May 13. The construction team estimates this phase to be complete within six weeks. During construction, Gates 1 and 9 will be closed to vehicle traffic. However, Gate 1 will allow for pedestrian and golf cart access, and Gate 9 will allow for pedestrian access (see below for adjusted hours for both gates). A temporary gate house will be stationed at each gate. Gate entrance hours will be adjusted to ensure efficient access to the Community and quick response by emergency personnel. No bus routes will be affected.

Alternates to Gates 1 and 9, Adjusted Hours

- Gate 1**
- Gate 1 pedestrian and golf cart hours 5 a.m. to 11 p.m.
 - Gate 2 and Gate 3 open 24/7
 - Gate 4 returns to normal hours 7 a.m. to 7 p.m.

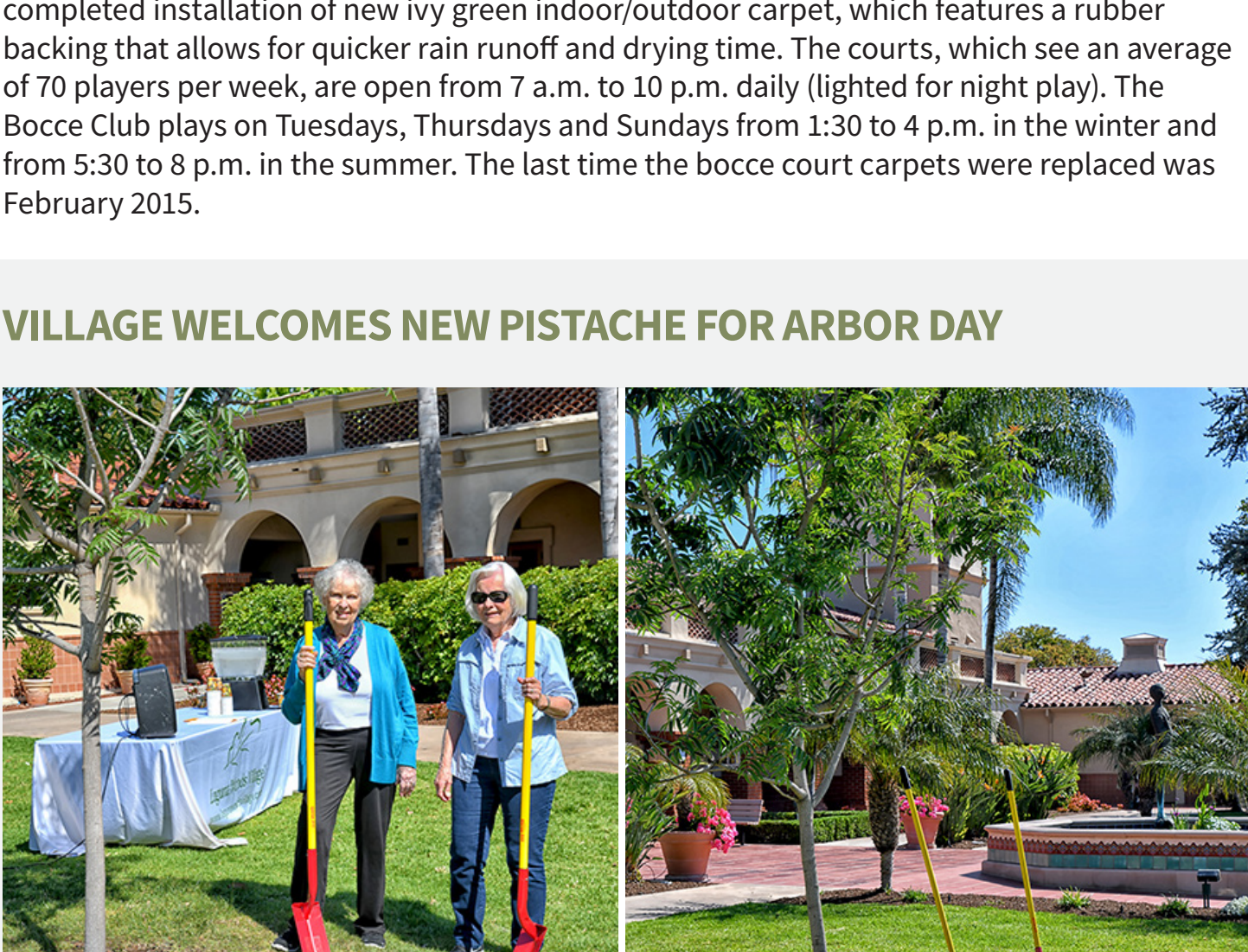
- Gate 9**
- Gate 9 pedestrian access only 7 a.m. to 7 p.m.
 - Gates 7 and 10 open 24/7
 - Gate 8 open 7 a.m. to 11 p.m.

REAL ESTATE AGENTS MUST FOLLOW SIGN RULES AND REGS



Residents who at some point may consider buying a different manor or selling or leasing their current manor must ensure their real estate agent complies with Village policies and regulations. However, recent activity in the Community demonstrates that not all agents are aware of or are abiding by these rules. GRF, Third and United are committed to enforcing the Real Estate Sign Rules and Regulations that have been in effect for decades. Effective June 1, all signs must conform to a newly updated design and be posted in accordance with the guidelines. The guidelines and images of the approved signage are available [here](#).

SOCIAL SERVICES SEEKS FEEDBACK ON VILLAGE RESOURCES



Laguna Woods Village Social Services wants to make it as easy as possible for Residents to find trusted local programs and services, including meal delivery, transportation, home cleaning and more. On Monday, May 20, from 1:30 to 3:30 p.m. in the Clubhouse 7 Multipurpose Room, Social Services will host a focus group meeting to hear Resident feedback regarding the Community's current resource base. For more information, call [949-597-4267](tel:949-597-4267).

REPORT: EL TORO WATER DISTRICT 2018 WATER QUALITY



Some Laguna Woods Village Residents have expressed concern about a story in the May 2 edition of [The Sacramento Bee](#) that covers a recently published California water safety study. Bob Hill, General Manager of the El Toro Water District (ETWD), issued the following statement regarding the safety and quality of the drinking water delivered by ETWD:

"The El Toro Water District is aware of a recently released study by the Environmental Working Group that suggests the possibility that certain constituents in California tap water could lead to more than 15,000 cases of cancer throughout the state.

ETWD is sensitive to the concerns of its customers resulting from the study and associated media coverage. ETWD vigilantly safeguards its water supply and the water delivered to your home meets the science-based water-quality standards required by the U.S. Environmental Protection Agency and the State Water Resources Control Board, Division of Drinking Water.

Through drinking water quality testing programs for both the treated surface water and the ETWD distribution system, your drinking water is constantly monitored from source to tap for constituents that are both regulated and unregulated. The water that ETWD delivers to homes and businesses meets or exceeds all state and federal science-based standards and is safe to drink.

Additional water quality information can be found by visiting the governance page of the ETWD website at etwd.com or by calling our Customer Service Office at [949-837-0660](tel:949-837-0660)."

Residents can learn more about the quality of the tap water in the Village in the [El Toro Water District 2018 Water Quality Report](#).

BOCCO COURTS GET FRESH NEW LOOK



The bocce courts at Clubhouse 1 are once again ready for play, thanks to Wednesday's completed installation of new ivy green indoor/outdoor carpet, which features a rubber backing that allows for quicker rain runoff and drying time. The courts, which see an average of 70 players per week, are open from 7 a.m. to 10 p.m. daily (lighted for night play). The Bocce Club plays on Tuesdays, Thursdays and Sundays from 1:30 to 4 p.m. in the winter and from 5:30 to 8 p.m. in the summer. The last time the bocce court carpets were replaced was February 2015.

VILLAGE WELCOMES NEW PISTACHE FOR ARBOR DAY



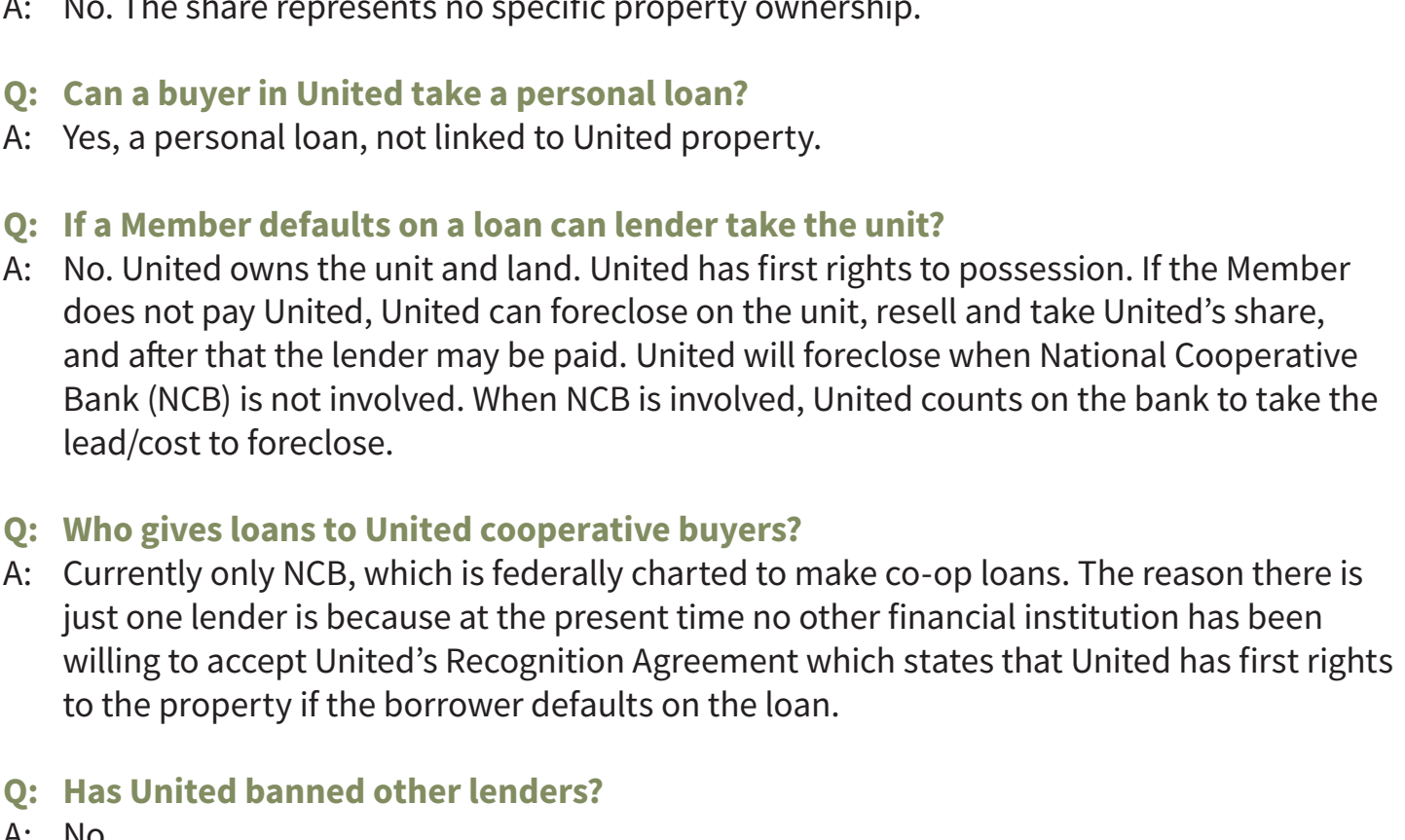
Pat Wilkinson (left) and Jean Lustig dig in during the Arbor Day celebration. The red bush pistache features attractive small red drupe (fruit) that turns blue when ripe and striking autumn foliage.

Laguna Woods Village Residents and VMS Staff gathered on Friday, April 26, to celebrate Arbor Day by planting a new red bush pistache in front of Clubhouse 1 on the lawn adjacent to the koi pond.

Pat Wilkinson and Jean Lustig, who collaborated with the History Center to create the popular Tree Walk Series, had the honor of shoveling the first scoops of soil onto the new planting. Residents interested in taking one of three beautiful types to view the many unique and picturesque tree species in Laguna Woods Village can click [here](#) to access the guides electronically.

During last year's Arbor Day celebration, a Mexican sycamore was planted near Aliso Creek. In addition to Tree Supervisor Robert Merget, over the next six years a new species of tree will be planted at each of the clubhouses every Arbor Day.

IT'S UBER EASY TO GET GATE CLEARANCE FOR RIDE SERVICES, FOOD DELIVERY



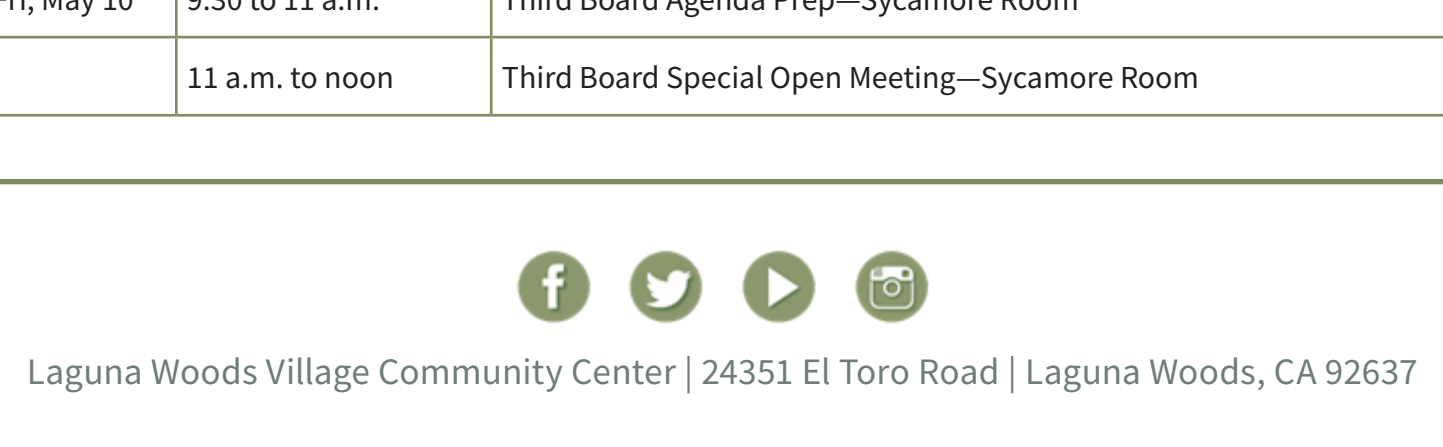
With the rising popularity of private ride and food delivery services, you might wonder how to call in the driver through Village gates. The DwellingLive app for smartphones is available for download for iPhone [here](#) and Android [here](#). Log in to the application with your Resident ID number and password. On the home screen, touch "Invite Guest." Next, choose "Individual Guest" and when the next screen appears, type in Uber, Lyft, GrubHub, etc., in the "First Name" line. You then identify the service as a temporary guest with the time and date information. DwellingLive will send you a confirmation email verifying that the entry was accepted. Contact your driver and let him or her know they are registered at the gate and must show a paper or electronic manifest to the Gate Ambassador.

ENJOY HORSIN' AROUND AT THE ANNUAL SPRING HORSE SHOW



On Saturday, May 11, from 10 to 11:30 a.m., come and meet the GRF program horses and their riders, as well as some special guests during the Annual Spring Horse Show at the Equestrian Center. Watch a parade, demonstrations and drill team performances by the Equestrian Center Riding Program, the Norco Cowgirls and Mane Attraction. Admission is free, and refreshments will be available for purchase. No dogs allowed. Parking is located off Via Campo Verde, with shuttle service available from 9:30 a.m. to noon. For more information, call [949-597-4275](tel:949-597-4275) or email recreation@vmsinc.org.

7TH ANNUAL ART AFFAIR A SUCCESS



It may have been cloudy during the 7th Annual Art Affair on Saturday, April 27, but the creative spirit shone brightly. Approximately 570 attendees came to Clubhouse 2 to appreciate 53 Village artisans' creations, which included pottery, sculpture, jewelry, paintings, woodwork and more. The Woods Combo provided smooth sounds while attendees enjoyed wine and refreshments on the clubhouse patio.

"Bravo—you've done it again, and the clubhouse supervisors were great, too!" raved one attendee to VMS Recreation Manager Jennifer Murphy. "Best Village event!"

Event sponsors Aetna, ClearCaptions, Humana and RehabCare Plus were in attendance as well, with information and goodies to share.

If you missed this year's Art Affair, watch for a "save the date" for this year's Annual Arts and Crafts Bonanza, which features a wide assortment of ceramics, porcelain, glass, jewelry, fabric, quilts, oils, acrylics, watercolor, photos, woodworking, beading, knits, crochetware and more. The Bonanza, which takes place at Clubhouse 4 in the fall, also features live music, food and complimentary beer and wine.

2019 MEMORIAL GOLF TOURNAMENT, DINNER TO BENEFIT FOUNDATION OF LAGUNA WOODS VILLAGE

On Saturday, May 18, the Laguna Woods Men's Golf Club and Laguna Woods Village will co-sponsor the 11th annual 2019 Memorial Golf Tournament and Dinner benefit for the Foundation of Laguna Woods Village. The Foundation of Laguna Woods Village helps affected Residents face such challenges by offering financial assistance to buy food, pay for utilities, purchase medications, arrange for caregiver services, provide for transportation and more.

The event is open to all Residents and their friends and families. The tournament will be a four-person scramble and will conclude with a dinner at Clubhouse 2. Entry for golf includes a shirt, a hat, golf balls, a cooling towel, a goody bag, range balls, lunch, dinner, host bar, cash drawings, raffles and prizes. The entry fee per golfer is \$120; the price per nonplaying dinner guest is \$50. Entry deadline is Tuesday, May 7. Entry forms are available in the pro shops and at most clubhouses, or at lwmcg.org. For more information, contact Bob Napack at [949-533-5637](tel:949-533-5637) or John Soule at [951-550-9195](tel:951-550-9195).

UNITED MUTUAL CLARIFIES FACTS REGARDING CO-OP FINANCING

Questions arise about mortgage providers for the United cooperatives, often because people do not understand or have not taken the time to get the facts about what a lender in a co-op purchase is required to deliver. Maggie Blackwell, Secretary of the United Mutual Board of Directors, answers some common questions about co-ops and their financing.

Q: What is a mortgage?
A: The pledging of property as security to a creditor (lender). United Mutual owns all the real property. Members own a share of stock in the corporation and obtain the right to occupy a unit.

Q: Does a shareholder in United Cooperative own specific property?
A: No, a shareholder owns one share of United, and the right to exclusive occupancy of a unit for a three-year term, renewable. United owns all the land.

Q: Can a share be mortgaged by a member?
A: No. The share represents no specific property ownership.

Q: Can a buyer in United take a personal loan?
A: Yes, a personal loan, not linked to United property.

Q: If a Member defaults on a loan can lender take the unit?
A: No. United owns the unit and land. United has first rights to possession. If the Member does not pay United, United can foreclose on the unit, resell and take United's share, and after that the lender may be paid. United will foreclose when National Cooperative Bank (NCB) is not involved. When NCB is involved, United counts on the bank to take the lead/cost to foreclose.

Q: Who gives loans to United cooperative buyers?
A: Currently only NCB, which is federally chartered to make co-op loans. The reason there is just one lender is because at the present time no other financial institution has been willing to accept United's Recognition Agreement which states that United has first rights to the property if the borrower defaults on the loan.

Q: Has United banned other lenders?
A: No.

Q: Will United accept loans from any lender?
A: A lender may apply to United. United will decide on a case-by-case basis.

Q: How many institutional lenders have expressed an interest in loans to United members?
A: Historically, there have been 21 lenders. Many institutional lenders no longer make loans because they are unwilling to abide by the terms and conditions of United's Recognition Agreement.

Q: Will United ever give up first rights?
A: No, that would threaten United Corporation and every Member's interest.

Q: Do United Directors have a duty to new buyers?
A: No, United Directors have an exclusive duty to protect the financial well-being of United Corporation, and all United Members as a whole.

For more information, contact Pamela Bashline, Community Services Manager, at [949-268-2333](tel:949-268-2333).

12TH ANNUAL SOUTH COUNTY SENIOR SUMMIT SCHEDULED FOR MAY 17

On Friday, May 17, from 8 a.m. to 12:30 p.m., Orange County Supervisor Lisa Bartlett, the Office on Aging Orange County, Age Well Senior Services and Soka University invite Village Residents to attend the 12th Annual South County Senior Summit, "Back to the Future of Aging and Dementia." The summit will be held at Soka University Recreation Complex, 1 University Drive, Aliso Viejo 92656. RSVP by phone at [800-510-2020](tel:800-510-2020) or [714-480-6450](tel:714-480-6450), or online at OCSeniorSummit.com.

UPCOMING MEETINGS

DATE	TIME	LOCATION
Mon, May 6	1 to 4 p.m.	Third Maintenance & Construction Committee—Board Room
Tue, May 7		NO MEETINGS SCHEDULED
Wed, May 8	9:30 a.m. to 12:30 p.m.	GRF Regular Board Meeting (Open)—Board Room
Thu, May 9	10 a.m. to noon	Third Mutual Garden Villas Association Meeting—Clubhouse 5, Room 1
	1:30 to 4:30 p.m.	GRF Community Activities Committee—Board Room
Fri, May 10	9:30 to 11 a.m.	Third Board Agenda Prep—Sycamore Room
	11 a.m. to noon	Third Board Special Open Meeting—Sycamore Room