



VILLAGE BREEZE

OCTOBER/NOVEMBER 2020

Recreation + Transportation + News + Services + More



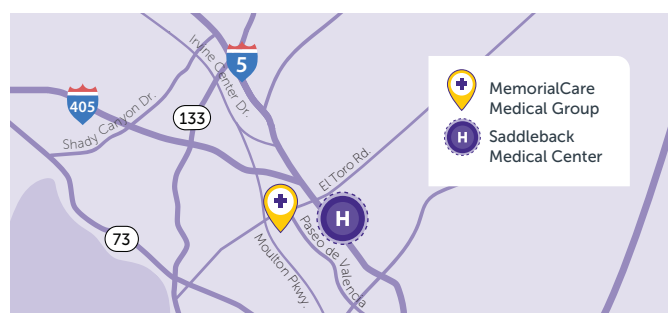
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LETTER FROM THE EDITOR

BE KIND TO YOURSELF

"In the August/September 2020 issue of the Village Breeze, I believe there was something missing in the Village Television section. What is the name of the woman you highlighted and interviewed for this article?" This was just one of a handful of emails and letters I received after publication of our last edition that asked the same thing: Who is this "hostess with the mostest?"

Why, it's our own Lisa Hart, host of "This Day" and "Your Health" on TV6! Isn't she famous enough that we don't have to mention her by name?!

Lisa certainly was more gracious than most would have been after learning that her name had been omitted from an article that was *all about her*! For my part, I gave myself quite a mental beating at having let such an error slip past.

We tend to be so hard on ourselves when we would quickly offer empathy and understanding to a spouse, a friend or even a stranger. Failing to give ourselves breaks compromises our emotional health, and we tackle this important topic on page 14 in "Strive to Thrive" in honor of October's Emotional Wellness Month. If ever there were a time for us to be kinder and more forgiving to ourselves, it's now.

I would like to tout all the great content in this issue, but I believe this is a good place to mention a very significant topic.

Voting is perhaps the strongest and most constructive way we can make our voices heard. That's certainly true for national and regional elections, but it's equally true for elections that take place right here in the Village. Here's a rundown of what's coming in November:

- **United:** Ballots are due on November 2 to fill four board vacancies with terms ending at the 2023 annual election. Read "Notice of Board of Directors Election and Annual Meeting of the Members of United Laguna Woods Mutual" at bit.ly/32vdH1v.
- **Third:** Board candidates will be elected by acclamation (the number of vacant seats equals the number of candidates running). However, ballots are due on November 2 to consider and vote on Restatement of the Bylaws and CC&Rs. Read "Notice of New Directors and Annual Meeting of the Members of Third Laguna Hills Mutual" at bit.ly/3htlBfX.
- **GRF:** Ballots are due on November 12 to fill four vacancies with terms ending at the 2023 annual election.

Our every-Friday "What's Up in the Village" eblast, the Village website and our Facebook page will offer frequent updates and reminders. All you need to do is make your voice heard in the Village by voting.

Ellyce Rothrock, Editor

ellyce.rothrock@vmsinc.org

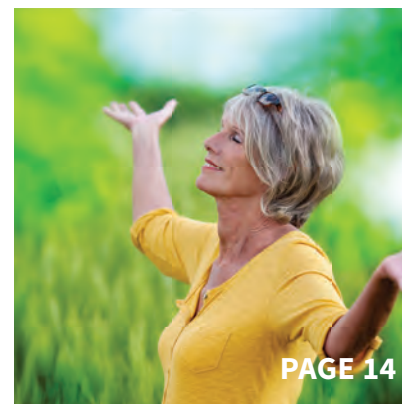


This talented, gracious and lovely woman to my left is Lisa Hart!



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 **GOLDEN RAIN FOUNDATION**
of LAGUNA WOODS


Village Management Services, Inc.


THIRD LAGUNA HILLS
— MUTUAL —


UNITED LAGUNA WOODS
— MUTUAL —


THE TOWERS
Laguna Woods Village

VILLAGE BREEZE

THE OFFICIAL MAGAZINE OF
LAGUNA WOODS VILLAGE

OCTOBER/NOVEMBER 2020

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Submit concise editorial ideas as a one-page letter accompanied by recent writing samples to info@lagunawoodsvillage.com or to Village Breeze, 24351 El Toro Road, Laguna Woods, CA 92637. Include your full name, phone number, email address and manor number. To receive a copy of the Laguna Woods Village Style Guide and editorial guidelines, email info@lagunawoodsvillage.com.

Submissions will not be returned.

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WHAT'S UP IN THE VILLAGE



SHARE YOUR CELEBRATIONS!



Everyone has their own special way of celebrating the winter holidays. Share your fondest traditions and memories, treasured family photos that illustrate how you have enjoyed time together, or special recipes that you know everyone will love. *How do you decorate? What tradition or outing can you simply not do without?*

We'd love to highlight how you celebrate in the December issue of the Village Breeze.



By Monday, November 2, email your images, recipes, stories and more to ellyce.rothrock@vmsinc.org for inclusion in a full-length feature on how our community does the holidays right.



WHY MOVING YOUR VEHICLE ON STREET-SWEEPING DAY MATTERS

Street sweeping is important for many reasons, and moving your vehicle on sweeping days helps the cause.



- Federal and local mandates require municipalities to help prevent pollution from entering local waterways. Street sweeping removes environmentally harmful metal particles, oil and other hazardous products left behind by passing and parked vehicles.
- Street sweeping collects and removes debris (paper, leaves, etc.) that can collect in gutters and block storm drains, causing localized flooding during heavy rains that pollute the local water system.
- Street sweeping enhances community aesthetics. Moving vehicles off a street scheduled for sweeping allows crews to thoroughly clean the street from curb to curb. One parked car equals nearly three car lengths of space that can't be swept because the street sweeping equipment must leave room to avoid it.

Visit bit.ly/2YQ49Mh to view the Village street sweeping schedule (all times are approximate and subject to change).



CHANGE MADE TO COIN PROGRAM

VMS' temporary program to distribute coins to residents in need of quarters for laundry services now is available only on Thursdays. Each week, \$10 rolls of quarters are available for purchase at Clubhouse 3 for United Mutual residents and Clubhouse 5 for Third Mutual residents from 8 a.m. to noon (or until supply runs out). Residents are limited to two \$10 rolls of quarters and must pay in exact change (paper currency) to purchase the quarters. This temporary program will operate until it is no longer needed.



Village Security Returns Ducks to Their Row

Security Patrol Officer Kenneth Tran rescued six adorable, fluffy ducklings struggling to find and cling to space on a small pipe in the Pool 4 drainage/filter area.



WHAT'S UP IN THE VILLAGE

DON'T DUMP THAT MICROWAVE IN THE TRASH

It may be tempting to try to sneak a TV, microwave or other bulky item in your trash or recycle container, but Waste Management will not service (empty) a container that holds “contaminated” items—bulky items that are not supposed to be in there.

If you have a bulky item you need gone, there is a simple procedure in place to properly remove some of the unwanted or broken clutter from your life.

How to Get Bulky Items Picked Up

Waste Management offers a free bulky-item collection on the third Saturday of every month.

First call Resident Services at **949-597-4600** prior to setting out your bulky items. Place items near your trash enclosure or the same location where you place your trash carts on Friday night or before 7 a.m. on Saturday.

Waste Management continues to suspend in-home bulky-item pickup service due to coronavirus-imposed social distancing practices.

Visit bit.ly/2ELwk89 for a list of accepted and unaccepted bulky items.

MOVING FURNITURE?

Any time you're moving in or out—or you're moving that living-room desk to the second bedroom—dings and dents along the way are almost inevitable. That's why the Village offers residents the use of elevator pads to help protect our community's elevators during the move-in or move-out process, or any time residents are moving furniture or large objects.

New or departing residents can simply call Resident Services at **949-597-4600** to request elevator pads; staff from the Security Department delivers them to doorsteps.



REQUESTS FROM NEIGHBORS

Emails to the editor ask the Village Breeze to remind folks of the following common courtesies.

- Keep our laundry and mail rooms clean by disposing of unwanted personal items, food, items for donation, trash, etc., properly.
- Pick up after your pet. Poop can contaminate groundwater; it may contain harmful organisms such as *Giardia*, *Salmonella* and *E. coli* that can be transmitted to humans and other animals; it may contain roundworms and hookworms (deposited by infected animals) that can live in the soil for long periods and transmit to other animals and humans; and it can attract rodents.
- Respect Village speed limits to help keep walkers and cyclists safe. The most common speed limit in the Village is 25 mph; however, in some areas the posted speed limit is 10 mph.



West Nile Virus Update, Resources

Preventing mosquito breeding is vital. Here's what OCMVCD is doing and what residents can do.

According to the Orange County Mosquito and Vector Control District (OCMVCD), as of September 15, 18 cities have reported West Nile virus-positive mosquito samples and 11 cities have reported WNV-positive birds. Five cities in North Orange County have reported two WNV-positive human infections. OCMVCD urges county residents to remain vigilant.

"West Nile virus-positive mosquito samples indicate that the virus is active in Orange County and there is an increased risk for residents to become infected with WNV through a mosquito bite," said Director of Scientific Services Robert Cummings.

What OCMVCD Is Doing

The OCMVCD has seen an increase in service requests from the Laguna Woods area, according to Lora Young, director of communications for OCMVCD.

"The mosquitoes that are currently impacting Village residents are *Aedes* mosquitoes, which prefer to breed in smaller sources such as plant saucers, containers and small fountains. We do not see these mosquitoes developing in creeks and larger waterways," Young said. "The creek is under treatment and does not breed mosquitoes; we have verified this, and our flood team and inspector are proactive in inspecting these areas."

Young appeared on Village Television's "This Day" in June. Visit bit.ly/3kadlmw to watch her interview.

Regarding WNV, OCMVCD staff will continue to conduct surveillance, inspections and control

measures for mosquitoes to prevent additional mosquito breeding, and will post advisory signs alerting residents of high activity in affected areas.

What You Can Do

"It is essential for residents to take charge of their yard," said Young. "Protect yourself by applying EPA-registered repellent, wearing long-sleeved clothing and eliminating potential breeding sources around your property."

Take the following precautions to help reduce the chances of breeding mosquitoes:

- Dump and drain any containers/plant saucers filled with water at least once a week.
- Clean and scrub bird baths and pet water bowls weekly.
- Do not transport or share plant clippings rooted in water.
- Drill a hole or puncture containers to eliminate standing water.

Information and Resources

- Visit ocvector.org for more OCMVCD mosquito information.
- Visit ocvector.org/west-nile-virus to learn more about WNV.
- Visit ocvector.org/service-request to submit service requests to OCMVCD.



WHAT'S UP IN THE VILLAGE

WATCH, PARTICIPATE IN VIRTUAL BOARD, COMMITTEE MEETINGS

During the COVID-19 pandemic, board meetings are broadcast via Village Television (TV6) and at lagunawoodsvillage.com/meetings. Expect a 20-second delay when watching the board meeting online or via Village Television (TV6). Watch committee meetings at lagunawoodsvillage.com/meetings. Owner members are invited to participate remotely (submit comments) either by calling **949-268-2020** or emailing meeting@vmsinc.org. Members can email any time before the meeting is scheduled to begin or during the meeting; members can call beginning one half hour before the meeting begins and throughout the remainder of the meeting. Include your name and unit number when commenting.



Don't Feed Village Wildlife

The Village is surrounded by beautiful wilderness, meaning we live in close proximity to—and come in close contact with—all kinds of wildlife species. Some consider wildlife as a nuisance or a threat, others enjoy animal sightings—and some well-intentioned but misguided individuals actively encourage wildlife to visit regularly by feeding them.

California State law states feeding wildlife is illegal. Here in the Village, both mutuals also prohibit feeding or attracting animals (Third Resolution 03-16-117 Care & Maintenance of Patios, Balconies, Breezeways & Walkways; United, Resolution 01-03-134, Care & Maintenance of Patios, Balconies, Breezeways & Walkways).

If you see neighbors feeding wildlife, call Security at **949-580-1400**. Calls may be anonymous.

There are many good reasons to not feed wildlife in the Village—or anywhere else:

- **Providing food in residential areas often leads to property damage and unwelcome “houseguests.”** Do not leave pet food dishes outside and do secure garbage bins.
- **Providing an artificial food source causes mature animals to produce large families that the natural food supply can't support.** Overpopulation can lead to starvation and disease, some of which are dangerous to humans.
- **Animals have specialized diets and can die from the wrong foods.** If a baby animal receives the wrong diet, even for a day or two, it can permanently damage developing bone and muscle. Other food items can even cause death.
- **Feeding causes wild animals to lose their natural fear of humans.** The bold advances of a tamed wild animal can be misinterpreted as an “attack.”
- **Feeding changes behavior, often with catastrophic results.** Feeding can cause death by preventing a species from migrating and causing interaction among species that usually don't compete for food.
- **You risk injury when you do not keep a respectful distance from wild animals.** Wildlife may not know where the food stops and your fingers begin.



COYOTES AND OUR COMMUNITY

Common-sense safety minimizes nuisances and prevents losses.

Coyotes are everywhere. They are found in every corner of Orange County and do not require open space or “wild areas” to survive. Though far from domesticated, these animals are very comfortable living in close proximity to humans and have little fear of us. Coyote sightings within the Village are common, as we are located adjacent to their natural habitat. Knowing how to handle an encounter is important.

While not normally a danger to us, coyotes will display defensive behaviors if threatened or cornered, which is why it's important to leave a comfortable distance between you and a coyote. If you do encounter a coyote that behaves aggressively, you probably are too close to its prey or family and need to increase the “comfort zone” between you and the animal.

According to OC Community Resources, OC Animal Care, and other animal and wildlife government agencies, eradication and/or relocation of urban coyotes is ineffective. However, by practicing defensive measures, you can minimize the nuisance and prevent small pet losses caused by these animals.

Information and Resources

The Laguna Beach Police Department's Animal Services Division will respond to situations in the Village regarding any coyote that is exhibiting aggressive behavior; is sick, injured or dead; or has had physical contact with a human or a domestic animal. To report encounters in such situations, call **949-497-0701** or email coyotes@lagunabeachcity.net.

Take the following steps to protect you, your pets and your property from coyotes and other wildlife:

- Do not feed coyotes—ever
- Eliminate potential food and water sources, such as fallen fruit and standing water
- Fence off animal enclosures (fully enclose if possible)
- Keep cats and small dogs indoors or supervise closely
- Feed pets indoors
- Store trash in covered heavy-duty containers
- Keep yards and patios free from potential shelter, such as thick brush and weeds

A MOST PRESSING TOPIC



As coronavirus-related closures endure, many residents are asking why some assessments aren't being reduced or refunded.

BY SUSAN LOGAN-MCCRACKEN

Let's face it—we all miss life before COVID-19. In addition to having health concerns, the pandemic has caused closures, cancellations and in some cases financial hardship throughout our communities. In Laguna Woods Village, while many amenities are available, including outdoor classes (some workout equipment also has been moved outdoors), there continue to be building closures. This situation has led some Village residents to ask about assessments. Should they be reduced or even refunded with so many amenities closed?

"I don't blame people for asking if assessments can be reduced," said Sandra L. Gottlieb, Esq., with Swedelson Gottlieb, Community Association Attorneys. But the reality is only a small portion of the assessments pay for the amenities that were/are closed during the pandemic.

"When the mutuals develop their budgets, they create fixed costs," Gottlieb said. "All of those fixed costs are in play." For example, instead of our custodial crews cleaning the interior of clubhouses after daily use, those resources were redirected to the new sanitizing and cleaning required in other areas, such as laundry rooms, to protect our vulnerable population from COVID-19.

What Assessments Pay For

In her article, "Addressing the Second Pandemic for Community Associations, Financial Strain," Gottlieb wrote that community associations are nonprofits with only one source of income—assessments. Assessments pay for essential services such as power, water, management services and insurance. "No refunds can be given because there are no disposable dollars to provide that refund. Maintenance, gardening, watering property—the dollars are being spent."

"The insurance is the big elephant," said United Board

President Sue Margolis. “We don’t know what the amount will be, so we are really under the gun to figure out how we are going to cover insurance, and it’s going up by a large factor. It was \$2.5 million to \$3 million last year, so you can see that’s not pennies here.”

Margolis explained that water intrusion problems from heavy rains and plumbing leaks drained the contingency fund. “So, we’re not looking at huge monies. The assessments will go up because every year they do go up. We will try to determine if we can offset the increase in the insurance premium, but we are still trying to figure that out.”

“If you compare our situation with a city, you’ll note that most amenities are closed and yet taxes are still collected,” said Third Board President Steve Parsons. “It takes a lot more than amenities to run a city. The same is true with any homeowners’ association. The assessments cover so much more than amenities.”

How Amenities Are Paid

GRF manages and maintains trust property and GRF common areas as well as all recreation activities. That includes seven clubhouses; five pools; four hot pools; three fitness centers; the equestrian center and trails; two garden centers; two golf courses (including the driving range and greens); a 10-court tennis facility; pickleball, lawn bowling and bocce courts; the fine arts and crafts facilities; and social and entertainment events.

In addition, GRF manages services such as television and

internet, which are offered at a lower cost because the dues cover a big portion of the expense.

“Transportation is offered free to the residents and is covered by monthly dues,” wrote GRF Board President Bunny Carpenter in a statement.

Other services include security, social services, media and communications as well as maintaining the Community Center, the History Center, the Village Library and common areas, including the creek and streets.

“GRF dues are \$205.60 per manor per month for 2020, and GRF is maintaining that rate for 2021,” Carpenter wrote, adding that those dues pay for the use of those amenities. “As this rate is such a small portion of the dues for each manor, GRF makes every effort to maintain the trust properties and services with nonassessment revenues such as the trust facilities fees, golf green fees, clubhouse rentals and Broadband services. When residents pay a small fee to see a play or join an activity, it is to help offset the expense of that event. With increased costs of employment and services, it is a constant challenge to maintain all the amenities the Village offers.”

“Residents need to know that approximately \$46 of their current \$600 to \$700 monthly assessment applies to the recreation and GRF facilities and amenities,” wrote Department of Recreation Services Director Brian Gruner in a statement. “Although we have some furloughs due to indoor restrictions, we have recreation

staff working the open facilities, committee and board meetings and events. Operational changes require staff to be onsite, checking and monitoring all open activities.” Gruner added that the Village is still incurring facility maintenance costs for pools, clubhouses and outdoor facilities such as golf courses.

An HOA’s Financial Obligations

“Under California law, associations are required to impose regular and special assessments sufficient to perform its obligations,” wrote Laurie S. Poole, Esq., managing partner for Adams Stirling Professional Law Corporation in a statement. “Each year, associations prepare budgets of the anticipated costs for the upcoming fiscal year. The budgets form the basis for collecting assessments.”

“The obligation to pay an assessment is a covenant [promise] that runs with the land,” said Gottlieb. “There is no right to offset,” she said adding that the board of directors is committed to working with anyone who has a COVID-related financial hardship to request approval for a payment plan. “The sooner they agree to a payment plan, the sooner they will be able to catch up.”

The mutual’s expenses are ongoing whether or not they receive all their assessments, Gottlieb added. “The association has its financial obligations it has to meet. There isn’t anyone to absolve their financial obligations,” she said.

A New Set of Challenges

“During the pandemic, while some facilities and amenities have closed, other association expenses remain unchanged,” Poole wrote. Those expenses include management fees, insurance, vendor contract obligations and more. “Further,

other costs may have risen, to account for increased cleaning and disinfecting protocols, adopting rules to address use of the facilities during the pandemic, etc. California caselaw also supports the concept that owners cannot refuse to pay assessments due to an

association’s conduct, which would include a decision to close the amenities.”

“The assessments should not be reduced, as they were imposed to ensure that the fiscal year’s budgeted items would be covered,” Poole wrote. “Refunds should not be given, as the association has an obligation to ensure that budgeted amounts will be covered, as well as any unanticipated increases in budgetary items that may have occurred due to the pandemic, or otherwise. The assessments support many other association operations besides the facilities and amenities. Those operations and expenses have continued despite the pandemic.”

“I would like residents to know how diligent their board of directors has worked trying to create for them a safe/COVID-19 free place to live,” Gottlieb said. “Their empathy is shown in the hours they’re spending to maintain the facilities and get it back to a member-user condition for immediate use after the restrictions are lifted. It doesn’t mean that residents don’t feel horrible about gym and other amenity closures, but the staff has been working on addressing the health and safety issues for the VMS staff and all the residents on an ongoing basis.”

“This board is great,” Gottlieb concluded. “They really care about their members and all mutual residents. They are so empathetic. We didn’t have time to prepare for this COVID pandemic, and it has created a long line of challenges for associations.”



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INSURANCE CRISIS HITS THE VILLAGE HARD



Unprecedented disasters have upended the insurance market, making it harder for communities like the Village unable to obtain the coverage they need.

BY EILEEN PAULIN, DIRECTOR OF MEDIA & COMMUNICATIONS

The smoke and ash that had been ominously hanging over the Village for weeks as of press time is a tangible example of one of the key reasons the property and casualty insurance market is in a historic state of crisis. Catastrophic losses from unprecedented wildfires, hurricanes, floods and similar disasters are increasingly becoming the norm. Several years of costly disasters have compounded losses for insurers, driving up the cost of coverage overall.

Insurers are struggling to overcome underwriting losses, especially given how low interest rates have remained in recent times. This has made carriers extremely cautious, and many are restricting the classes of businesses and lines of insurance they are willing to underwrite.

Additionally, nearly every insurance carrier uses the funds it receives from premiums to invest in other markets. However, reduced interest rates have impacted profitability negatively, driving carriers to lower their willingness to take high risks.

All of these factors have turned the insurance market upside down, resulting in skyrocketing premiums and, in many cases, communities similar to the Village being unable to obtain full replacement coverage. The Village was first impacted in fall 2019 during the insurance renewal process for the 2020 year. The total 2018/2019 premium was \$1,393,258; the total 2019/2020 premium is \$2,666,736. This represents close to a 100% increase in premiums over just one year. This is total coverage premium for GRF, Mutual 50, Third Laguna Hills Mutual and United Laguna Woods Mutual.

Knowing that coverage costs were going to be worse for 2021, staff, board members and Beecher Carlson (our broker of record) immediately

began researching options and alternatives for the coming year. For the first time in many years, carriers demanded that the Village property valuations be updated. The Village's reported property valuation for 2019/2020 was approximately \$1.6 billion. The updated property valuation for the 2020/2021 policy period is now approximately \$3.5 billion, making the situation even more challenging.

Work on the 2021 insurance coverage began in November 2019. The housing mutuals and GRF boards, staff and insurance professionals have been meeting regularly to study and research the situation. The updated 2020/2021 valuation provides the biggest challenge because it means the required amount of insurance has doubled.

Mutual 50 (the Towers) opted to break away from the program and bind its own coverage. Third Mutual, United Mutual and GRF have formed separate working groups to explore all possible options that will properly insure at the lowest possible premiums.

Third Mutual is in a unique situation because its current CC&Rs require full replacement coverage. This has led the board to call for a ballot initiative election to approve updating its antiquated CC&Rs. For more information, see the article on page 56.

At press time, neither of the mutuals or GRF had bound coverage. The deadline to bind coverage was October 1. To find out the final decision of each board, refer to the News section at lagunawoodsvillage.com.



Strive to Thrive

**Our mental fitness has never
been so important.**

BY SUSAN LOGAN-MCCRACKEN

October was designated as National Emotional Wellness Month in 2004 to raise awareness on the importance of emotional health. But what exactly does emotional wellness mean, and how can you achieve greater emotional wellness?

What Is Emotional Wellness?

Emotional wellness is “an awareness, understanding and acceptance of our feelings, and our ability to effectively manage through challenges and change,” according to Dr. Mark Lerner, psychologist and chairman of the National Center for Emotional Wellness, an organization that offers information, support and a certification in emotional wellness program. While emotional wellness doesn’t necessarily mean being happy all the time,

it does allow us to be more aware of our emotions so we can manage them through tough times.

Emotional wellness and mental health have distinct definitions, but each affects the other. Mental health describes the ability to process information, while emotional wellness describes the ability to express feelings based upon that information, according to WebMD. The information we

process affects our emotions and our emotions affect how we process information.

TIPS TO BOOST EMOTIONAL WELLNESS

All aspects of our health—mind, body, emotions—are inseparable. So taking care of one supports all the others. That’s why some tips to boost emotional wellness involve caring for our physical or mental health.

It’s important to “exercise regularly, eat healthy meals and get enough sleep,” said Susan McInerney, LCSW, manager of the Social Services Division for Village Management Services Inc. Here are more details and tips.

1 EXERCISE.

Numerous studies show the physical, mental and emotional health benefits of exercise.

McInerney mentioned one that described exercise as a powerful depression fighter for several reasons. Exercise “promotes all kinds of changes in the brain, including neural growth, reduced inflammation and new activity patterns that promote feelings of calm and well-being. It also releases endorphins, powerful chemicals in your brain that energize your spirits and make you feel good. Finally, exercise can also serve as a distraction, allowing you to find some quiet time to break out of the cycle of negative thoughts that feed depression and anxiety,” she said.

You’re never too old to start an exercise program, but always discuss your plans with your doctor first.



2 GET SUFFICIENT SLEEP.

Sleep or the lack thereof has a major impact on mood and health. How often do we put off major decisions until after we “sleep on it”?

A good night’s sleep is a game changer for how we handle our day, and we can feel its effects almost immediately upon waking. Sleep improves overall health and mental clarity as well as emotional wellness. If you’re missing out on quality slumber, consult your doctor.



3 EAT A HEALTHY DIET.

Research shows that diet plays an important role in brain health and emotional wellness. A poor diet can cause blood sugar spikes and crashes, which wreak havoc on mood. Efforts to prevent Alzheimer’s disease have led to studies into foods that support the brain. Foods that have been deemed “brain foods” are rich in omega-3 fatty acids, B vitamins, zinc, iron, selenium, antioxidants, flavonoids or live active cultures. Foods credited with these nutrients include fatty fish like salmon, dark leafy greens, berries, coffee, tea, dark chocolate, yogurt and nuts (especially walnuts).



4 MAINTAIN SOCIAL CONNECTIONS.

Studies show that social interaction has positive effects on mental, physical and emotional health and can even help you live longer. “Even during the time of social distancing it is important to stay connected,” McInerney said. This is what she recommends to stay connected:

- E-mail or call a friend with whom you haven’t been in touch in a while and rekindle your friendship.
- Read a book to a grandchild or family friend over the phone or via video chat.
- Share memories (and clean out a closet at the same time). Take out that box of photos that you’ve been meaning to sort through. Then, get in touch via email or phone with the people in the photographs and reminisce about your shared experiences.
- Do an online workout. Choose from one of the thousands of fitness routines available on YouTube and work out together, but in separate locations, with your exercise buddy.
- Host a virtual get-together. If you can’t meet your friends



in person for coffee or lunch, move the gathering online via a group video chat.

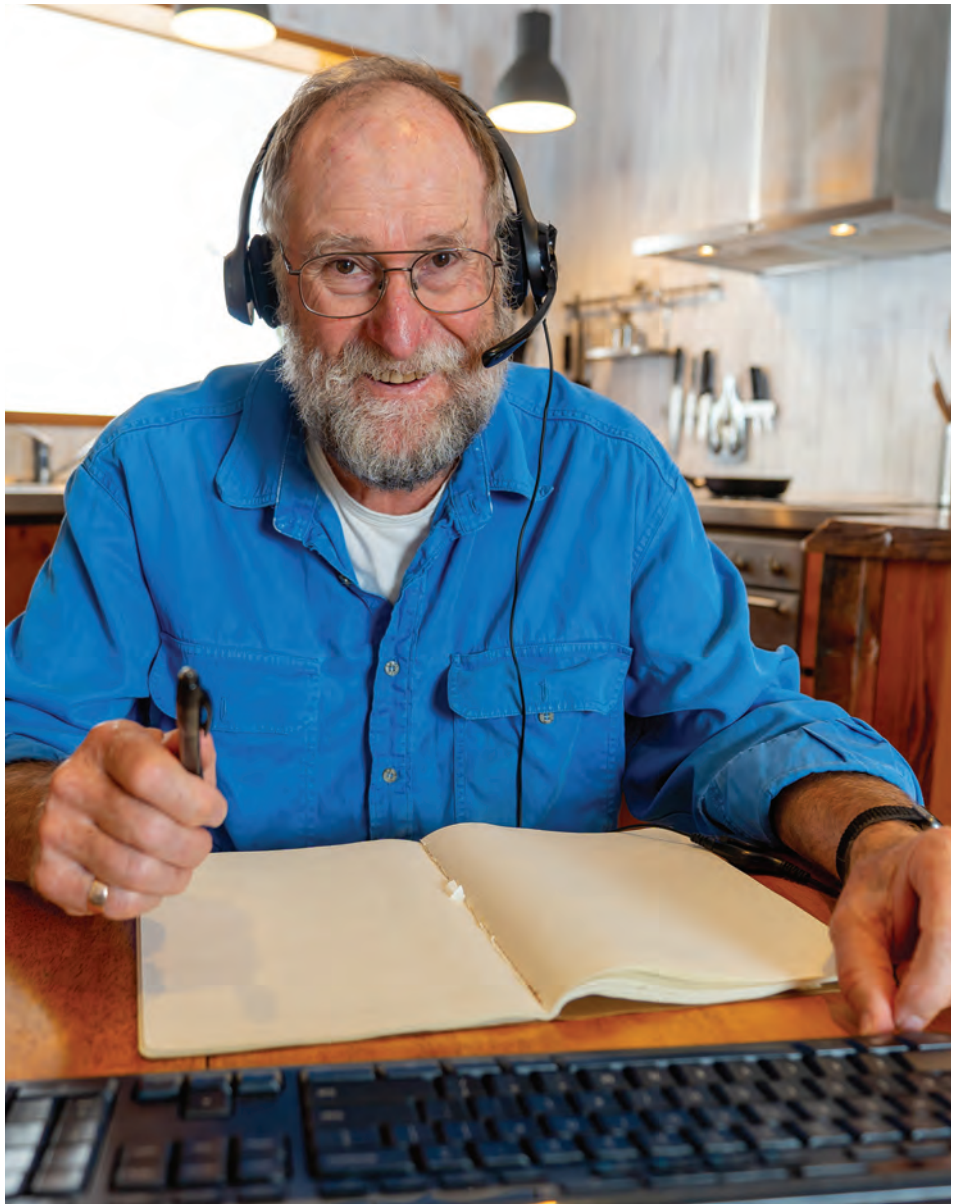
- Teach others your skills. If you've been waiting to show the world your special talents, now's your chance. Use your phone to create short teaching videos and post these online.

5 **MANAGE STRESS.**

Stress impacts all aspects of our health. That's because it produces the hormone cortisol, which boosts energy in an emergency, enabling us to react quickly—for example, when having to evacuate a burning building. But a constant barrage of cortisol coursing through our bodies can have adverse effects on our health and emotional wellness. That's why it's important to minimize stress where possible and to manage it in healthy ways.

Becoming aware of what triggers your stress is paramount to avoiding or limiting stressful situations. "Be aware of your emotions," McInerney said. "Notice and name your feelings. Notice how you feel as things happen. Say the name of the feeling to yourself."

McInerney also recommended learning relaxation methods to cope with stress such as breathe focus, body scan, guided imagery and yoga. She also encouraged taking a breather when you need one. "Give yourself time to think and be calm before you say or do something you might regret. Focus on the good things in your life. Forgive yourself for making mistakes and forgive others."



6 **STAY BUSY.**

Even before the lockdown older adults were at increased risk for loneliness and social isolation because they are more likely to face factors such as living alone, the loss of family or friends, acute or chronic medical conditions, hearing impairment and vision loss. "Because of this it is important that older adults keep busy and get moving whenever possible," McInerney said. "Keeping active helps to alleviate symptoms of anxiety and depression and helps to

improve one's mood and feelings of well-being."

7 **LEARN SOMETHING NEW.**

Research shows that when older adults learn a new skill—for example, by taking a virtual class, learning a new language or mastering a new technology—it strengthens connections within the brain and helps to prevent memory loss. "It is very important to continue to challenge yourself to learn new things as you age," McInerney said.

THE VILLAGE IS HERE TO HELP

If you find yourself struggling, reach out for help. Contact these resources for assistance in our own community.

Social Services

949-597-4267

Phone Buddy Program

**[lagunawoodsvillage.com/
residents/social-services](https://lagunawoodsvillage.com/residents/social-services)
949-597-4376**

The Phone Buddy Program was created to address anxiety and

uncertainty that any residents are experiencing as a result of COVID-19. Volunteers are trained to be friendly phone companions to those seeking contact with others during this challenging time and help individuals gain a sense of security. To enroll, contact Cathy, program coordinator.

Virtual Recreation Resources

**[lagunawoodsvillage.com/
amenities/recreation/virtual-
recreation-resources](https://lagunawoodsvillage.com/amenities/recreation/virtual-recreation-resources)
949-597-4273**

The Recreation and Special Events Department offers a comprehensive guide of virtual resources for such pursuits as arts and crafts, cooking, gardening, health and fitness, home improvement, language lessons, library resources, music and dance, online games, television and movies, travel, virtual tours of museums, natural history, national parks, Zoom tutorials and zoo wildlife cams.

Village Television

**[lagunawoodsvillage.com/
amenities/media-services/
village-television](https://lagunawoodsvillage.com/amenities/media-services/village-television)**
Broadcast live Monday through Saturday at 9 a.m., with rebroadcasts at 12:30 p.m. and 5 p.m., “This Day” covers a wide range of subjects of interest to the community, including board activities, local services, entertainment, finance, travel, senior activities and more. The show also presents news about the Village and City of Laguna Woods, as well county, state, and federal information as it pertains to the community.

MORE RESOURCES

Council on Aging - Southern California

**coasc.org
714-352-8820**

This nonprofit offers free support groups for seniors over the phone or online in multiple languages. Contact Natalie to receive a monthly activity calendar or assistance with joining a group.

Institute on Aging Friendship Line

**[ioaging.org/services/all-inclusive-
health-care/friendship-line](https://ioaging.org/services/all-inclusive-health-care/friendship-line)
800-971-0016**

This 24-hour toll-free number is an accredited crisis line for people aged 60 years and older and adults living with disabilities who may feel lonely, depressed, anxious, isolated and/or suicidal. Ongoing outreach calls to lonely older adults are also available.

Mather Telephone Topics

**[mather.com/neighborhood-
programs/telephone-topics](https://mather.com/neighborhood-programs/telephone-topics)**
Call a toll-free number at the start time of the program to listen to a wide range of interesting discussions and programs. All calls are free. Joining online via Zoom is also available. Register and view the monthly schedule online. All class times are listed in Central Time, not PST.

National Alliance on Mental Illness (NAMI), Orange County

**namioc.org
714-544-8488
Warmline: 877-910-9276**

Offers a variety of free programs to provide support, compassion and empowerment to people who

‘WHAT YOU FEEL IS REAL’ CAMPAIGN

The Orange County Health Care Agency launched a community outreach campaign encouraging Orange County residents impacted by COVID-19 to care for their mental health by reaching out and seeking support. Specifically, the “What You Feel Is Real” Campaign raises awareness of mental health resources during COVID-19 and reminds the community that reaching out for help is a sign of strength. The campaign directs residents to free Orange County resources available to the community for immediate mental health support. By offering direct links and phone numbers for support, the campaign empowers residents with the information necessary to take the next step in managing their own mental health care. For more information, visit **ocgov.com/covid**.

have a mental health condition and their families. Some programs include handwritten letters to those who need socialization, peer mentoring and support groups. Call or enroll online for more information.

National Center for Emotional Wellness

nationalcenterforemotionalwellness.org/

Information, support and a certification in emotional wellness program.

National Institutes of Health Emotional Wellness Toolkit

nih.gov/health-information/emotional-wellness-toolkit

This organization's wellness toolkits highlight evidence-based

tips for living well and improving health. Published by the Office of Communications and Public Liaison in the NIH Office of the Director.

Orange County Health Care Agency

ochealthinfo.com

The OCHCA's mission is to protect and promote the health and well-being of the community.

Silver Sneakers

silversneakers.com/learn/ondemand

Free online workout classes for adults 65+ on participating Medicare Plans.

Susi Q Laguna Beach Senior Center

thesusiq.org/zoom-catalog.html

949-715-8105

This senior center provides a variety of free and fee-based classes, support groups and mental health services via Zoom. Register for classes online or contact Christine for more information.

Well Connected

covia.org/services/well-connected

877-797-7299

Free groups on a variety of topics for people aged 60 and over that are accessible by mobile device, computer or tablet. Most groups last 30 minutes to an hour with around 12 participants. Newcomers are always welcome. One-on-one social calls are also available.

Upcoming Virtual Seminars

Get the most out of Medicare.

To help you get the most out of Medicare, we offer free, virtual presentations and Medicare resources to help you understand the options available to you.

You can learn about:

- Original Medicare
- Medicare Advantage plans
- Prescription Drug plans
- Medigap plans

Learn about the four parts of Medicare and get in contact with Medicare experts. Find a date and time that works best for you at: memorialcare.org/AboutMedicare.

Stroke Awareness

Tuesday, November 17, 2020
5:30 – 6:30 p.m.

Stroke is the fifth leading cause of death in the U.S. and the leading cause of long-term disability. But stroke is largely preventable; knowing your individual risk factors is essential to preventing stroke. Join neurosurgeon, Vikas Y. Rao, M.D., as he covers it all: causes, risk factors, preventing strokes, discussion on stroke treatments, how to recognize a stroke and what to do when stroke happens.

Register at memorialcare.org/SBStrokeAwareness.





SPACE ISN'T THE FINAL FRONTIER

Joan and Steve Carman find a life of continued discovery.

BY KIM CAMPBELL THORNTON

Joan Carman was beginning to believe her husband Steve would never retire. Every time he began thinking about it, his boss would offer him a raise or a promotion to stay in his stellar career. And that's understandable. The aerospace engineer had worked on and led some fascinating projects, from working with NASA on the Apollo program right after graduation from the University of California at Berkeley to successfully finding water on the moon—the Lunar Crater Observation and Sensing Satellite (LCROSS) project, which as project manager he brought in ahead of schedule and under budget.

"We got to go to Florida to see the launch and then watch the landing from here in California," Joan says.

Then a spider bit Steve. It didn't confer superpowers, but it did land him in the hospital with a serious infection.

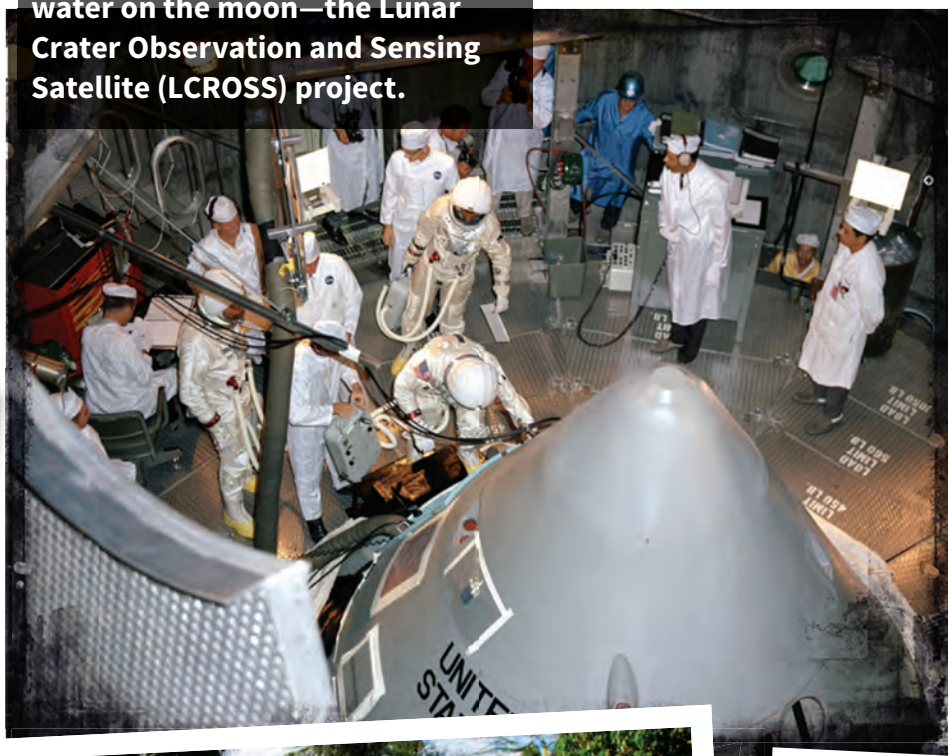
"We realized that nobody knows how long they have, so we were going to retire and start playing and having fun while we could," Joan



**Steve
and Joan
Carman**



Steve, an aerospace engineer, had worked on and led some fascinating projects, from working with NASA on the Apollo program right after graduation from UC Berkeley to successfully finding water on the moon—the Lunar Crater Observation and Sensing Satellite (LCROSS) project.



says. They made that decision in August 2012 with Steve's last day at work scheduled for October 31 of that year. Joan put their house on the market, sold it, purchased a home in Laguna Woods Village, and they moved in on November 1.

Stellar Careers

The Carmans met at Berkeley, where he was studying engineering and she to be a teacher. After graduation, Steve was offered a job with NASA working on the Apollo program, where he trained astronauts in the command module operation. One of the low points was the time of the Apollo fire, on January 27, 1967, when astronauts Gus Grissom, Ed White and Roger Chaffee lost their lives on the launch pad, but overall it was a wonderful experience, Steve says.

"I never changed industries from there on. I worked for

The Carmans have 13 grandchildren, thanks to children Scott, Sherry and Christopher. Joan has hung onto her ministerial credentials because the grandkids want her to perform their wedding ceremonies.





Painting was something Joan had always wanted to learn but never had the time. The Art Association gave her that opportunity. Its members are using Zoom to continue learning and interaction.



different companies but enjoyed a variety of projects that were the first of their kind.”

Those projects included being part of putting the first man on the moon; the first Skylab program, which was the first space station; and being lead engineer for the Viking space probes sent to Mars. He developed the cameras that sent back pictures from Mars and a device to measure blood pressure at zero G for astronauts going into space. Eventually, the space program took him back to California, where he worked for TRW for the rest of his career. He also taught project management at Cal Tech and UCLA, and a term—Carmanization—was coined to refer to applying his

principles of scheduling and finishing early. His work won numerous awards.

Along the way, Joan gave birth to their three children—Scott, Sherry and Christopher—and found her place in the ministry after they became Christians while living in Denver. She worked as an associate pastor at churches in the South Bay cities of Wilmington and Hawthorne.

“At the time, there weren’t very many women in those positions, so it was kind of pioneering and I wanted to make sure I did it right so there would be more women following,” she says.

Although she retired in 2012, she has hung onto her ministerial credentials because their grandchildren—13 of

them—want her to perform their wedding ceremonies.

Further Exploration

The Carmans discovered Laguna Woods Village—then known as Leisure World—while living in Mission Viejo, where they raised their family.

“When we were in Mission Viejo, I was on staff at a church and they started a church meeting here in Laguna Woods,” Joan says. “Because I was helping with that, doing a lot of visitation, we became familiar with what was then Leisure World and I was so impressed with the people and the beautiful area that in the back of my mind I always thought, ‘This would be a great place to retire.’”

When they were ready to retire, all three of their children were living within a few minutes of Laguna Woods. That made the decision to move there an easy one. They haven’t looked back. Among all their moves, it’s the best one they’ve made, Joan says.

Steve, seeking advice on how to make a video for the couple’s 50th anniversary celebration, joined the Video Club. The next thing they knew, he was the president. That was six years ago. The COVID shutdown meant club members could no longer meet in person, but that hasn’t stopped them.

“We continued our board meetings on Zoom, and then we began a number of presentations that we used to do live; we found we could use Zoom to do those,” Steve says. One of those presentations is a short film showcase, a 90-minute

introduction to different techniques as well as to film criticism. Club members are teaching Zoom classes on editing and other skills and helping other clubs produce 30-second promotional ads. “It keeps me pretty busy with all the things we’re doing.”

Joan took up painting, starting with acrylics—“I’m a messy painter and those clean up easily”—and then moving to oils. It was something she had always wanted to learn but never had the time. The Art Association gave her that opportunity. Its members, too, are using Zoom to continue learning and interaction. Each month, a different guest artist will demonstrate techniques via the video conferencing platform.

She’s also a member of the book club, which segued into Zoom meetings as well. Their most recent read was “A Gentleman in Moscow,” the Amor Towles novel of a young Russian count who spends the rest of his life under house arrest after landing on the bad side of the Bolsheviks. This month they’re starting “The Pioneers” by historian David McCullough.

Zoom has been a boon as far as staying connected, Joan says. “It’s a good thing this quarantine didn’t happen before we had technology; it would be much more difficult.” That includes learning how to use it. “All us old ladies are learning how to do technical things on the computer now and that’s always funny to experience. It’s a really good way for everyone to stay in touch

The number of clubs and variety of people are part of what make the Village such a great place to live. No matter what the interest or activity, there’s a club with knowledgeable people to learn from and converse with. Another is the sense of community and security.
—Steve and Joan Carman

and keep reading and not lose contact,” Joan says.

Living to the Fullest

The number of clubs and variety of people are part of what make the Village such a great place to live, the Carmans say. No matter what the interest or activity, there’s a club with knowledgeable people to learn from and converse with.

Another is the sense of community and security. They discovered that to the greatest extent possible four years ago when Steve broke his neck while they were on a cruise in Alaska. He spent four weeks in intensive care at a Seattle hospital there before Joan could bring him back to California for another four weeks in ICU. Doctors predicted he would never recover and recommended that he go to a nursing home for what remained of his life. The day before he was to be discharged to that fate, another doctor came in, looked at his chart, and thought he could help. Within a

week, Steve was on the road to recovery, although he still faced a lengthy period of rehab.

It was during that time that Joan discovered how comforting it was to have the support of neighbors and staff. If they needed help, security staff was there to drive them to the hospital or lock up their home.

“We had such a support group around us,” she says. “It helped us get through that time.”

Having everything nearby helped, too. Steve, no longer able to drive, traded in his car for a golf cart, which gets him to the clubhouses, gyms and pools, allowing him to stay active and involved.

“We love living here,” Joan says. “It has been the highlight of our life, practically. We had fun careers leading to getting here and I don’t think there’s much we regret about our lives. We made a lot of mistakes, did a lot of things right, and here we are, and life is good. We consider the Village not a place to retire but a place to live to the fullest.”



HAPPY TRAILS



The RV Wheelers, one of the Village's oldest clubs, share the joys of road tripping together. BY MARK TATE

When Leisure World was in its infancy, a group of avid campers got together and formed an official recreational vehicle club in 1966 known as the Leisure Wheelers. This small group of residents enjoyed camping and socializing with other residents who enjoyed the same thing. Then, as now, some were still working, but most were retired and had some type of RV, including travel trailers, small motorhomes and cab-over campers.

In 1969, Leisure World (now known as Laguna Woods Village) provided the first storage lot to park RVs. Along with golf, tennis, pickleball and all the other amenities, RV storage became a great selling point with potential buyers.

Today the community has two RV storage lots. Both are gated and monitored by security as well as closed-circuit cameras. Each lot has its own dump site, which doubles as an area where you can wash your RV. The storage lots can accommodate RVs up to 40 feet long. One lot is located off the 18-hole golf course and the other is located



by the security office. Currently it costs \$320 a year to store your RV.

Joining the Club

One of the oldest clubs in the community and now known as the RV Wheelers, the club will celebrate its 55th anniversary next year. Just as RVs have gotten larger, the club has grown to more than 150 members and, up

until this year (due to COVID-19), held monthly meetings on the second Thursday of each month in Clubhouse 6, a summer picnic in June and a holiday party at the end of each year.

Monthly meetings have included guest speakers discussing topics related to RVs, camping, products and trips some members have taken to far-off destinations like Alaska. The club also has a monthly newsletter and a website at www.rvwheelers.org, which offers information about the club and contact information for the club board members.

All residents interested in RVing are welcome to join the club whether they have an RV or not. Some club members have owned an RV for years and have a wealth of information about going camping in an RV, destinations,

- tips about what to buy and take on your trips as well as local service centers where you can get your RV serviced or repaired.

Learning About RVs

If you are curious about RVs, one of the best ways to learn about them is to attend a show. The Pomona Fairplex used to host the annual California RV Show in October over a nine- or 10-day period where as many as 1,500 RVs have been displayed and onsite vendors showcased a variety of products to use in and on your RV. You can also find membership information if you're interested in joining a private park system. The next show is scheduled for October 2021 at the Auto Club Speedway in Fontana. Other shows take place at other locations and different times of the year.

Talking with someone who owns an RV is an excellent way to get some inside tips about owning and maintaining one, and to compare advantages and disadvantages of a small RV versus a larger one.

Prior to COVID-19, the club encouraged its members to host four- or five-day rallies eight or nine times a year. Many RV parks offer the club discounts for booking a reservation as a group. The club makes an effort to book reservations at RV parks nearby, though some members have taken longer trips.

Road Trips Near and Far

Several members took a trip to Bishop last October. The leaves were changing color, which made

for some memorable photos. On the way, the group stopped at a satellite installation, where a member of the group booked a tour of the facility. The club members received a lecture about the satellites and their functions as well as a tour of the inside of one of the satellites. During the campout, several members went fishing, which resulted in a barbecue at the end of that day.

Club members also visited the Museum of Western Film History in Lone Pine. Some of the memorabilia displayed was associated with Western movies dating back to the silent movie era. Some of the Western stars noted during the tour of the museum included Gene Autry, Gregory Peck, Roy Rogers and John Wayne, just to name a few.

One of the club's recent destinations has been to Newport Dunes. Not only is it a short drive but the campground is right on the bay. You can hike and bike around the park and check out the boats in the marina. Rentals are also available and you can rent a kayak or



electric boat to get you around the bay. A restaurant located by the marina delivers the food you order. One of the club members rowed professionally in his youth and contacted a rental business across the bay. The rental company delivered a double outrigger canoe and several club members rowed around the bay.

The end of each day usually includes a campfire. A few members have serenaded the group with song and a guitar, some test their skills with a baseball beanbag game made by one of the club members, while others simply enjoy a s'more (or two). Campouts include pets who seem to enjoy the trips just as much as we do.



Getting to Know You

Recently one of our members conceived the idea to add member bios and photos to our monthly newsletter. This allows new members to introduce themselves to the club and current members to introduce themselves to the new members.

As with all the clubs in Laguna Woods Village, the RV Wheelers offers its club members an opportunity to socialize as a group. The members do so while enjoying their favorite pastime, camping in their RV.





Protect Third Mutual's Future and Our Services!

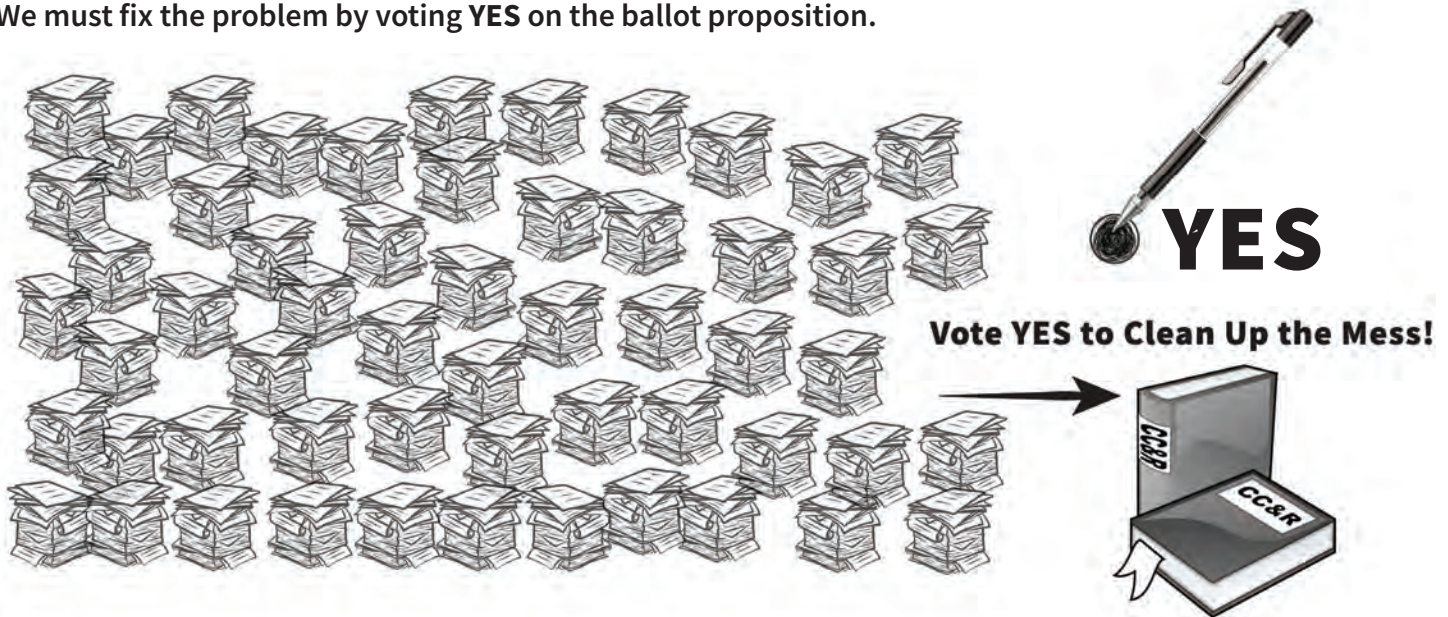
Vote **YES** on the ballot proposition for **Restatement** of Third Mutual's CC&Rs and Bylaws. Restatement, in this case, means to consolidate, revise and update.

Now's the time to clean up the mess—or we will **continue to pay** exponential insurance costs!

There are 59 separate sets of CC&Rs (causing 22,000 pages of policies, procedures, rules and regulations) that have amassed as the Village was built. Some documents are 50 years old and outdated. The CC&Rs are conflicting, convoluted and costly.

The most costly is real property insurance coverage!

We must fix the problem by voting **YES** on the ballot proposition.



YES on this ballot proposition will:

- ✓ Help reduce expenses. By restating the CC&Rs we can better afford our essential services and amenities.
- ✓ Save money in legal fees and time for staff.
- ✓ Allow us to restate our 59 separate sets of CC&Rs to be **one** set of clear, concise documents for governance of the mutual.
- ✓ Better control our costs and member assessments.

Vote YES to clean up the mess!

This ballot proposition saves millions of dollars and makes sense!

Vote by mail by Monday, November 2, 2020, to have your vote counted!

Expect to receive your ballot via mail by Monday, October 5, 2020.

For more information, email NoMessVoteYes@lagunawoodsvillage.com, text or call 949-354-4199.



VILLAGE TELEVISION

VILLAGE TELEVISION

RIGHT HERE, WRITE NOW



On a 2011 Laguna Woods Globe cover, left to right: Cohosts Harry Antonian, Doris Sargent, Charlie Redner and Judy Saxon. Standing: Then-president of the Writers Club, Myra Posert.

Combine two cohosts, add a guest or two, blend with a producer, fold in a director and a cameraperson, spice with a few microphones, mix well, simmer for a decade, and enjoy the “Write Now” show on TV6. BY CHARLES REDNER

A spark of an idea offered by a few members of the Laguna Woods Writers Club germinated into one of Laguna Woods Village’s longest-running television shows: The “Write Now” show hosted by Judy Saxon and Charlie Redner. The half-hour show first aired early in 2007 as “Write On” and evolved throughout the years, but its founding premise to interview authors both inside and outside the Village walls has endured.

Storied History

The show’s producers believed that an audience would like to meet authors and learn their creative process. Did

they outline, or were they “mysterious discovery” writers? Did they write every day, all day, or just a few hours on weekends? What time of day did they write? In a closet, a crowded bookstore or a coffee shop? Where did their ideas originate? What instruments did they use—pen, dictation, typewriter?

Job titles and responsibilities of the early team were fluid and evolving. Early shows were taped by the Video Club, where volunteer Mike Ayotte handled all the technical work. The first “Quote Lady,” Judy Saxon, who scoured books and the internet for pithy quotes and inspiring words, traded her job for an

opportunity to host alternately with Doris Sargent. Old Pro member David Dearing took over as quote master, and longtime Writers Club member Jerry Bollinger landed in the producer’s spot. Nancy Johnson took over producer responsibilities, which she continues to this day. An official show director’s slot went unfilled for a number of years.

“Write Now” Unfolds

The show’s initial format featured hosts’ opening chitchat, introduction of guest No. 1, a break, then introduction of guest No. 2, followed by the quote master and, finally, the signoff. Ayotte spliced the clips together, added opening theme music and shipped a DVD to local Village access station TV6.

Following an appearance as a guest author a few years after



“Write Now” hosts Charlie Redner and Judy Saxon.

A New Location

Shooting became extremely complicated. First, the producer needed to find a suitable location. Next, all four cohosts and sometimes two guests had to have identical availability. The director needed to inspect the location for possible set changes. The team moved furniture and removed wall decorations. Electrical outlets were a constant concern. After six months, the all-volunteer staff realized the location shoots were too hard to handle. Antonian and Sargent left the show and Livingston retired.

The crew, pared to producer Johnson and hosts Saxon and Redner, approached TV6 General Manager Paul Ortiz, who happily agreed to produce the newly named “Write Now” in the professional broadcast studio on the third floor of the Community Center.

Initially, the show was filmed live to tape, meaning what you saw was what you got. Later, the show taped first, enabling action footage and editing bloopers. The format returned to the standard opening and close with new



An interview with Village resident and actor/author Brett Halsey. Looks like all are ready to saddle up the horses and head off to the ranch after the show.

“Write On” launched, Charlie Redner, who prepared for a career in broadcasting and had worked as producer of a live telecast in Philadelphia, a precursor of morning television like “Today” and “GMA,” joined the team as cohost. The quote master segment was dropped, and Judy and Charlie closed each show with a few inspirational words.

At the beginning of 2011, Pat Livingston, a Hollywood

regular on “All in the Family” and “Maude,” came onboard as director, and the show embarked on an extended road trip where the team began shooting on location in Villagers’ homes. Cohosts grew to four with the return of Doris Sargent and the addition of Harry Antonian, who also doubled as location lighting technician and cameraman.

What guests will the producers find next? Tune in and find out. “Write Now” airs every Monday at 11 a.m. and Friday at 10:30 a.m.



VILLAGE TELEVISION

VILLAGE TELEVISION



Gila Zalon talks about the Old Pros Radio Hour project.

graphics, and focused on one guest to fully explore that individual.

Then the Pandemic Hit

The show continued in its groove until March, when COVID-19 shut down the Village—and the world. Looking for that glimmer of sunshine during a storm, Village Television Director David DeSantis suggested filming via



Judy and Charlie chat with poet Robbi Nester.

Zoom. While not enthusiastic about the suggestion, the team took the opportunity to invite guests from across the country and the world.

The show's first Zoom guest was Luis Alberto Urrea, a Pulitzer Prize finalist for his nonfiction work, "The Devil's Highway." The author and esteemed professor at University of Illinois joined the telecast from his suburban Chicago home. Vince Papale, who

What a treat to interview actress Barbara Rush, a Village resident at the time. Charlie wanted one-word descriptions of Marlin Brando, Montgomery Clift and Dean Martin, co-stars from the cast of "The Young Lions." Flustered, Barbara retorted, "They were complicated men, I can't describe them in a word." However, she did remark how ill Clift became during the shoot and that Martin literally carried him from one set to the next.

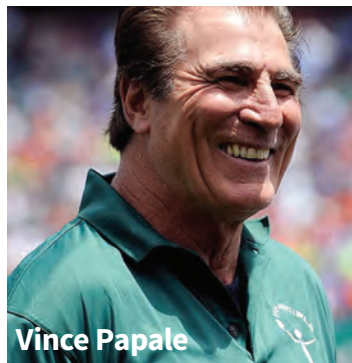
Zoomed from his winter home in Florida, talked about his ride to fame as a 30-year-old NFL rookie and the resultant movie of his life played by Mark Wahlberg in the film "Invincible."

Next in the lineup was Jamie Ford, New York Times best-selling author of "Hotel on the Corner of Bitter and Sweet," who Zoomed from his Montana home.

The team has their sights on actor Leo Rossi, best known for the character he portrayed alongside Robert De Niro in "Analyze This" and who has written a screenplay based on the life of a world-class Hall of Fame boxer Joey Giardello, who helped kick off the Special Olympics.



Leo Rossi



Vince Papale



Luis Alberto Urrea



Jamie Ford

BULKY-ITEM PICKUP



EASY AS 1 - 2 - 3!

FREE COLLECTION THIRD SATURDAY OF EVERY MONTH

1. Call Resident Services at **949-597-4600** prior to setting out bulky items.
2. Place items near your trash enclosure or the same location you place your trash carts on Friday night or before 7 a.m. on Saturday.

IN-HOME BULKY-ITEM PICKUP

1. Waste Management continues to suspend this service until further notice due to COVID-19 imposed social distancing.
2. Waste Management will not service (empty) a container that holds “contaminated” items—bulky items that are not supposed to be in there. Please follow the procedure for free collection mentioned above.

ACCEPTED MATERIALS

- Appliances
- Clothing
- Electronic waste
- Furniture
- Certain residential waste
- Mattresses

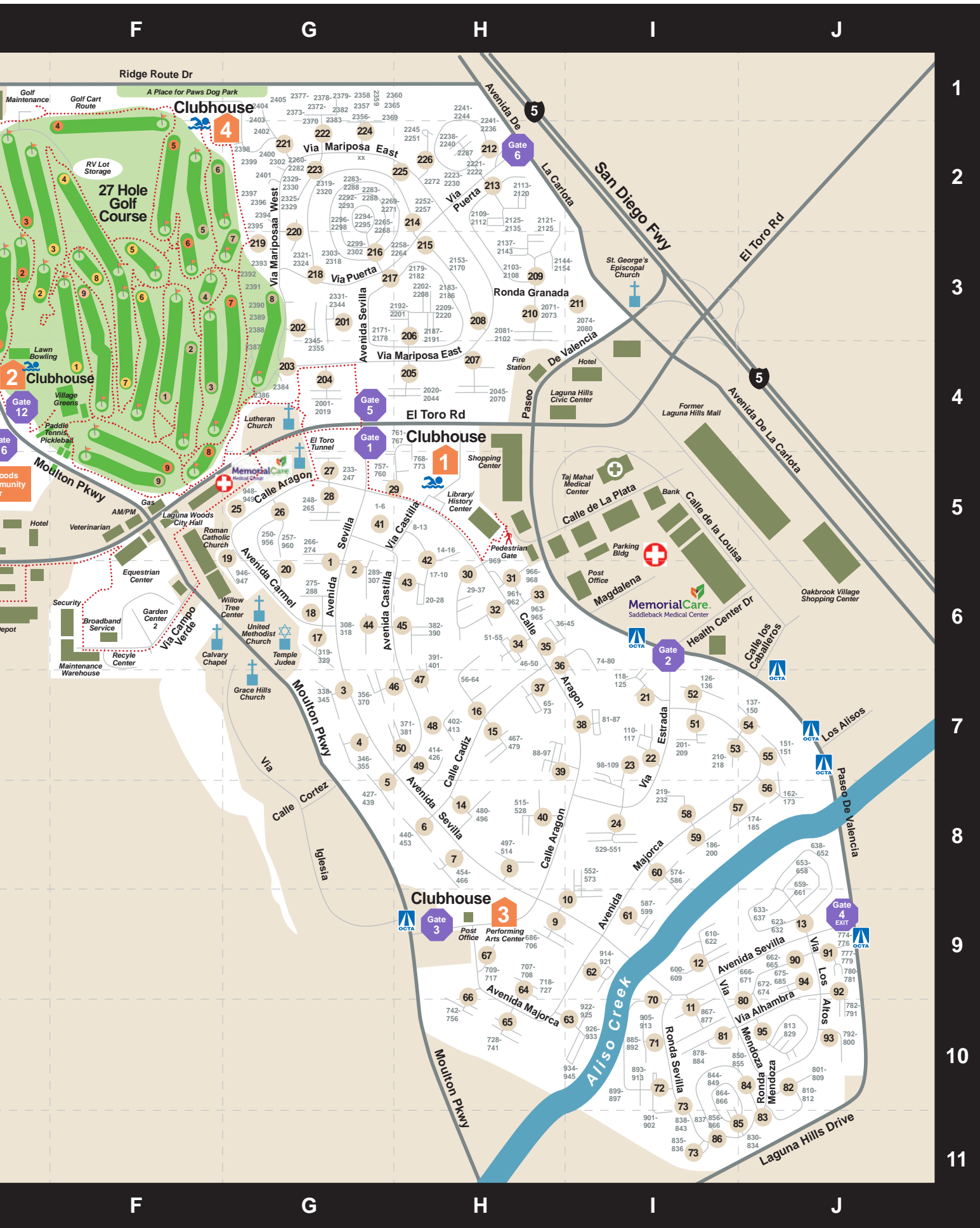
UNACCEPTED MATERIALS

- Construction waste
- Demolition waste
- Hazardous waste
- Car bodies
- Items that cannot reasonably and safely be loaded/unloaded into a vehicle by two people

REMAINING COLLECTION DATES

OCTOBER 17, 2020
NOVEMBER 21, 2020
DECEMBER 19, 2020

**TALK TRASH AND FIND
ANSWERS BY CALLING
RESIDENT SERVICES
949-597-4600**



KEYS TO THE COMMUNITY



KEYS TO THE COMMUNITY

Stay in Touch!

Use these frequently called numbers to seek assistance, find answers and more.

The Laguna Woods Village
Community Center
24351 El Toro Road
Laguna Woods, CA 92637
lagunawoodsvillage.com

ADMINISTRATIVE OFFICES

General Information (info@vmsinc.org) 949-597-4600

COMMUNITY ACCESS

Community Access 949-597-4600

Gate Clearance 949-597-4301

EMERGENCY AND MEDICAL SERVICES

Fire, Police, Medical Emergency 911

Care Ambulance Service 877-972-0999

MemorialCare Saddleback Hospital 949-837-4500

OC Fire Authority Public Information Line 800-545-5585

OC Sheriff's Non-Emergency Dispatch 949-770-6011

Clubhouse 6 Office/Pool 6 949-597-4436

Clubhouse 7 Office 949-268-2417

Clubhouse Reservations 949-597-4227

Community Fitness Center 949-268-2275

Equestrian Center 949-597-4275

Golf and Village Greens 949-597-4336

Golf (Par 3 Course) 949-597-4334

Monthly Excursions 949-597-4273

Performing Arts Center 949-597-4289

Performing Arts Center Box Office 949-597-4288

Recreation Office 949-597-4273

Village Library 949-597-4274

Village Television 949-597-4295

MISCELLANEOUS

Animal Services

City of Laguna Beach 949-497-0701

City of Laguna Woods 949-639-0500

Florence Sylvester Senior Center 949-380-0155

Foundation of Laguna Woods Village 949-268-2246

Laguna Woods Globe 949-837-5200

Laguna Woods Globe (*Subscriptions*) 949-855-9765

Laguna Woods History Center 949-206-0150

Lost and Found 949-597-4435

RV Storage Inquiries 949-268-2284

Saddleback College Emeritus Institute 949-770-9669

The Towers 949-597-4278

RESIDENT SERVICES

Manor Alterations Division 949-597-4616

Resident Services 949-597-4600

Social Services 949-597-4267

SECURITY

Compliance Hotline (anonymous) 949-268-2255

Department of Security Services (24/7) 949-580-1400

Disaster Preparedness Task Force 949-597-4237

TRANSPORTATION

Village Bus System 949-597-4659

UTILITIES

Broadband (Cable) 949-837-2670

El Toro Water District 949-837-0660

Southern California Gas Company 877-238-0092

Southern California Edison (*Electricity*) 800-655-4555

Waste Management (*Trash*) 949-597-4600

West Coast Internet Customer Service 949-487-3302

RECREATION AND AMENITIES

19 Restaurant and Lounge 949-206-1525

Clubhouse 1 Office/Pool 1 949-597-4281

Clubhouse 1 Fitness Center 949-597-4284

Clubhouse 2 Office/Pool 2 949-597-4286

Clubhouse 4 Office/Pool 4 (*Mon to Fri*) 949-597-4291

Clubhouse 4 Office/Pool 4 (*Sat/Sun*) 949-597-4344

Clubhouse 5 Office/Pool 5 949-597-4382

DON'T FORGET TO JOIN US ON FACEBOOK!

THE TOWERS

at Laguna Woods Village



**THE ULTIMATE IN HIGHRISE
CAREFREE LIVING**

**Join active adults enjoying the
Southern California independent lifestyle**

**24055 PASEO DEL LAGO W • LAGUNA WOODS, CA 92637
949-597-4278 • TOWERSATLAGUNAWOODSVILLAGE.COM**



YOUR FAQS ANSWERED

YOUR FAQS ANSWERED

PROBLEMS SOLVED

I hear there are beautiful walking trails in the Village. Where can I find information about these trails?

There are 10 lovely walking trails in Laguna Woods Village available for resident exercise and enjoyment. Visit the community's website, select [Amenities > Fitness/Sports > Fitness Trails](#) and you will be able to click on links to the trail maps.

Why is the internet speed so slow in Laguna Woods Village?

West Coast Internet (WCI), which provides high-speed internet services to the Laguna Woods Village community, offers four service levels to residents. Issues with speed are usually associated with residents' outdated equipment (modem and router) and not the service provider. Technology is changing rapidly, and equipment that might have worked well three years ago cannot keep pace with the constantly evolving configurations.

Call WCI technical support at [949-487-3307](tel:949-487-3307) to get a diagnostic review of your current modem and

router. After an evaluation, staff should be able to provide you with options that will improve your service.

I really miss the Village TV guide that I could pick up at the Community Center. Has it been discontinued?

Due to the COVID-19 pandemic, publication of the monthly TV listings guide has been suspended temporarily. However, a digital version of the guide can be found on the website by selecting [Residents > Village TV \(TV6\) > Programming](#).

I am so bored and long for activities in spite of this pandemic; what is the Village offering to residents for their mind, body and spirit?

For a comprehensive list of manifold distractions to keep minds and bodies active, and to check out resources for such pursuits as arts and crafts, virtual tours and everything in between, visit the website and go to [Amenities > Recreation > Virtual Recreation Resources](#).

PHYSICAL ACTIVITIES	SOCIAL ACTIVITIES	MENTAL ACTIVITIES
Golf courses, driving range, putting green	Friendly Visitor Program - Phone Buddy Program	Books and puzzles at the Village Library
Pools 2, 4 and 5	Emeritus classes online	Social Services
Lawn bowling	Drive-in movies	11 virtual museum tours
Tennis, pickleball and paddle tennis		Virtual national park tours
Free virtual workouts from the YMCA, Gold's Gym and more		Virtual world-famous landmark tours
Outdoor fitness classes		Emeritus classes online
Emeritus classes online		
10 walking trails		



WELCOME TO THE VILLAGE

M&C is pleased to introduce two new managers to the community.

Village Management Services' Manor Alterations Manager Robbi Doncost holds a Bachelor of Architecture and is a licensed architect and general contractor. After working for several large California-based developers, he established Pacific Coast Development in 1989, providing services in property development, project management, construction administration and general contracting.

With more than 25 years of industry experience, he has been involved in all phases of commercial, retail, mixed-use, office building, podium mixed-use and parking structure services. In the past 10 years, his company's involvement in projects now totals more than 5 million square feet of gross leasable area.

Doncost oversees the Manor Alterations and Resales Division, and is the staff officer assigned to the United and Third Architectural Control and Standards Committees.

"I join the VMS organization with enthusiasm to participate in servicing the Laguna Woods

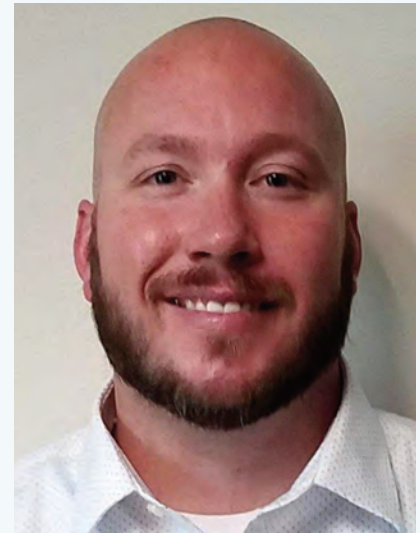
Village community," Doncost said. "It has been a pleasure working with VMS staff and Architectural Control and Standards Committees of both Third and United Mutuals. I will endeavor to make my service to the community impactful not only relevant to today's needs but also to have the vision to make contributions that will be of value for many years to come."

Shaun Lewis, VMS Maintenance Operations Manager, holds a Bachelor of Science in Project Management and is certified in electrical and electronics engineering. He has more than 17 years in the construction management industry and spent the past 10 years as a regional maintenance manager and capital projects manager. He also has experience working with residential housing boards and committees, budget planning and implementation, and managing maintenance programs and capital improvement projects.

Lewis will oversee building maintenance programs, carpentry, general maintenance,



Robbi Doncost, Manor Alterations Manager



Shaun Lewis, Maintenance Operations Manager

painting and interior components. In addition, his division is responsible for multiple annual programs, including exterior paint, prior to paint, top coat, fumigation and Garden Villa lobby, mailroom and rec room renovations.

"I am excited to join the VMS organization and service the residents here at the Laguna Woods Village," Lewis said. "I look forward to meeting you all in the upcoming months."



RESIDENT SERVICES

RESIDENT SERVICES

WHO—AND WHEN— YA GONNA CALL?

A guide to contacting Resident Services

Water intrusion or some similar urgent situation after normal business hours or on weekends is enough to send anyone into a panic. Here we share guidelines on what department to call in a nonlife-threatening emergency after hours in the Village, as well as when to call Resident Services—and when not to.

After-Hours Resources

Resident Services call-in hours are Monday through Friday from 7 a.m. to 6 p.m. and Saturdays from 8 a.m. to 5 p.m., except major holidays (walk-in hours are currently suspended due to COVID-19). The Resident Services main line is **949-597-4600**.

Limited Resident Services agents take calls on Saturdays from 8 a.m. to 5 p.m. For Saturday emergencies during those hours, call Resident Services at **949-597-4600**; for after-hours Saturday and Sunday emergencies, contact Security directly at **949-580-1400**.

When to Call Resident Services

Peak call hours for the Resident Services call center are from 9 a.m. to 1 p.m. Monday through Friday. If you can't reach a representative at that time, try again from 1 to 4 p.m. Also, consider calling during mid-week versus on Monday morning, when call volume is the highest.

The Resident Services main line is **949-597-4600**.



- Broadband services
- Chargeable service disputes
- Appliance reimbursements
- Landscaping
- Maintenance requests:
 - Carpentry, rodents, termites, etc.
 - New-move electrical
 - Plumbing
- New move in (decals, passes, RFIDs)
- Resident education on mutual responsibility
- Staff complaints/complements
- Trash and bulky-item pickup
- Vehicle registration

When NOT to Call Resident Services

- Accounting (HOA/Assessment fees): **949-597-4221**
- Compliance/Violations: **949-268-2255**



HOW THE RESIDENT PORTAL CAN HELP YOU

Submit service order requests, view work orders and more online.

The resident portal on the Village website makes it easy to view work orders and submit service requests online. Also, you can view account balances, view and print statements, pay assessments or chargeable services via credit card, and enter emergency contact information.

- Gate Clearance: Some general gate clearance can be entered online by residents or by calling **949-597-4301**
- Leasing, ID cards: **949-597-4323**
- Manor Alterations Division: **949-597-4616**
- Occupancy applications: **949-268-2393**
- Property taxes: **949-597-4208**
- Recreation: **949-597-4273**
- Resale inspections: **949-597-4636**
- Resale membership requirements: **949-597-4219**
- RV lot space: **949-268-2284**
- Security: **949-580-1400**
- Social Services: **949-597-4267**
- Transportation: **949-597-4659**

1. From the Laguna Woods Village website main page, click Login in the upper right-hand corner, next to Contact Us.
2. For a first-time login, register your account.
3. Enter the email you have on file with Resident Services. Click Verify Email. If you don't know the email address you have on file, contact Resident Services at **949-597-4600**.
4. Check your email account for an email from the Village that contains a prompt to reset your password. Then return to the Login/ Sign In page of the Village website. Enter your email and password.
5. After entering your email and password and clicking Sign In, you will be taken to the Dashboard Page for account details. A dropdown menu is available for Residents who own more than one property. Your personal information will appear in each field. Navigate the Dashboard Page using the left-hand full menu or the icon menu.
6. Select Payments from the left-hand menu to visit the Payments Page, where you can view assessments and other charges. Click Pay Now to pay any charges. You will be taken to Payment Details.
7. Under Payment Details, enter your credit card information and click Submit Payment.
8. Select the Statements Page to download and view current and past statements (pdf format) for your property/properties.
9. Select Work Order to view Scheduled Work Order, Open Work Order or Completed Work Order, or Create New Work Order for your property/properties.



SOCIAL SERVICES

A UNIQUE CHARITY

By “Neighbors Helping Neighbors,” the Foundation of Laguna Woods Village has become an integral part of Village life.

By Marcy Sheinwold, President, Foundation of Laguna Woods Village

The Village of Laguna Woods is unique. Since 1997, it has been the home of its very own charity, the Foundation of Laguna Woods Village, created by and serving only Village residents. The foundation’s primary mission is

to provide Village residents in need with temporary financial assistance using funds donated by individuals and clubs. This financial assistance funds caregiver services, utility bills, medical copays, grocery cards,

TOP 5 REQUESTS

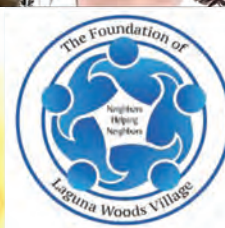
1. Grocery gift cards
2. Electric bill payment
3. Home care (caregiving costs)
4. Emergency response system
5. Gas gift cards

taxi vouchers, dental care and medication costs, among other items. Nearly \$3 million dollars has been distributed since 1997, with more than \$300,000 distributed just last year.

With the filing of articles of incorporation, the adoption of bylaws, the election of officers and the establishment of a bank



TOP ROW: Toni Vering, Pat Leftwich, Joel Goldstein, Marcy Sheinwold and Margaret Campbell. **SECOND ROW:** Burt Baum, Diane Levin, Chris Collins and Margot Gilson. **THIRD ROW:** Gael Post, C.C. Lee, Beth Perak and Joan Grampp. **BOTTOM ROW:** Susan Thomas.



Things to Know

- The Foundation of Laguna Woods Village is designed for emergency help, not ongoing assistance.
- The foundation does not provide financial help for rent, mortgages or HOA fees.
- A minimum residency of three years in the Village is required before requesting assistance from the foundation.

account, the foundation officially began in May 1997, in part due to resident financial problems after a flood. At that first meeting, it was decided that the foundation would file to become a 501(c)(3), or California not-for-profit charity, so that donations would be tax deductible. From the beginning, the foundation was intended to be separate from any government organization in the Village.

During 1997 and 1998, the foundation's partnership with the Social Services Division also began, and an application screening process by Social Services was implemented to ensure recipient anonymity. That partnership continues today and has permitted the expansion of needed services in the Village.

In addition to emergency financial assistance, today the foundation funds Meals on Wheels in the Village, provides financial support for adult day care services, works with Braille to provide vision equipment for residents in need, supplies residents with medical alert systems, participates in offering a fall prevention program and purchases CARE Ambulance contracts as needed.

The foundation also is trying to meet the challenges presented by the pandemic. We distributed masks early on and have set up a special "pandemic food fund" at Social Services to ensure no resident goes without food.

The foundation has become an integral part of Village life. Its motto, "Neighbors Helping Neighbors," shows how your donations provide an essential safety network in the Village. One recent recipient of help called the foundation "the giving heart" of the Village. Donations can be sent to Foundation of Laguna Woods Village, P.O. Box 3279, Laguna Hills, CA 92654, or can be made via PayPal at the foundation website, foundationoflagunawoodsvillage.org.

We thank you for your support.

WHAT TO EXPECT FROM SOCIAL SERVICES

If you need temporary emergency financial help, call **949-597-4267**.

The resident portal on the Village website makes it easy to view work orders and submit service requests online. Also, you can view account balances, view and print statements, pay assessments or chargeable services via credit card, and enter emergency contact information.

1. Your call to Social Services involves talking to an intake coordinator who will work to better understand your situation.
2. You will partner with a social worker who will contact you directly to schedule a home visit or office visit. Due to COVID-19, only telephone visits are scheduled at this time.
3. During the scheduled meeting, you and your assigned social worker will discuss your current situation and financial concerns, and a financial assessment will be conducted. If you meet criteria for assistance, the social worker will submit a request to the Foundation of Laguna Woods Village on your behalf. Your name and identifying information are kept confidential from foundation board members.
4. If the foundation board approves the request a check will be sent directly to the vendor.



SECURITY SERVICES

IF THE POWER GOES OUT

In the event of an unplanned outage, would you be prepared?

Because power outages can happen at any time, Village residents who depend on electrical power due to a health issue should register with SCE. Visit on.sce.com/3bEmuRs to apply for the Medical Baseline Allowance program. SCE automatically contacts program participants in the event of a Stage 3 Emergency rotating outage. This program also provides an additional 16.5 kWh per day to your normal baseline allocation.

SCE offers additional tips for creating a power outage

emergency plan for those who depend on medical devices:

- Work with the hospital or medical company that supplied your life-support device to develop a backup plan. They may offer special services during an emergency.
- Contact your local fire department to see if they keep a list of customers with special medical needs.
- Keep emergency phone numbers handy, including your doctor and medical equipment company.

Per Southern California Edison's mandate, Village residents should address all questions and concerns regarding the company's work directly to the utility company.

- Log in to your SCE account at sce.com/mysce/login and enroll to receive outage alerts via email.
- View current outage updates at on.sce.com/32d67bM and enter your address or zip code.
- Check the status of a scheduled maintenance outage at on.sce.com/3jZPOoB.
- Visit sce.com or call SCE Customer Service at 800-655-4555.

- Create a plan for leaving your home in the event of a lengthy outage, and share this plan with you family and friends.
- Keep a fully charged smartphone or spare battery pack on hand.

Building an Outage Supply Kit

- First aid kit: In addition to the usual items, also include prescription medications—check the expiration dates.
- Bottled water: Experts recommend a gallon per person per day.
- Flashlights and batteries: Store them where you can easily find them—even when it's dark.
- Nonperishable food: Choose items that don't require cooking or heating.
- Manual can opener
- Coolers or ice chests: Have a few to store ice in case of a lengthy outage.



RULES REGARDING OVERNIGHT GUESTS

Village residents are permitted to have guests stay overnight for a maximum of 60 days per a 12-month period, and only with a qualified resident. The 12-month period begins the first night the guest stays overnight.


Overnight guests, even those who have a multiday pass or are on your annual guest list, need an Overnight Parking Pass (OPP) for every night they park in the Village. Even if guests have already cleared the gate with an annual pass and later decide to stay the night, you still must call and request an OPP. If either an OPP or annual pass is lost or forgotten, printing a new pass renders the old pass invalid. Easily register guests online with DwellingLive at your convenience 24 hours a day. Visit DwellingLive at bit.ly/32d7nM1. Watch video tutorials on using online guest registration at bit.ly/3bCBpvw and bit.ly/35itpik.

Residents may also call Gate Clearance at [949-597-4301](tel:949-597-4301) for an OPP.

- Special-needs items: This includes items for the elderly or the disabled.
- Battery-operated radio: To access news reports
- Fresh batteries: For all battery-powered equipment
- External rechargeable battery pack: To charge cell phones and other important electronic devices
- Noncordless phone: To plug in during power outages

Home Preparation Checklist

- Keep important phone numbers by your landline phone or program them into your smartphone (fire department, paramedics, police, hospital, doctor, relatives, etc.).
- Place flashlights in handy locations, such as near the phone.
- Install surge protectors to help safeguard your electronic equipment.
- Back up your important work and files on your computer frequently.
- Learn how to manually open your automatic garage doors or gates.
- Keep the gas tank in at least one car half full at all times.
- Identify an outdoor location where you can safely use your portable gas generator (if you have one) during a power outage—never use it indoors.
- Make a safety preparedness plan for your family, including a list and location of the above items and a plan for how pets will be cared for.
- Be prepared to meet the special needs of any infant, elderly, or disabled people in your household.

Laguna Woods Village		2-GUEST - OPP	
Valid Through:		License Plate #:	
AUG 22, 2019			
Sun Mon Tue Wed Thu Fri Sat			
Guest - Overnight Parking Permit			
Guest Of:		Guest Name:	
LAGUNA WOODS VILLAGE		OPP - JOHN SMITH	
Directions:		Issued: 8/22/2019 7:20 AM	
		Issued by: Gate01 Ambassador	
			
		Entry Code: 6074804	



LANDSCAPING



MARK RABINOWITZ

All Village trimmings and tree trunks have been ground into mulch for use throughout the community. This green waste processing system produces more than 2,500 cubic yards of mulch each month and saves \$1.2 million annually.

ONE BUSY SEASON

Newly reorganized landscaping crews worked hard this summer for Village beautification, conservation and safety.

To improve service and increase internal accountability, the Landscaping Department has been reorganized into Field Operations and Landscape Support Services. Two experienced managers head each division.

Garden Clipping Reminder

On Fridays, Landscaping staff pick up garden clippings throughout the community. Please place green waste in a pile near the curb each Friday by 7 a.m. Do not include trash or nongreen waste.

- Call Resident Services at **949-597-4600** prior to 5 p.m. the prior Thursday to ensure pickup.
- Place clippings by curb for quick crew pickup.
- Do not block the sidewalk with green waste.

New Teams

- The Field Operations Division, which has 84 staff members, is responsible for all field maintenance, including mowing, trimming, fertilizing, slopes, clubhouses and Garden Villa landscaping and plants.
- The Landscape Support Services division, which has 42 staff members, is responsible for all the behind-the-scenes work that supports field operations, including the nursery, green waste composting, small equipment repair, pest control, irrigation and tree maintenance.
- As part of this reorganization, another new crew has been added to the mix: Improvement and Restoration. This team is responsible for replanting landscape areas that have gone beyond a healthy lifespan, replacing dead and dying plants, as well as landscape modernization projects.

Summertime Hits

Within the normal summer routine of mowing turf,

To improve service and increase internal accountability, the Landscaping Department has been reorganized into Field Operations and Landscape Support Services.

maintaining shrub beds and trimming trees, staff members stepped up their game this past season.

- During the summer months, they mowed more than 300 acres of turf each week. When they weren't mowing, they were trimming and weeding outside residences and clubhouses. This year, in addition to weekly mowing, staff serviced an average of 54 residences a day—10 more per day than last year.
- The new five-year species-based tree-trimming program has been in full swing since early spring.

Using a combination of staff and contractors, more than 7,580 trees have been trimmed or removed so far this year. All of the trimmings and tree trunks have been transported to our mulch facility, emptied into the new 800-horsepower tub grinder and ground into mulch for use throughout the community. This green waste processing system produces more than 2,500 cubic yards of mulch each month. By processing our green waste in lieu of hauling it away and purchasing mulch, we save \$1.2 million annually.

A fire break alongside perimeter walls acts to protect the community from the outside.

LESS FUEL FOR THE FIRE

Under the watchful eyes of the Orange County Fire Authority (OCFA), contractors continued work on fire fuel reduction projects both inside the community and outside its walls.

Prior to fire season, they created a fire break alongside the perimeter walls where they meet the open space. As this area is a protected habitat, staff coordinated with OCFA, Orange County Parks and a wildlife biologist to clear as much fire fuel as possible without endangering any nesting birds or protected species.

Inside the community, workers are removing and replanting bare and dead acacia exposed during the work last year and upgrading irrigation in the replanted areas during the process. The acacia removals were expected to be complete in September and planting complete by the end of October.



MARK RABINOWITZ

Landscaping staff mowed more than 300 acres of turf each week during the summer.



RECREATION

OUTDOOR FITNESS CLASSES ARE HERE!

Residents can register for online classes via ActiveNet or telephone between 10 a.m. and noon, Monday through Friday, at **949-597-4382**.

View the Conditional Reopening of Outdoor Fitness Classes document, which contains details regarding the usage and procedure for the classes at **bit.ly/3iGXls4**.

View the current class schedule at **bit.ly/3mraFDj**.

Residents are encouraged to familiarize themselves with ActiveNet, as we will be using this program to expand our services in the future.

How to use ActiveNet to register for recreation classes:

- Open your preferred web browser on your smartphone, tablet or computer.
- Enter the following web address in the URL field: **<https://anc.apm.activecommunities.com/villagereservations>**.
- Click “Sign In/Up” on the center of the webpage.



- Click “Create New Account” on the center of the webpage.
- Submit the required information and proceed by selecting “Next” on the bottom right of the webpage.
- Select “Create Account” after completing and reading all required information.
- Select “Create Account” to submit a request to our staff for your account to be approved. Once approved, you may sign in to your account on the top right of the webpage by selecting “Sign In.”
- Select “Activities” on either the homepage or on the top left of the webpage when logged in.
- Browse the current class listing and select the class you are interested in on the Activities page.
- Call staff for assistance if you experience a registration system error at **949-597-4227**, Monday through Friday, 10 a.m. to noon.

RECREATION

TENNIS

Tennis Center hours are Monday through Sunday from 7 a.m. to 9 p.m. Court time is scheduled in 1.5-hour increments with a 15-minute change-over break to maintain social distancing. Groups will be limited in size to four players. Players must maintain social distancing while on the court. Games are limited to singles or doubles matches only.





UPDATES FOR RACKET SPORTS, POOLS, LAWN BOWLING AND MORE!

Pickleball and Paddle Tennis

- Pickleball hours are from 7 a.m. to 9 p.m., daily; court time is scheduled in 45-minute increments.
- Paddle tennis hours are from 7 a.m. to 9 p.m., Tuesdays and Thursdays, and the first and third Saturday of the month; court time is scheduled in 1.5-hour increments.
- Make required reservations during weekdays from 1 to 2 p.m. at 949-268-2274; one reservation can be scheduled per call.
- The updated joint-use agreement between paddle tennis and pickleball players allows for more pickleball players to play seven days a week.

Games are limited to singles and doubles matches only. Other forms of play that could lead to incidental contact and unwanted proximity are prohibited, including, but not limited to, social clinics, group lessons, tournaments and other types of events. Players must stay at least 6 feet apart from other players at all times.

Groups will be limited in size to four players. Players must stay at least 6 feet apart from other players at all times, including on the court, in between games and during time-outs. No social clinics, group lessons, tournaments and other types of events are permitted.

Lawn Bowling

Lawn bowling hours are extended from 9 a.m. to dusk, and the greens are open daily.

View the Reopening Procedures for Reservation Times and More

- Tennis: bit.ly/3ml8Tn4
- Pickleball: bit.ly/32vwpG5
- Paddle tennis: bit.ly/3htmW6E
- Lawn bowling: bit.ly/2H4j5k1



RECREATION

ONLINE AND DONE!

Tennis, pickleball and paddle tennis players, as well as swimmers, can schedule reservations with Kourts online reservation system.

To simplify scoring court or lane time, the Recreation and Special Events Department offers online reservations with Kourts online reservation management software. Advance reservations for court time are required. No walk-ons are permitted.

RACKET SPORTS PLAYERS

Reservations by Kourts Online System

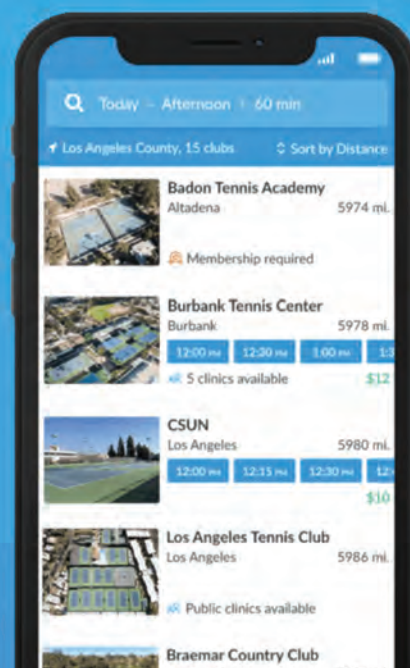
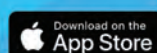
1. Download the Kourts App on your smartphone from the App Store for iPhone or Google Play for Android devices.
2. Open the app, and click “Next” or “Skip” to scroll through the intro slides.
3. Click “Me” to log in at the bottom of the page (you will only need to do this once).
4. Choose “Connect with Email,” and input your email listed in the community directory.
5. Click “Search” to view a list of community clubs once you are logged in. Note: If your facility of choice delivers a “Verify Membership” message, contact Recreation staff to adjust your profile.
6. Click the facility, and click “Filter” to define available reservation space.
7. Facility clicked **MUST** be the sport that is played.
8. Locate and click the time you wish to reserve.
9. Click “**Singles**” or “**Doubles**.”
10. Enter the names of players you are playing with.
11. Click “Add booking.”



Kourts Player: Reserve a tennis court. Instantly.

Find, book, and play at nearby tennis courts with the Kourts Player App. Reserve court times, book clinics, securely pay, and receive instant confirmation from our award winning app.

BOOK NOW



12. Check your email for confirmation of your reserved date and time.
13. Click “Bookings” to cancel your reservation.
14. Schedule a reservation 72 hours in advance.
15. Contact Recreation to prepare your profile for use if you are a new resident by calling **949-597-4273** or emailing recreation@vmsinc.org.
16. Visit <https://www.kourts.com/clubs/intro-video> for more information.

Reservations by Telephone

Telephone reservations can be made by telephone 72 hours in advance Monday through Friday from 1 to 2 p.m. Call **949-268-2274** to schedule court time. Residents are encouraged to familiarize themselves with the Kourts online reservation system, as reservations by telephone will be phased out. All residents must have his or her resident identification number available when calling to schedule reservation.

SWIMMERS

Pool 2, 4 and 5

Make required reservations up to seven days in advance via Kourts; by telephone between 10 a.m. and noon, Monday through Friday at **949-597-4382**; or by email at swimreservations@vmsinc.org.

Visit bit.ly/2Fznx9u to view the reopening procedures for the conditional reopening of Pools 2, 4 and 5, which contains pool hours and reservation times.

ASSISTANCE

If You Experience a Kourts Registration Error

- **Paddle tennis and pickleball:** **949-597-4386**, Monday through Friday, 8 a.m. to 3 p.m.
- **Tennis:** **949-268-2481**, Monday through Friday, 8 a.m. to noon; or **949-597-4386**, Monday through Friday, 8 a.m. to 3 p.m.
- **For weekend assistance with racket sports reservations**, call the golf pro shop at **949-597-4336**.
- **Swimmers:** **949-268-2418**, **949-597-4382** or **949-597-4271**, Monday through Friday, 9 a.m. to 4 p.m.



VIRTUAL RECREATION RESOURCES
lagunawoodsvillage.com/amenities/recreation/virtual-recreation-resources



PRO GOLF SHOP REOPENS!
 Open to residents from 8 a.m. to 4 p.m. daily. With patron and staff health in mind, two shoppers may be in the shop at once for 10 minutes each. All merchandise will be charged to the credit or gift card on file. All sales are final.

Be sure to read the weekly “What’s Up in the Village” and special email blasts for updates and details about Village recreation and amenities. If you are not subscribed to “What’s Up,” email becky.jackson@vmsinc.org.



TRANSPORTATION



HOW TO USE THE TRANSPORTATION PHONE SYSTEM

How it works:

- Call **949-597-4639**.
- Select the option that relates to the purpose of the phone call.
 - Option 1 – General information
 - Option 2 – Request stop for fixed route
 - Option 3 – Boost rides
 - Option 4 – Journey rides
 - Option 5 – Destination shopping
- When choosing Option 4 for Journey rides, please leave a detailed message; Transportation staff will call back with a confirmation.

Board a fixed-route bus:

- Main hub is Clubhouse 1.
- Scan your Village ID when you board the bus.
- Be on the designated route street in your neighborhood with your ID in hand and wave to driver when you see the bus approaching.
- Village drivers will stop to pick up in safe and clear location.

Make a “request stop” on the fixed-route system:

- For neighborhood routes, call Transportation if you need a pickup (available only

CALL

949-597-4659

EMAIL

ride@vmsinc.org

VISIT

**[lagunawoods
village.com/
amenities/
transportation](https://lagunawoods.village.com/amenities/transportation)**

if you reside in a cul-de-sac that is a designated request-only stop).

- For commercial routes, advise the driver of your request when boarding the bus; if you need a return pickup, tell the driver or call Transportation to place your request.

The “overflow” bus:

- Overflow is used on an as-needed basis for onboard residents on the last commercial route run of the day.
- Residents should use the residential bus at 4:30 p.m. to ride home unless they have prior arrangements to go home after 5 p.m.

BUS ROUTE CHANGES

Commercial and residential route modifications are in effect.

The below modifications are temporary:

Commercial Route 2

- Return in service
- Community Center request stop only

Commercial Route 1

- Deletion of Community Center request stop
- Deletion of Stater Bros.

Residential Route 1

- Change Route 1 Towers, stop 0:07 after hour will be a request stop
- Addition Route 1 Towers, stop 0:23 minutes after hour regular stop

For more information, call Transportation at **949-597-4659**.

Always carry
your resident ID!
No ID = No Ride



CHECK OUT THE NEW BUS!



Stats

Make: Arboc

Model: Spirit of Mobility low-floor bus

Chassis: Chevy Express 4500

Transmission: 8-speed automatic

Engine: 6.0L V8 gas

Year: 2018



From the Village Boards

Reports, news and updates from your boards of directors

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FOR MUTUAL BENEFIT

GRF Board of Directors

The Golden Rain Foundation of Laguna Woods Board of Directors meets the first Tuesday of each month at 9:30 a.m.

Bunny Carpenter
President, 2019-2022

Egon Garthoffner
First Vice President, 2019-2022

Bert Moldow
Second Vice Presidentm 2017-2020

Judith Troutman
Secretary, 2018-2020

Jon Pearlstone
Treasurer, 2020-2021

James Hopkins
Director, 2020-2022

Yvonne Horton
Director, 2019-2022

Joan Milliman
Director, 2020

Gan Mukhopadhyay
Director, 2020-2021

Sue Stephens
Director, 2020

Don Tibbetts
Director, 2018-2021

EQUINE CENTER UPDATE

One of GRF's crown-jewel amenities says goodbye to some and hello to others.

Two elderly and beloved horses living at the Equestrian Center, Baby and Blaze, had been scheduled to be moved to a new home, graze to their hearts' content and enjoy peaceful retirement. However, such a happy ending was not to be.

Baby and Blaze have received regular veterinary care, but sudden changes in their health led Village Management Services staff to solicit a comprehensive health evaluation by a veterinarian with Mission Equine Hospital in San Juan Capistrano, which revealed that both horses were suffering pain and one was losing the ability to eat. Both horses were quickly deteriorating beyond the possibility of surviving transport and living out their lives in retirement elsewhere.

For these reasons, and with very heavy hearts, a joint decision was made among the veterinarian, GRF board members and Recreation staff to end the animals' suffering and euthanize Baby and Blaze.

May these beautiful horses rest in peace. They will be sorely missed.



MEET THE NEWEST MEMBERS OF THE BOARD

Five directors will fulfill terms ending in 2020, 2021 and 2022.

James Hopkins, Jon Pearlstone, Gan Mukhopadhyay and Sue Stephens have been elected to the GRF Board of Directors.

James Hopkins, a seven-year Village resident and Good Neighbor Captain, has 50 years of experience in accounting, financial and operations management, and entrepreneurship, from staff roles to executive management, as well as board responsibilities. He will fulfill a term ending in 2022.

"I have helped guide several businesses through difficult times and transitions," Hopkins said. "It would be my goal as a board member to use my experience to provide input, analysis, advice and direction as

Laguna Woods Village manages the current operations and prepares for the future."

Jon Pearlstone, a 16-month Village resident who most recently served as a director and treasurer for the Third board, is a member of the Foodies and Chicago clubs, and enjoys softball, pickleball and golf. He has 20 years' experience in business consulting, employee benefits program design, employee negotiation and education, and 10 years' experience in California single-family and multi-unit residential property development and management.

"I have proven to be able to listen to the needs of our residents, and help them find

solutions to their concerns," Pearlstone said. "I also respect my fellow board members and know we'll accomplish more working together to find consensus. I would be proud to join the GRF board and will commit my best efforts to making a positive difference that benefits our residents, our staff and our entire community."

Gan Mukhopadhyay, an eight-year Village resident, is a civil and a geotechnical engineer, as well as a fellow and life member of the American Society of Civil Engineers. During his career, he held various management positions, and worked on civil/environmental engineering projects in the continental USA, Alaska, Hawaii, Guam, Argentina, Mexico, Singapore, Malaysia, India, Indonesia, Australia and China. In Southern California, he worked on projects involving housing subdivisions, water and sewer pipelines, garage structures, golf courses, seismic retrofit and more.

"I can assist GRF effectively on engineering and management issues in the governance of the affairs of the corporation,"



James Hopkins



Joan Milliman



Gan Mukhopadhyay



Jon Pearlstone



Sue Stephens

Mukhopadhyay said. “GRF governance can be more effective if it includes a stronger outreach program to get the input from residents at large on key issues and capital improvement projects.”

Pearlstone and Mukhopadhyay will fulfill terms ending in 2021.

Sue Stephens, a two-year Village resident, has 25 years’ managerial experience in state and local government, seven years of experience auditing operations effectiveness and efficiency, has formal training in a nationwide method for successfully managing operations during an emergency, has advised high-ranking state government during system-wide electric grid emergencies, and has many years of experience writing, implementing and managing contracts. She will fulfill a term ending this year.

“I will dedicate my time and energy to ensuring the safe and efficient operation of the Village while maximizing the usefulness of Village assets and operations for its residents,” Stephens said.

Joan Milliman has been elected to serve the remainder of a vacant term on the GRF Board of Directors. Director Milliman, a 12-year Village resident, previously served on the GRF board, most recently as secretary and chair of the Media & Communications Committee. Director Milliman’s term will end with the November 12 annual election.



MORE ABOUT THE RIDING PROGRAM

At press time, the riding program was on hold until the new incoming supervisor arrived in late September. Liz Schied will remain with the Equestrian Center as stable assistant.

The GRF board and VMS management staff wish to give Liz a huge thank you for stepping up and keeping the Equestrian Center running smoothly, attending to her foreperson as well as the supervisor responsibilities, managing the barn, staff and horses, and taking calls 24/7.

“GRF is thankful for Liz’s efforts and great attitude,” said GRF Board President Bunny Carpenter. “She has gone to great lengths to fix and/or improve the various problems to create a safe and welcoming environment.”

The new supervisor will tackle various riding program proposals and ideas set forth by the Equestrian Center Ad Hoc Committee, including basic Western riding, basic and advanced riding, bareback riding, equitation, trail prep, adult and child education classes, and more.

Equestrian Center Ad Hoc Committee

This committee works hard to bring more services to the Equestrian Center when it reopens. United Director Andre Torng has contributed photos for future use and has interviewed those involved with the center to gather their feedback, Susan Hemberger has created an adopt-a-horse program, Bunny Lipinski has created a riding program to accommodate more lessons for those who wish to learn to ride, and VMS Director Stefanie Brown is developing an equine-assisted learning program.

Third Board of Directors

The Third Laguna Hills Board of Directors meets the third Tuesday of each month at 9:30 a.m.

Steve Parsons
President, 2019-2022

Annie McCary
First Vice President, 2019-2020

Cusrow "Cush" Bhada
Second Vice President, 2019-2022

Lynn Jarrett
Secretary, 2018-2021

Jon Pearlstone
Treasurer, 2018-2021

Ralph Engdahl
Director, 2019-2022

John Frankel
Director, 2017-2020

Doug Gibson
Director, 2020

Reza Karimi
Director, 2019-2021

Robert Mutchnick
Director, 2019-2020

Craig Wayne
Director, 2019-2022

IMPORTANT MESSAGE FROM STEVE PARSONS

President, Third Laguna Hills Mutual

You will soon be receiving a ballot proposition in early October that takes on the task of resolving a dire financial threat to our community. As a resident of our shared community, and as president of the Third Mutual Board, I write to you today to explain why you must vote **yes!**

You've heard it before—that *your vote counts*. Well, in our instance, that's not just an axiom that sounds catchy. It's the honest truth!

The core issue is that the current 59 separate CC&Rs, totaling over 22,000 pages, have not been modernized in over three decades, making our lives more complex and costly—every single day. The effect they are having on our services, our insurance premiums, our operating reserves and the costs in staff time and legal fees grows by leaps and bounds.

Insurance is the costliest issue of all. This is not news for some of you, as this matter has been percolating for over a decade now. But the problem is about to boil over.

To renew our annual policy at the base (or first) layer of insurance, the Village property for Third, United and GRF were required to be

Total Insurance Budget - 2019 Actual v. 2020 Proposed

Hazard & Liability Premiums (\$4401000)	Previous Annual Premium	Current Annual Premium	2020 Budget	2021 Budget
Third	\$408,987.25	\$578,352.31	\$439,870	\$716,432
D&O Liability Premiums (\$4401500)	Previous Annual Premium	Current Annual Premium	2020 Budget	2021 Budget
Third	\$46,634	\$46,634	\$48,393	\$125,000
Property Premiums (\$4402000)	Previous Annual Premium	Current Annual Premium	2020 Budget	2021 Budget
Third	\$818,967	\$1,413,874	\$1,021,615	\$3,087,644
Grand Total	Previous Annual Premium	Current Annual Premium	2020 Budget	2021 Budget
Third	\$1,274,588	\$2,038,861	\$1,509,878	\$3,929,076



revaluated, as real estate in Southern California—especially in our neck the woods—has been going up. Once that happened, we were pushed into this ominous dilemma: The Village went from its previous valuation of \$700 million to over \$3.4 billion dollars! A five times increase!

While that's good for our property values, it compels our base layer insurance carrier to limit its liability, requiring our insurance broker to start shopping around for additional carriers to maintain our level of insurance coverage as mandated by our governing documents. As it stands now, we must have 35 carriers layered together to provide the insurance required by Third's CC&Rs. The cost to obtain the mandated level of insurance is astronomical. The board budgeted \$1,509,878 for the 2020 insurance premium. By next year, the annual premium is estimated to be close to \$4 million dollars.

After working for the past 12 months, researching with staff, engaging with professionals, involving long-term Village leaders, and getting expert legal counsel, your Third Mutual Board unanimously initiated a ballot proposition that will finally address the issues of runaway costs—at a time when our homeowners assessments (carrying charges) are rising exponentially.

We must fix our governing documents to allow us the flexibility to obtain appropriate levels of coverage that are cost effective, manageable and realistic.

That's why we are launching a coordinated effort that includes you.

We need 66.67% of all eligible voting members of Third Mutual to vote **yes**! That's 4,000 **yes** votes. Everyone must vote to meet this threshold.

Because of the pandemic, this will be an election by mail. You should have received your ballot in the mail as soon as Saturday, October 3.

We all need to vote by mail before Tuesday, November 2. And we all need to vote **yes** on the ballot proposition. As we are telling everyone, so it's easy to remember: **NO MESS, VOTE YES!**

Without voting **yes**, we will *not* be able to control the cost of escalating insurance, so those costs will be passed on to each manor owner, per month. *That is untenable and unacceptable to all of us.* This is a call to save Third Mutual. And the way we save it is to vote **yes** on the ballot proposition.

From a practical standpoint, the existing 59 sets of CC&Rs are wreaking havoc on our operations. We cannot achieve efficiencies and control costs. Each time we consider a board action, our Village staff spends extra—and valuable—time to find all the applicable references in our existing CC&Rs and collateral governing documents. Our attorney must also associate all the accompanying policies, procedures and regulations by searching through, as needed, those 22,000 pages. Then all the civil codes have to be checked, along with the state's Davis-Stirling Act. Multiple departments in our VMS structure are involved in the review of a proposed action. Once reviewed by all these folks and a ruling is determined by our attorney, the board can then move forward or amend its proposed action. This is flat-out dysfunctional.

In addition to the operational confusion and the referenced insurance costs, some of the recent negative effects that also have impacted us are:

- Deferring the prior-to-paint prep program
- Extending the paint cycle from 10 to 15 years
- Delaying the update on community lighting
- Curtailing the landscape enhancements

Here's the good news: This is all fixable! By voting **yes**, there are other benefits that will befall us here at Third Mutual:

- The board can better reduce expenses. By restating the CC&Rs, we will be able to better manage and afford our essential services and amenities.
- We will save money in legal fees and time for staff; culling through 106 pages is much easier than diving into 22,000 pages.
- By restating our 59 separate sets of CC&Rs as one new set, we will be annexing all of the tracts into one tract, and our governing documents will be clear, concise and cogent. Governance of our mutual will be more practical. Actions will be able to get done more efficiently.
- We will be able to better control our costs and member assessments.

The best news yet is that we have already worked tirelessly with our legal counsel to restate the CC&RS as an entirely new set of governing documents. They are available for review at the Laguna Woods Village

website. Watch your email, TV 6 programming, the Laguna Woods Globe newspaper and other communication channels for more details as we get closer to election day. The deadline to receive your vote is November 2 by 5 p.m.

We must pass the ballot proposition! And that means we not only need *your* **yes** vote—but— we also need the votes from your friends in Third. Engage your neighbors, friends who are manor owners and anyone you know who's an eligible Third Mutual voter to cast their affirmative vote so we can get Third Mutual rolling forward in the right direction.

Help us save Third Mutual! Sign up to protect Third Mutual and our services. Become a **vote yes volunteer**.

- Email us at **NoMessVoteYes@LagunaWoodsVillage.com**
- Call or text us at **949-354-4199**
- Your vote counts — vote **yes**!
- Let's contact every member of Third Mutual, starting now!

Stay safe—and stay well!

Notice of Board Candidate Lists, Annual Elections

Take note of the upcoming election.

In accordance with Civil Code § 5115(g), Third Laguna Hills Mutual's annual election will be conducted by acclamation, as the number of director nominees is not more than the number of vacancies to be elected. However, this election will propose a vote for the restatement of Third Mutual CC&Rs and bylaws, and members are strongly encouraged to consider and vote on this proposition. To view the directors who will be seated at Third's November 5 annual meeting, and to read the document, "Notice of New Directors and Annual Meeting of the Members of Third Laguna Hills Mutual," visit bit.ly/339VSnJ.

WHAT RESIDENTS CAN DO TO AVOID/PREVENT LEAKS

By Stuart Hack, GVA President

The 28 LH21 and 53 Garden Villa buildings experience water intrusion from time to time. This is a particular problem in the three-story buildings, because in addition to the manor with the leak, the manor above, below and on each side can be affected, as well.

Third Mutual has a \$750,000-per-year waste line and water line relining program that is reducing the incidents of leaks caused by pin holes. This program extends over the next 10 years.

But not all leaks are caused by pin holes or breaks in the copper pipes. Some are from human error, and we can target these to minimize avoidable water damage.

Things we can do:

1. Remember to turn off water going into bathtubs before leaving our manors.
2. Turn off water flowing into sinks before we leave our manors.
3. Avoid using garbage disposals, because they tend to clog drain lines.
4. Replace water heaters every 10 years, and monitor them for leaks in the meantime.
5. Check the fittings under sinks for wear and signs of corrosion; replace when needed.
6. Change out old ice maker lines, as old lines cause a lot of leaks. This can be

done for you by VMS as a chargeable service.

7. Make sure there are no leaks from the ice maker line when a new refrigerator is installed.
8. If you will be away from your manor for an extended time (months), ask a neighbor or friend to check your manor for any obvious leaks, and to run the water and flush toilets in your manor at least once per month. Running water in pipes helps avoid dry pipe cracks or leaks.
9. Report leaks as soon as you see them.
 - a. If on a weekday and before 5 p.m., report the leak to Resident Services at residentservices@vmsinc.org or call **949-597-4600**.
 - b. If after hours or on the weekend, call Security at **949-580-1400**.

If you have reported a leak and received no response, make a follow-up call or send an email, and contact your building captain/regional rep.

For more information on the Garden Villa Association, including contact information, please visit the GVA website at lagunawoodsvillage.com/amenities/clubs/garden-villa-association.

*Stuart Hack, GVA President, can be reached at gvalwv@gmail.com or **949-212-7028**.*



United Board of Directors

The United Laguna Woods Mutual Board of Directors meets the second Tuesday of each month at 9:30 a.m.

Sue Margolis
President, 2018-2021

Carl Randazzo
First Vice President, 2018-2021

Andre Torng
Second Vice President, 2019-2022

Brian Gilmore
Treasurer, 2019-2022

Prakash "Cash" Achrekar
Director, 2017-2020

Elsie Addington
Director, 2018-2021

Neda Ardani
Director, 2019-2022

Manuel Armendariz
Director, 2017-2020

Reza Bastani
Director, 2017-2020

Anthony Liberatore
Director, 2018-2021

THE PROS AND CONS OF STEWARDSHIP

By Sue Margolis, President

It is an interesting time to be on an association board. There seems to be at least one emergency per month, which requires you to quickly come up to speed on a whole lot of stuff you had never expected you would have to learn. Recently it was the intricacies of the budget process. Should we use zero-base budgeting, should we use past-history-base budgeting, or should we do a "needs, wants and wishes" approach? Service-level budgeting? Now the issue is insurance (HO6) and the correct balance of insurance versus risk—and, how much we can afford.

Of course, there are the ongoing issues involving COVID-19, the OC Health Care Agency and all the organizations that share information about how to keep us safe.

Being a board member really keeps you on your toes and gives your brain a real workout. But there also are many rewards. Daily we must be in position to help residents work through their problems, ensure staff is aware of our challenges (and be aware of staff issues) and keep on top of issues large and small. As president of the board, I seem to accumulate about 100 sheets of new reading material from VMS staff every month.

The board continues to govern, take their responsibilities seriously and keep the community safe. But with no in-person meetings, communication is a real challenge. So much of our communication is based on body language. GoToMeetings have their pluses and minuses. You can easily mute someone's mic, but it is difficult to see if someone is stressed. And impromptu meetings in the neighborhoods are a bit strained with masking and social distancing requirements. I have always appreciated the input of others to find a better way. I encourage residents to email me with suggestions and ideas at smargolis@comline.com.

A Very Serious Village Insurance Issue

Here is a serious issue of which the community must become aware. For 20 years we had a sweet deal with Travelers Insurance. Last year, after the fires and weather-related losses, the insurance companies decided not to take a large risk on a single site like our Village. Our insurance renewal was in October, and VMS and our broker last year had to scramble until the very last day to develop a package. It took 36 insurance policies to cover us and \$2 million more dollars than the previous year. And this year will be worse.

RESIDENT ASSESSMENT REFUND REQUESTS

By Elsie Addington, Director

This article is to address some residents' persistent demands for refunds of part or all of their assessments paid during the ongoing COVID pandemic. These demands are based on the fact that most of our Village's amenities were closed for several months, and those that have opened recently are operating on a limited basis. People are angry because they continue to be charged full freight for an experience they didn't sign up for. Fair enough.

The closing of amenities was for the health and well-being of our community, of which nearly 100% falls in the most at-risk portion of the population. I'm sure, when we think about it, it's far preferable to miss our daily golf or swimming exercise than to risk dying on a ventilator with no visitors. This is a huge responsibility for our leadership, and it's one they take seriously. Again, fair enough.

The hard answer to resident assessment refund requests in United Mutual is this: When you signed your occupancy agreement, which is part of our governing documents, before

you moved in here, you agreed to the general conditions of this agreement, including Article 3, which refers to Excess Carrying Charges (assessments). Article 3 spells out that you waived the right "to receive a refund of all or any portion of the carrying charges previously paid that fiscal year." It further explains that any unspent funds will be applied by the board of directors "to reduce the anticipated expenses of the mutual" for the next fiscal year, which in this case is 2021. Which is exactly what the United, GRF and Third Boards are doing with any budget surpluses for the upcoming 2021 business plan.

So that's the hard answer—no refunds. To make it softer, here are a few facts to ponder: In accordance with Article 3, your boards and the leadership of VMS have worked together to ensure that the basic assessments for United and GRF will not increase for fiscal 2021, in spite of rising utility costs and lower income from several sources. This would not be possible without the anticipated surplus. (This basic assessment

does not include housing insurance and property taxes, which vary by manor.)

Another fact: Nobody here, in any mutual, is spending "hundreds" of dollars a month for our amenities. Of the GRF portion, little more than \$30 goes to the Recreation and Special Events Department. So, by the time we figured out who got a refund and for what period, and either wrote a check or credited the EZ Pay accounts for the residents, and prorated for partial-year ownership, the staff cost would be enormous. And for what? All of the events just outlined would be paid out of this year's budget, leaving no surplus, and our assessments would increase significantly.

So, for those of you who still want a refund, I leave you with the definition of a Pyrrhic victory, the origin of which was a third century B.C. war:

A victory that inflicts such a devastating toll on the victor that it is tantamount to defeat.

And that's what it would be if we gave refunds on assessments. Which we can't do anyway.

NOTICE OF CANDIDATE LISTS, ANNUAL ELECTION

**Take note of the upcoming
November 3 election.**

In accordance with Civil Code § 5115, United Mutual Laguna Woods is required to provide members with notice of candidates and the election process per the mutual's upcoming November 3 annual election of board members. To read the document, "Notice of Board of Directors Election and Annual Meeting of the Members of United Laguna Woods Mutual," and view the list of candidates slated for the November 3 election, visit bit.ly/2F1LTJh.



ALTERING YOUR MANOR? THINK AHEAD!

By Elsie Addington, Director

A year ago, the Village Breeze mentioned the many advantages of United residents obtaining HO6 insurance in regard to collateral damage from water intrusion events. Now, let's discuss HO6 policies in regard to potential alterations residents may be contemplating.

As you know, United Mutual doesn't fix damage to manor alterations, even if the current occupant didn't perform the alteration. Room additions, skylights, alteration appliances, rain gutters, air conditioning—none of them. Why? Because if the mutual paid for damage to alterations, it would greatly increase monthly assessments to every resident, and we all know how popular that would be. This policy is stated in resale escrow documents, and the initial and final resale inspections highlight items in your "new" manor that were alterations, so this should be no surprise.

What is a surprise is the amount of damage a leaky ice maker can inflict on your custom faux-wood floor, or, worse, that of your downstairs neighbor. Without that HO6, all responsibility falls to you to pay for the damaged items to be repaired or replaced.

Paying the approximately \$400 per year for the HO6 might save you from having to pay \$1,000 or even \$20,000 in damages to your altered manor or those of your neighbor.

Call your insurance agent and ask about HO6 before you perform that alteration. You'll be glad you did.



Village Management Services, Inc.

VMS Board of Directors

Wei-Ming Tao
Chair
Third, 2018-2021

Rosemarie DiLorenzo
First Vice Chair
Third, 2019-2022

Diane Phelps
Second Vice Chair
GRF, 2019-2022

Stefanie Brown
GRF, 2020-2021

Dick Rader
United, 2017-2020

Cynthia Rupert
United, 2019-2022

Juanita Skillman
Secretary, 2017-2020

James Tung
GRF, 2020

Raquel Unger
Third, 2018-2020

A LOOK AT VMS

By Diane Phelps, Second Vice Chair and Director

Village Management Services (VMS) is a nonprofit mutual benefit corporation formed in 2016 to provide services for Laguna Woods Village residents (except Mutual Fifty). Here I provide a bird's-eye view of how VMS is structured and, in future articles, I will delve into individual department details.

- **Human Resource Services** recruits, hires and trains employees and administers employee benefits. Of VMS' 848 employees, 256 are part time and 592 are full time. About 40% of employees are union members.
- **Landscaping Services** maintains Village greenery and provides most pest control services (termite treatment is performed by an outside company).
- **Maintenance and Construction** plans, organizes, directs, implements and controls work done on all Village facilities, including construction and project management, maintenance operations, facilities management, manor alterations and permits, and moisture intrusion.
- **Recreation Services** operates clubhouses, sports facilities, both Garden Centers and the Equestrian Center, and it plans events and classes.
- **General Services** operates the Village's transportation system, maintains a fleet of 407 Village-owned vehicles, oversees custodial operations and helps maintain Village streets, sidewalks and walkways.
- **Resident Services'** call center receives 28,000 calls monthly on a wide range of issues, including community access, maintenance, contractor rules and bulky-item pickups.
- **Information Services** supports Resident Services as well as Information Technology, which includes VMS network operations, software development, PC support and data entry.
- **Financial Services** provides accounting, financial planning and insurance/risk management services.
- **Media and Communications** oversees marketing and public relations services, TV6 and Broadband Services, which furnishes residents with high-speed internet access (provided by West Coast Internet) and cable television.
- **Security Services** oversees traffic/parking enforcement, gate access, the Social Services Division and emergency operations.
- The **Office of the CEO** provides support to the governance boards, maintains records, processes sales and leasing applications, and oversees all VMS departments.

Find the most current VMS organizational chart at bit.ly/3gQ67lR.

THEN AND NOW

WHEN THE HORsing AROUND BEGAN

When today's Equestrian Center opened in September 1965, its official name was El Rancho Cortese Stables. Four horses were available for residents to ride at no charge, and more were to be added as resident participation and interest grew.

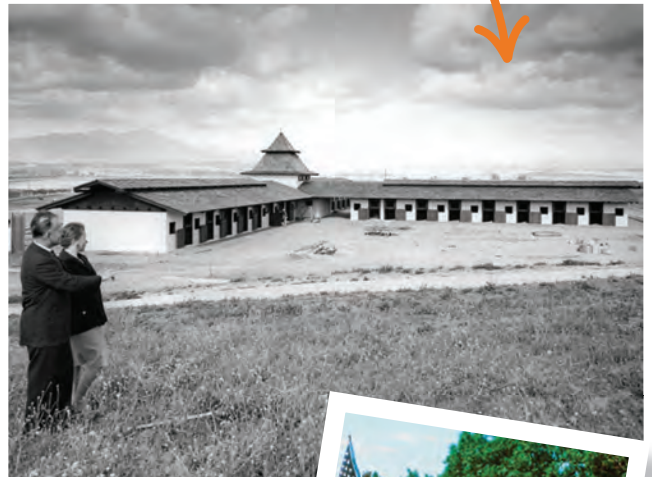
In 1966, what is today's Saddle Club of Laguna Woods Village formed to promote interest in horse and horsemanship, to encourage riding programs and to host social events for members and guests.

Today, the Equestrian Center continues to live up to its mission and, in fact, is the venue for the Village's popular Easter egg hunt, delighting grandchildren and great grandchildren alike.

The Laguna Woods History Center, a 501(c)(3) nonprofit that receives no assessment funding, is dedicated to "preserving today for tomorrow," whose purpose is to "collect, conserve and convey information, documentation and artifacts related to the history of Laguna Woods as a public service, in perpetuity." It is located next to the Library; hours are weekdays from 10 a.m. to 1 p.m. and by appointment. Visit lagunawoodshistory.org for more information.



In September 1965, the stables open as El Rancho Cortese Stables.



1984 20th Anniversary Parade.





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