



VILLAGE BREEZE

APRIL/MAY 2021

Recreation + Transportation + News + Services + More



Jeffrey Altshuler, M.D.

Medical Director,
Cardiovascular Surgery

Saddleback Medical Center



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LETTER FROM THE EDITOR

THE VILLAGE IS REOPENING!

The window of light continues to expand at the end of the COVID-19 tunnel. As cases and hospitalizations continue to decrease in Orange County and more residents are vaccinated, our region continues to progress along the tiered timeline outlined in California's Blueprint for a Safer Economy ([covid19.ca.gov/safer-economy](https://bit.ly/3uLgqix)). As of press time, Orange County had graduated to the Orange Tier (Tier 3), which meant limited but very welcome reopening of Clubhouse 4 and the Clubhouse 1 indoor fitness center, as well as the restart of some favorite activities. With prior reservations through ActiveNet (<https://bit.ly/3uLgqix>), residents can enjoy arts amenities, as well as bingo, movies, additional golf cart parades, personal training, dance classes and special interest classes, the library and more. Visit <https://bit.ly/3dVEgBh> to view a chart detailing what amenities will reopen, as well as days, times, accessibility and capacity. The Village continues to fully comply with county and state guidelines to safely reopen.

The next tier the OC and the Village can look forward to is the Yellow Tier (Tier 4), which continues indoor openings with modifications at 50% capacity instead of the Orange Tier's 25%.

Survey Results Synopsis

As promised, I'd like to share some results from the recent reader survey. The majority of respondents find the Village Breeze to be reliable, high quality and useful, and are "very satisfied" or "somewhat satisfied" with the publication. Topics readers wish to see more of include clubs, FAQs, landscaping, local interest, maintenance and construction, recreation, resident services, security, clubs and "What's Up in the Village." More specific topics include reviewing rules for all, resident profiles, scams, getting to know Village governance and leadership, and resident-submitted content. Respondents' comments included that they appreciated the content variety, readability, large type, its informativeness, use of color and photos, and more. Not all readers agree, mind you, and that's OK. However, please remember that each issue is paid for through our partnership with MemorialCare!

With many comments in mind, this issue features in-depth information about HO-6 insurance, detailed participation from Village boards of directors, answers to frequent landscaping questions and more. Each issue will continue to build on survey feedback and constructive criticisms shared in real time. In the meantime, please keep sharing your content ideas or anything else regarding your Village Breeze.

Until our next issue, may you and yours be well.

Ellyce

Ellyce Rothrock, Editor

ellyce.rothrock@vmsinc.org



What Is a Bit.ly Link?

Bit.ly links are short web addresses (URL). Type any entire **bit.ly** URL into your browser's search bar and hit "return" to reach your online destination.



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An amazing joint effort among MemorialCare, VMS and resident volunteers made it possible to dispense more than 9,000 COVID-19 vaccinations.



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Rebeca and Amikam Gilad share their strategy for a fulfilled life in the Village.

BY KIM CAMPBELL THORNTON

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A strategic telecommunications consultant conducted a thorough analysis of the Village's cable system. The results of that assessment were published in the February/March 2021 Village Breeze. Part II explores TBG's recommendations that are under investigation by GRF.

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What's covered, what's not and how to avoid over-insuring.

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Every Village Breeze edition is paid for through a partnership with MemorialCare.

in every issue

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Unsolicited manuscripts and content suggestions are welcome for possible future use in the Village Breeze or other VMS publications. Acknowledgement of unsolicited manuscripts is in no way a suggestion or guarantee of publication.

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.

Village Breeze reserves the right to edit any and all content for clarity, accuracy, space and tone and correct grammar, spelling and usage.

Only Village Breeze staff and its advisors prepare and assign editorial content. No contributor or agent may promise content, or content placement within Village Breeze, to any individual, group, business, organization or entity.

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SPECIAL REPORT: VMS and the Year of COVID-19

GOLDEN RAIN FOUNDATION
of LAGUNA WOODS



Village Management Services, Inc.

THIRD LAGUNA HILLS
MUTUAL

UNITED LAGUNA WOODS
MUTUAL

THE TOWERS
at Laguna Woods Village



RESIDENT SERVICES, MANOR ALTERATIONS REOPEN



Limited services are available by appointment at the Community Center.

Manor Alterations and Resident Services are open for appointments only in the Village Community Center.

Important Details

- Scheduled appointments only. Walk-ins are not permitted.
- Please arrive at the Community Center 5 minutes before your appointment time.
- Please wait outside prior to your appointment; there is no waiting area inside the Community Center.
- Enter only through the front Community Center doors.
- Masks or face coverings are required at all times.
- Security will perform a temperature check upon your arrival.
- Resident Services or Manor Alterations representatives will meet with residents in Resident Services, where employees will remain behind Plexiglass.
- Call Resident Services or Manor Alterations to reschedule if you arrive more than 10 minutes late for your appointment.

To Schedule With Resident Services

Call Resident Services at **949-597-4600** to schedule an appointment. Appointments are from 1 to 4:30 p.m. daily.

The Resident Services Department offers the following services:

- Appliance contracts
- Form submittals
- Key file program
- Passes
- Maintenance requests

To Schedule With Manor Alterations

Call Manor Alterations at **949-597-4616** to schedule an appointment. Appointments are from 8 a.m. to noon daily.

Manor Alterations offers the following services:

- General permit procedures
- Current review expectations for Class I, II, III and CACU processes
- Current wait times for phone and email accommodations
- Website-based information guidance
- Permitless alterations process (United only)
- Six-month grandfather process (United only)
- Access to relevant documents on the website
- Newsletter publications
- Information on MA processes

THE RESIDENT PORTAL IS RESTORED!

Resume credit card processing, submit service requests, check account balances, print account statements, update emergency contacts and review resident and vehicle information. Visit <https://bit.ly/3sWXb4K> to view a step-by-step tutorial on how to use the resident portal.

WHAT IS A BIT.LY LINK?

Bit.ly links are short web addresses, or URLs. Simply type any entire bit.ly URL into your browser's search bar and hit "return" to reach your online destination.



BOARD AND COMMITTEE MEETINGS MOVE TO ZOOM

Participate in real time and watch on demand.

Participate live in board and committee meetings via Zoom, which allows you to virtually raise your hand, ask questions and speak to board and committee members in real time. Zoom also automatically records and publishes board and committee meetings to Granicus (<http://lagunawoodsvillage.com/meetings>) to watch on demand.

Just look for the Zoom meeting link in the Open Forum section of the respective board's or committee's agenda posted on lagunawoodsvillage.com and **TeamUp** at <https://bit.ly/38qCmqy>. Click the link a few minutes prior to the meeting to launch Zoom. Select "Open Zoom Meetings" and "Launch Meeting" when prompted. No registration or password is necessary.

If you wish to speak during the member comment period, use the Raise Hand button on the Zoom screen. You will be recognized in the order in which you raised your hand. The corporate secretary will then enable you to speak.

Visit Zoom at <https://bit.ly/3t5T1Ya> to watch video how-tos and tutorials, including "Join a Meeting."

FIGHT THE BITE!

Do your part to stop the spread of mosquito-borne diseases and eliminate breeding sources around your manor.

Mosquito season is here. The invasive *Aedes* mosquito now resides in every Orange County city. The Orange County Mosquito and Vector Control District (ocvector.org) is calling on all OC residents to help increase awareness and take measures to help reduce the mosquito population and spread of disease.

Tip, Toss + Take Action!

- Tip out standing water on a weekly basis
- Toss unneeded containers
- Take action and apply repellent to exposed skin when outdoors

Resources

- ocvector.org/where-to-look-and-what-to-do
- ocvector.org/mosquito-repellent-information
- ocvector.org/invasive-aedes-mosquitoes





LOWER YOUR MONTHLY ENERGY BILL

**SCE offers reduced rates
for those in public
assistance programs.**

Southern California Edison offers two programs to help customers lower monthly bills and conserve energy. The California Alternate Rates for Energy (CARE) program reduces energy bills for eligible customers by about 30%; the Family Electric Rate Assistance (FERA) program reduces electric bills for qualified households by 18%. Visit sce.com/residential/assistance/care-fera to find out if you qualify and to apply online.



TRASH, RECYCLING AND BULKY-ITEM PICKUP IN THE VILLAGE

A simple procedure is in place to properly remove unwanted or broken clutter from your life.

Everything you need to know about trash, recycling and bulky-item pickup in the Village can be found in our 2021 Trash, Recycling and Bulky-Item Pickup flyer. This informational flyer, found at lagunawoodsvillage.com > **Resident Services** > **Trash, Recycling and Bulky-Item Pickup** (or <https://bit.ly/3l59skL>), can be downloaded for print, dates and quick reminders.

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.

Waste Management has reinstated its free bulky-item collection on the third Saturday of every month. Residents must call Resident Services at **949-597-4600** prior to setting out 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 due to coronavirus-imposed social distancing practices.

The Trash, Recycling and Bulky-Item Pickup flyer also includes a list of accepted and unaccepted bulky items, as well as Saturday collection dates.

CDC ISSUES GUIDANCE FOR THOSE FULLY VACCINATED AGAINST COVID-19



In early March, the Centers for Disease Control and Prevention (CDC) issued its first set of public health recommendations for fully vaccinated people. For the most up-to-date guidance as of press time, visit cdc.gov/coronavirus/2019-ncov/vaccines/fully-vaccinated-guidance.html.

According to the CDC, people are considered fully vaccinated for COVID-19 more than two weeks after they have received the second dose in a two-dose series (Pfizer-BioNTech or Moderna), or more than two weeks after they have received a single-dose vaccine (Johnson and Johnson).

The following recommendations apply to non-healthcare settings.

Fully vaccinated people can:

- Visit with other fully vaccinated people indoors without wearing masks or physical distancing
- Visit with unvaccinated people indoors from a single household who are at low risk for severe COVID-19 disease without wearing masks or physical distancing

- Refrain from quarantine and testing following a known exposure if asymptomatic

For now, fully vaccinated people should continue to:

- Take precautions in public like wearing a well-fitted mask and physical distancing
- Wear masks, practice physical distancing, and adhere to other prevention measures when visiting with unvaccinated people who are at increased risk for severe COVID-19 disease or who have an unvaccinated household member who is at increased risk for severe COVID-19 disease
- Wear masks, maintain physical distance, and practice other prevention measures when visiting with unvaccinated people from multiple households
- Avoid medium- and large-sized in-person gatherings
- Get tested if experiencing COVID-19 symptoms
- Follow guidance issued by individual employers
- Follow CDC and health department travel requirements and recommendations

WHERE TO GET YOUR COVID-19 VACCINATION

Visit California's myturn.ca.gov

Individuals who are age 50 and older are able to get a vaccine now.

- Visit <https://covid19.ca.gov/vaccines/> to learn how you can get vaccinated.
- Visit <https://myturn.ca.gov/> to sign up to receive the vaccine.

CVS

Visit the CVS Pharmacy website at cvs.com/immunizations/covid-19-vaccine or call **1-800-SHOP-CVS** to schedule an appointment.

Rite Aid

Visit the Rite Aid COVID-19 page at riteaid.com/covid-19 or its appointment scheduling page at <https://bit.ly/3bw7QNS>.



WHAT'S UP IN THE VILLAGE

CALIFORNIA EXPANDS VACCINATION ELIGIBILITY

With expected increased supply, individuals 50 and older can get vaccinated beginning April 1.

California state officials announced in late March that vaccine availability will be dramatically expanded, thanks to an expected increase in vaccine supply. Individuals age 50 and older are now able to get a vaccine.

Although eligibility does not guarantee an immediate appointment, residents do not have to wait until those dates to schedule an appointment as long as the actual appointment falls on or after the eligibility date.

"Our ability to do more has always been constrained by supply, manufactured supply," Governor Gavin Newsom said in a news conference in Orange County. "We have confidence, now, of the manufactured supply becoming available sooner than we had anticipated."

State officials expect an allocation of around 2.5 million first and second doses each week during the first half of April and an increase to 3 million doses per week in the latter half of the month. The state had been receiving around 1.8 million total doses per week. Even with this increased supply, it still could take several months to vaccinate everyone who wants to get the vaccine.

To learn how you can get vaccinated, visit the state's COVID-19 website at <https://covid19.ca.gov/vaccines/>.

To sign up for the vaccine, visit the state's scheduling website at <https://myturn.ca.gov/>.



DISCOVER SENIOR CUISINE DELIVERED

Age Well Senior Services offers a healthy, convenient and affordable meal home delivery service for adults 50+, their caregivers and dependents.

Age Well Senior Services' Senior Cuisine Delivered is a healthy, convenient meal home-delivery service for adults 50+, their caregivers and dependents. Senior Cuisine Delivered provides home-delivered meals from local restaurants/caterers, delivered safely to participants' doors for just \$9.95 per meal (no hidden fees; three meal plans).

Age Well Senior Services has served Orange County seniors since 1975. Age Well provides more than 300,000 Meals on Wheels to OC residents annually; however, since March 2020, Age Well has served more than 400,000 home-delivered meals to OC seniors in need. The organization continues to serve Meals on Wheels in addition to our new Senior Cuisine Delivered.

Visit <https://seniorcuisinedelivered.agewellseniorservices.org> for more information.



VILLAGE QUESTIONS AND CONTACTS

If you have questions, Village Management Services has answers, online, via email, on Village Television, in the Village Breeze and more!

Where to Find FAQs on the Village Website

- Click **How Do I?** at the top main menu of the Village website for a list of answers to frequently asked questions regarding general information, sales and leasing, billing, decals and passes and more.
- Visit <https://bit.ly/3mEYYJE> to find out how to reach the department to best meet your needs.

Where to Find Phone Numbers on the Village Website

- Click **Contact Us** in the top right-hand corner of the Village website for general information, important phone numbers and more. A **What can we help you with?** online form (scroll to the bottom of the **Contact Us** landing page) allows you to make an inquiry to be answered by staff.

- Visit <https://bit.ly/3uJZF7h> to view the full phone list or click **View Full Phone List** at **Contact Us**.

- Visit <https://bit.ly/2PXD8VV> for a comprehensive list of frequently called numbers.

Email Staff

- info@lagunawoodsvillage.com is monitored continuously and answered daily.

Submit Questions to the Village Breeze

Every Village Breeze issue answers FAQs in its “We Hear You” column. The content featured in this column comes from actual questions asked by Village residents and answered by Village Management Services’ own Catherine Laster. If you have a question for Ms. Laster, email info@lagunawoodsvillage.com. Include your name, unit number and email in your message, and be sure to label the subject line “My Community Question.”

PREPARE FOR SUMMER EXTREMES

On Tuesday, May 4, from 10 to 11:30 a.m. the American Red Cross and the Village Disaster Preparedness Task Force will present “Extreme Heat and Wildfire Preparedness,” via Zoom. This event can host up to 90 residents; be sure to RSVP to disasterprep@vmsinc.org to receive the Zoom link.



NOTHING SHORT OF MIRACULOUS

An amazing joint effort among MemorialCare, VMS and resident volunteers made it possible to dispense more than 9,000 COVID-19 vaccinations.

Toward the end of December 2020, members of the Village Management Services executive management team reached out to MemorialCare to determine a possible partnership to bring the COVID-19 vaccine to Laguna Woods Village residents.

Four weeks later, Clubhouse 7 became the hub of a massive Village vaccination effort that resulted in the dispensation of more than 9,000 vaccinations to Village residents 65 and older as of March 12.

Our community made something happen that our own government could not—reach the most elderly in their own community to be vaccinated against COVID-19.

It was an amazing cooperative effort among many groups, and individuals all united toward a common for-the-greater-good goal.

- **MemorialCare executives, doctors and nurses**, who generously donated their time and expertise, obtained the vaccine doses and established medical logistics. In addition to

vaccinating residents, including those from The Towers, MemorialCare amassed a team of volunteer doctors and nurses to make house call vaccinations to those who are housebound.

- **VMS management and staff** from the Office of the CEO as well as Social Services, Transportation, Recreation, Security and Media and Communications teams coordinated event setup and management, safety, traffic, transport, information and education, and more.

- **Very dedicated resident volunteers**, coordinated by residents Diane Phelps and Joan Brown, worked tirelessly on multiple weekends in rain and shine to make all the many moving parts of this entire project run as smoothly as possible.

MemorialCare, Village Management Services and resident and employee volunteers are so pleased and proud to have been able to provide thousands of vaccinations to residents.

WITH DEEP GRATITUDE

A very heartfelt, sincere thank you to all the resident volunteers who helped make the Village vaccination clinics at Clubhouse 7 a huge success.

BY DIANE PHELPS, DIRECTOR, VMS

Like many of you, I was extremely happy and relieved when I heard that VMS staff and MemorialCare had joined forces to vaccinate Laguna Woods residents in Clubhouse 7. I sent Eileen Paulin an email thanking her and offered to help. Joan Brown and I stopped by on the first Saturday in the pouring rain and, along with Elsie Addington, we all were put to good use. We rallied a few friends and volunteered again on Sunday.

It became clear to all involved that resident volunteers could help the clinic run smoother and take some of the burden off VMS and MemorialCare staff and volunteers. At first the resident volunteers were our pickleball friends who we knew would be able to be on their feet standing and walking for 4 or 5 hours. As our role expanded each week, we needed more volunteers. We added people we didn't know to our ranks until we had over 70 volunteers (because we needed up to 24 each day). Resident volunteers brought wheelchairs and walkers to residents and disinfected them so they could be safely used again. They disinfected pens and chairs all day long. To keep everyone safe they took temperatures and reminded those waiting in line to keep a social distance from anyone not in their household. They handed out umbrellas when it was raining and also when it was sunny. They screened people before they got in line to make sure they were there at the right time. When they saw people having difficulty walking or standing, they helped them get to the ADA line. Once in line they directed people where to go next. They changed the path of the lines based on the number of people waiting. They cajoled people who were nervous or anxious.

And they did all these things with smiles on their faces.

As the volunteers will tell you, it could be exhausting work, but it was also very rewarding. Maybe that was why our resident volunteers never hesitated to step up to help when we were handed another task. One night I sent an email to our list of



volunteers asking if any were willing to make calls to over 800 residents who were 90 and older to make sure they knew appointments had been scheduled for them. By the time I woke up the next morning, I had over 30 volunteers!

To be a part of such a joyful and hopeful endeavor after months and months of depressing solitude was unbelievably uplifting. But for us the sweetest part was working with an amazing group of resident volunteers. Joan and I are very grateful to all the people who generously stepped forward to help. Please know we thank each and every one of you from the bottom of our hearts.



Village Vaccination Resident Volunteers

- Ajit Gidwani
- Ami Gilad
- Amy Chow
- Amy Givan
- Ana Cannon
- Annie McCary
- Bill Margolis
- Bill Scanlon
- Brad Martin
- Candace Tysdal
- Cathy McClure
- Charlie Armstrong
- Chris Collins
- Connie Barton
- Cynthia Statsmann
- Daniel Lane
- David Cavanaugh
- Debbie Petersen
- Debby Springer
- Debra Spangenthal
- Diana Faulkner
- Diane Phelps
- Elaine McClellan
- Ellen Goldberg
- Elsie Addington
- Gaye Thomson
- Gloria Barton
- Grace Carpenter
- Grace Liew
- Greg Corigliano
- Jackie Martin
- Jan Levinrad
- Jerren Aubel
- Jim Barton
- Jim Keitges
- Jim Vescelius
- Joan Brown
- Joann Cernokus
- Joe Meyer
- John McClure
- Judy Blando
- Julie Mangino
- Karen Kahn
- Kathy Gaskins
- Kathy Higa
- Laura Hanson
- Lena Smith
- Lori Olivero
- Margie Jensen
- Marie "Fitz" Fitzgerald
- Mindy Armstrong
- Myrna Keitges
- Nadine LaVier
- Nancy Shook
- Pat McQueen
- PJ Miles
- Priscilla Givan
- Rebeca Gilad
- Robert Mutchnick
- Robert Neighbors
- Robert Riblett
- Robin Lane
- Roby McClellan
- Roseann Corigliano
- Rosemarie diLorenzo
- Sandy Jones
- Sheryl Strich
- Stephanie Irving
- Steve Bayne
- Sue Gaile-Bain
- Sue Margolis
- Susie Swain
- Zahra Hajibaba



Virtual Community Education

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/MCEvents



Have you subscribed to our YouTube channel?

You can access the latest health information from Saddleback Medical Center's clinical experts anywhere, anytime, on our YouTube channel at youtube.com/MemorialCareSaddlebackMedicalCenter.

We'll be sharing videos on breast health, joint and back pain, heart disease and more. Tune in for tips to help you stay healthy.

Also, watch for our new health show "Beyond Medicine" on Laguna Woods TV6!





Starting with inset: Plaques for the Needleworks Club, the Opera and Musical Guild Club and The Old Pros

Courtesy of Ken Frey



A LEGACY OF *Permanence*

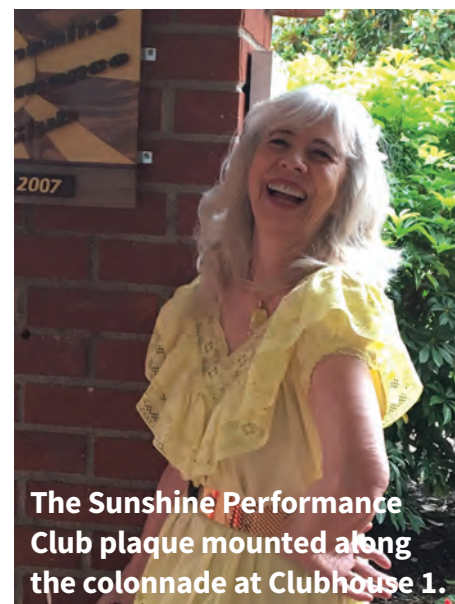
At Clubhouse 1, club plaques carry on a 50-year tradition of community and shared identity.

BY JENNIFER KARMARKAR

When developer Ross Cortese began carving 2,200 acres of the former Moulton Ranch into a community known as Leisure World, he invited older adults from around the nation to fulfill their retirement dreams at a “private Shangri-La” amid the rolling hills of south Orange County.

Much has changed since the development of Leisure World—now Laguna Woods Village—began in the mid-1960s. But residents can still experience a sense of history as they walk the colonnade at Clubhouse 1, where dozens of clubs—old and new—have cemented their identities for the ages in tin, metal and wood plaques.

More than 40 plaques hang from the brick pillars of the colonnade—from political to state to recreation clubs—reflecting residents’ desire to bond with others of common interests and shared identities during the early days of the community’s development.



Courtesy of Sunshine Lutey

Creating a Community

By 1966, more than 100 clubs had been organized under the auspices of the Department of Education and Recreation, according to the Laguna Woods History Center newsletter, “The Historian.” During the early months, the only place for clubs to meet was Clubhouse 1, which was booked from morning to night.

“Clubhouse 1 was it,” says Catherine Brians, chief communications officer for the Laguna Woods History Center. “That’s where everybody congregated. Clubhouse 1 not

only had medical facilities and other important facilities to keep the community operating, but it also was where everybody came for every meeting, for every orientation.

“The more I read about Ross Cortese, his real heart was in developing a community, and I think that these plaques and the clubs reflected that,” Brians continues. “... he really [wanted] to create something more than just a place to live.”

Beginning in 1966, those who wished to display a club plaque were invited to contact the Education and Recreation Department. The Massachusetts Club, whose metallic emblem was manufactured in Paris, was among the first during a special ceremony on Oct. 6, 1966. The same month, the Wisconsin Club hung its plaque with ceremonies featuring about 35 former Wisconsinites singing “Oh Wisconsin.”

Other clubs that followed included the Chicago Club, the Sunday Discussion Club, the RV Wheelers and the Harmonaires.

Plaques Make a Comeback

After falling out of fashion for a time, club plaques have made a recent resurgence. The Village Publishing Club, Sunshine Performance Club, The Old Pros (theirs hangs at Clubhouse 3), the Needleworks Club and the Opera and Musical Guild Club each have had plaques made within the past three years.

“I am so proud,” Village Publishing Club president and founder Peggy P. Edwards says when asked how it feels to have a permanent presence

in Village history. Edwards, whose club was established in 2013, wanted a plaque fashioned from the club’s logo. She called the Clubhouse 4 woodshop and was directed to resident artisan and woodworker Ken Frey.

“I was kind of a regular in the woodshop,” Frey recalls, “and there was a call out for somebody to help make a plaque for one of the clubs. I said ‘sure, I’ll give it a try.’”

It took Frey just three days to craft the 14- by 12-inch maple and walnut sculpture of a halved, open-faced book. Edwards was thrilled.

“I love it!” Edwards says about her plaque. So did several other clubs, and, in 2018, a plaque boom began.

To date, Frey has crafted five club plaques, each more ambitious than the previous. His most challenging was a plaque he crafted for the Needleworks Club in which he recreated a three-dimensional ball of yarn in wood, cutting it so that not only was the ball curved, but each strand of “yarn” was separate from the others.

With each plaque, Frey aims to convey a sense of who the club is and what they do. “I want to give as much identity to the club, but at the same time you want the plaque to stand out to get people’s attention,” he says.

A plaque generally takes about six weeks from conception to completion and can run from \$65 to \$200 depending on the design, Frey says. Most cost between \$100 and \$140.

Frey uses a variety of hardwoods that allow him to

achieve the 3D effect. The wood cutting, carving and shaping also enhance that effect, he says.

Plaques Represent

Sunshine Lutey wanted a plaque to represent her club’s logo. “Ken did a beautiful job of recreating the image I took to him,” says Lutey, whose plaque was crafted to commemorate the Sunshine Performance Club’s 11th anniversary. She was so taken with the piece that she stopped by the Laguna Woods History Center to share it with staff.

Lutey’s plaque, 14 by 16 inches with raised lettering in walnut and maple, is made with three types of walnut, Frey says. For the sunbeams, he used yellowheart, an exotic wood ranging from pale to golden yellow. For the background, Frey chose gonzalo alves, a reddish-brown hardwood with dark-brown streaks, giving the piece a dreamy, retro vibe.

The Sunshine Performance Club plaque was installed at Clubhouse 1 on July 9, 2018, with an unveiling that featured a musical performance by club members and a lavish buffet.

With clubhouses shuttered for more than a year, Lutey has had time to reflect on her club’s contributions, which include 24 major clubhouse shows, weekly music shows at South County Adult Day Services and \$124,000 raised for local charities.

“It’s really nice to have a legacy of permanence,” Lutey says about her plaque. “I look back now, and even if I never did another show, that is a legacy that I’ll hold onto forever.”



Enjoying a new
adventure—camping

Starting our life
adventure



LUCKY

Where They Landed

Rebeca and Amikam
Gilad share their
strategy for a fulfilled
life in the Village.

BY KIM CAMPBELL THORNTON

They met in Israel on a blind date and fell in love immediately. Rebeca was a journalist from Mexico, covering the Yom Kippur War, and Ami—short for Amikam—was a civilian engineer for the U.S. Navy. After they married, they moved to the East Coast, where Ami took a position at Johns Hopkins University in Maryland. Rebeca changed careers, going back to school to earn a master's degree in health services administration and then studying for a doctorate in gerontology.

"The day after I defended my dissertation and graduated, I got a job in the American Red Cross for a new program," she says. "It was at the point that the AIDS epidemic was starting, and I was the manager for the Latino HIV AIDS national program that became, later on, the international Latino program."

Eventually, life—in the form of following their children—brought the couple, who recently celebrated their 46th wedding anniversary, to California. Ami was employed by the Naval Surface Warfare Center in Corona, and Rebeca transitioned from her work in health education to her passions of art and dancing. She began creating glass and mosaic art and chasséd into her life passion, dance. At the time they lived in Anaheim Hills, but a strange coincidence introduced them to Laguna Woods Village.

A Fortuitous Roundabout

Rebeca's mother, who lived in Mexico, wanted to consult her lawyer, who was in Washington, D.C. Rebeca called the attorney to set up a meeting, because she planned to accompany her mother on the trip. The attorney, who was planning to visit his own mother in Laguna Woods Village, suggested that they meet there instead, as Rebeca and Ami were living in Orange County at the time.

"That's what we did," she says. "That was the first time I had ever heard about Laguna Woods, and that was enough for me."

They moved there four years later, attracted by all the activities. Now they have been residents for five years. Rebeca enjoys teaching several types of dancing in the community, as well as dancing for fun—Israeli, Latin, hip hop and party dances. On Channel 6, she teaches Spanish in a bilingual format, with monthly episodes on life adventures.

"It's shown twice a week and they can hear the English,

immediately followed by the Spanish," she says.

Since retirement three years ago, Ami has taken classes through the Emeritus Program at Saddleback Community College and has spent a lot of time in the woodshop and the machine shop, serving as a supervisor in both. Among the objects he has created are a rocking horse and a car for his 2-year-old grandson, salad bowls and covered boxes. Like Rebeca, he indulges his creative side in the performing arts as well, singing in a barbershop quartet and the choir at their synagogue.

Travel Troopers

Not surprisingly, travel has been a large part of their life, both before and after they came to Laguna Woods Village. Earlier in his life, after completing his military service and serving in two wars, Ami traveled throughout Africa for a year, from its rooftop of Ethiopia all

the way south to Cape Town in South Africa, following that trip with explorations in India, Nepal, Myanmar and Thailand. During his time as an engineer for the Navy, he traveled frequently to Japan and the Middle East.

Rebeca's career in AIDS management took her all over Latin America, including the Central American countries of El Salvador, Honduras, Nicaragua and Costa Rica, as well as various South American countries. She also traveled to London with the United Nations to train personnel for HIV and AIDS work. One of her adventures was serving as an elections observer in El Salvador for the UN.

"That was fantastic," she says. "I got to meet and live both in the cities and in the mountains with a guerrilla group."

With their family, the Gilads traveled to Europe—Italy is a favorite spot—Alaska and the Caribbean, to name just a few of their favorite trips. They visit



Rebeca at work in the fields of El Salvador

Israel and Mexico to see family members. Rebeca and her three sisters and their spouses, children and parents had a tradition of visiting the Caribbean each year. And with their children they traveled all over the United States.

Rebeca and her 18-year-old granddaughter, a student at the University of Chicago, have their own tradition. For the past 10 years, she and Rebeca have taken a trip together. Destinations included Las Vegas, San Diego, London, Europe and Alaska.

Now, the Gilads are starting a new travel adventure. Moved by the desire to visit their baby grandson in Michigan—and hindered by COVID travel restrictions—they purchased a camper and are planning a cross-country trip. The RV Wheelers Club is teaching them and helping them prepare.

The Gilads' COVID Year

COVID has restricted their opportunities, but they remain busy. Ami spends a lot of time reading, doing woodwork at home and taking online courses to continue his lifelong interest in learning.

Together, they try to walk nearly an hour a day. That gives them the opportunity to strike up distanced conversations not only with friends they see but also with new people they meet along the way. Gardening is another interest. Tomatoes and papayas are germinating on the windowsill. And Rebeca has enjoyed researching her genealogy and finding family members all over the world.



Ami and Rebeca

“It gives me so much joy. I’ll probably never see them but at least I found them.”

She says the COVID year has been an extraordinary lesson about endurance as well as willingness to make changes when needed.

“It’s important to think not only about your health but other people’s health,” she says. “It’s OK to obey rules and regulations. It’s OK to be ready to help whoever needs help now

that there are many people who are by themselves and need someone to talk to them or listen to them.”

It has also allowed her to become closer with friends—even at a distance. Every week, she and two friends meet outdoors, just talking for two or three hours.

“We used to like each other but now we love each other because we really know each other,” she says. “We talk about what’s going on in our lives and we help each other.”

Another lesson learned has been not to take anything for granted. Movies, restaurants, friends, trips—all of the things that are part of a normal life are now not so easy to have. What would have been a five-hour flight to visit a grandchild has turned into six months of planning and buying a camper. Fortunately, a daughter and son-in-law live nearby so they have



Dancing in Washington, D.C., during Hispanic Heritage Month

opportunities to see them more often. “But we miss everybody else,” Rebeca says.

Glad and Grateful

Before, during and, one of these days, after COVID, though, they feel very lucky to have landed at Laguna Woods Village. They love the people, the activities, the staff, the television programming, magazine and newspaper, the security and the neighborliness.

The Channel 6 programming is a favorite amenity, with movies, food and language programs, interviews with experts on subjects such as health and economics, and opportunities to sell bicycles, cars and other items.

Keeping things running in the Village isn’t an easy job. Rebeca and Ami recognize the amount of work it takes and express their appreciation for the staff at Channel 6, the Recreation Department staff and all the other employees who contribute to the Village’s way of living—including getting COVID vaccinations there. “It goes mostly unrecognized, but it’s hard work, and they are fantastic,” Rebeca says. “They allow you to create your clubs, your interest groups, and they help you in any possible way to be creative and to surround yourself with people that might have the same interests as you.”

They also appreciate that security isn’t just provided 24/7; it’s taught. Volunteers can be trained in emergency response, and regular practice sessions ensure that they maintain their knowledge and skills.

If you’re new to the Village, the Gilads say, put on your mask, knock on your neighbor’s door, and introduce yourself. You’ll soon meet people with like interests, whether art, jewelry making, sailing, walking, photography, sewing, golf, tennis or horseback riding. There are all

kinds of groups, and people want to meet others.

“Whatever opportunities there are, we try to get involved because we super-love this place,” Rebeca says. “Some people say here ‘If you don’t have fun in the Village, it’s because you don’t want to have fun.’”



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A MOST VALUABLE ASSET: PART II

A strategic telecommunications consultant conducted a thorough analysis of the Village's cable system. The results of that assessment were published in the February/March 2021 Village Breeze. Part II explores TBG's recommendations that are under investigation by GRF.

BY SUSAN LOGAN-MCCRACKEN

“Although technology changes, it's the infrastructure that lasts,” Nathan Rosenberg, vice president of business strategy with The Broadband Group (TBG), told the Golden Rain Foundation (GRF) Board of Directors at a recent monthly meeting.

GRF contracted with TBG, a strategic telecommunications consultant, to conduct a thorough analysis of the Village's cable system. The results of that assessment were the topic of the first article installment published in the February/March 2021 Village Breeze. This second installment explores TBG's recommendations that are under investigation by GRF.

The Headend Facility

Most cable systems have a central facility where they receive their channels by satellite, antenna or some other means. From that central location, they distribute these channels to the homes in their cable network. This central location is called the headend.

The Village's headend facility exceeded industry standards in TBG's comprehensive assessment of the Village cable system. Among the system's distinctions is that it is organized and well maintained, has cooling and fire suppression systems in place and possesses backup

power on site. The headend is also advantaged by being physically positioned in the same geographic location as the community it serves. This increases the speeds at which technicians can repair issues and reduces the number of outages throughout the community. But there's more.

The Village also owns an older headend facility that includes abandoned satellite dishes and an adjoining radio tower. Although these facilities are no longer used by the cable system, the Amateur Radio Club retains active equipment on the radio tower.

“While the tower appears to be

in working order, it is an ongoing liability and requires regular inspection conducted by an accredited company,” the report stated. To support the cost of maintenance, TBG recommends that the Village transfer ownership, sell or find ways to further monetize the radio tower.

Increasing Bandwidth

As the demand for streaming grows, the Village will require increasing internet bandwidth. Laguna Woods Village staff members are preparing for the needed upgrades, but the question remains as to whether to split the nodes or extend fiber to the curb (FTTC) of each manor. Prior to the pandemic, splitting the nodes was a more cost-effective option than extending fiber to the curb. But after TBG completed its assessment and report, extending fiber to the curb presents the better long-term investment than splitting the nodes.

“While TBG supports both options, given that every street in [Laguna Woods Village] has an empty shadow conduit, and the headend has more than enough space and capacity for a fiber network, a planned, gradual transition to FTTC may be possible for an investment identical to that needed to simply split nodes,” the report stated, adding that there would be enough fiber to accommodate anticipated Village growth as well.

Fiber to the curb allows for upgrading a network incrementally. TBG recommends that GRF also

consider a fiber migration plan that would involve phased construction.

Succession Planning

Village staff exceeded industry standards in TBG’s assessment. Considered “among the best TBG has reviewed and assessed throughout our national client base,” staffers were commended for their knowledge, craftsmanship, training and contribution to the Village.

“Rather than outsource repairs to a third party as many other cable systems have done, the staff conducts their own repairs to the cable amps and has a working bench setup, a significant value to the system,” the report stated.

The Village cable system has benefited from having the same excellent, knowledgeable staff for most of its history, the report noted, adding “it is critical to plan for succession and invest in training the newer up-and-coming employees for their future roles.”

Adding Content Caches

Content providers offer caches of their most popular content—such as TV shows, movies and videos. These caches are stored on local servers or at the headend of a cable system. Because they are stored locally, cached content takes less time to load and improves the user experience.

“Content caches offset the costs of acquiring internet bandwidth and improve the user experience, a win-win,” the report stated. TBG recommended either adding content caches to the headend or a third internet

service circuit to handle traffic in the event that one provider fails.

A Backup Internet Pathway

Laguna Woods Village connects to the internet through underground fiber cables that travel from the headend on Via Campo Verde to the outside world. The headend houses two internet connections following best practices in case one connection experiences an outage, but both connections run along the same path.

TBG recommends that a second path be constructed that travels along a different route as a backup in case one path experiences an outage.

Sell vs. Own and Operate

GRF is in a unique position of owning the cable system—an important community amenity and valuable asset. But should GRF sell it? “An outside provider would likely raise prices and lower the level of customer service for residents to fall in line with standard industry metrics; also, GRF would lose control of a valuable asset,” the TBG report stated. In addition, “the acquiring service provider would have a virtual monopoly in Laguna Woods Village on cable TV and internet services, removing any incentive to innovate, provide industry-leading service, or keep prices low. Perhaps the greatest advantage that residents have in Laguna Woods Village regarding the cable system today is that the Golden Rain Foundation owns it, and the staff knows that their primary mission is to serve the residents.”



HO-6

Insurance *and* You

What's covered,
what's not and
how to avoid
over-insuring.

BY MICHAEL EVANS

Condominium units require a special type of insurance protection that a homeowner's policy can't provide. Since condos reside within a community, you'll need a policy that covers just your individual unit and the personal belongings within it that make it a home.

HO-6 policies are designed specifically for the coverage needs of condominium owners. These flexible policies allow you to customize your coverage, to provide just the right amount of protection, while avoiding over-insuring your property.



What is HO-6 insurance?

HO-6 policies, commonly called condo insurance, cover condominium units, co-ops and townhouses. The HO-6 form covers named perils, including:

- Accidental discharge of steam or water
- Aircraft
- Explosions
- Falling objects
- Fire and lightning
- Riots
- Smoke
- Theft
- Weight of ice, sleet or snow
- Vandalism
- Vehicles
- Volcanic eruptions
- Wind and hail

Named-peril policies only cover losses caused by those

specifically listed on the policy. For example, if a thief burglarizes your condo, your HO-6 policy will pay to replace stolen property. However, if your kitchen pipes freeze and burst, your condo insurance won't cover the damage because freezing isn't included as a covered peril.

Condo policies are different from homeowners' policies because certain elements of condominium units are covered by a policy purchased by the condominium association, while others are covered by the unit owners' HO-6 policy. Purchasing condo insurance requires you to strike a delicate balance between what your community's policy will cover and the additional protection you need from HO-6 coverage. To make things simpler, this article should help you sort out the details.

Who needs HO-6 insurance?

Anyone who owns a condo, co-op or townhouse needs an HO-6 policy. No other type of policy can cover these types of housing units. Condo policies offer protection for your unit and personal belongings, which you'll need if a storm or fire destroys your unit.

The lender will require you to purchase an HO-6 policy if you take out a mortgage on your condo. Lenders require condo owners to insure their units as a means of mitigating risk. If you didn't carry condo insurance and a disaster totaled your unit, you would be stuck with

ongoing mortgage debt and no home.

What does HO-6 insurance cover?

Most HO-6 policies provide similar coverages as homeowners insurance policies, including the following:

- **Dwelling coverage:** Dwelling coverage – also called building property coverage – pays to rebuild elements of your condo's interior, like ceilings, floors and walls. For example, if smoke damages your living room, this type of coverage will pay to replace ruined flooring and sheetrock. Dwelling coverage will also pay to repair or replace attached additions you add to your condo's original structure.
- **Loss of use coverage:** Following a major covered loss, you'll likely need to move out during reconstruction. Loss of use coverage can help pay living expenses such as hotel rooms and meals. Typically, the coverage only pays the difference between your normal expenses and temporary living expenses. For instance, if you usually spend \$500 per month for groceries, but must pay \$900 for restaurant meals during your home's reconstruction, your loss of use coverage would pay the \$400 difference, based on your policy limit, minus deductible.
- **Medical payments coverage:** If a guest stumbles down the stairs in

your condo during a birthday party, medical payments coverage will help pay the medical bills. This type of coverage only pays the medical expenses of someone outside your household. If you sustain an injury in your home, you'll have to rely on your health insurance.

- **Personal liability coverage:** When a guest sustains an injury in your condo and sues you for damages, your personal liability coverage can help pay your legal expenses. Personal liability coverage can pay a wide range of expenses, from attorney's fees to court or settlement costs.
- **Personal property coverage:** Disasters can destroy more than your condo's interior — they can also ruin your belongings. Personal property coverage pays to replace items such as artwork, clothing, computers, furniture and sports equipment. The personal property coverage in some HO-6 policies also provides protection for items in storage units.

What's covered by the condo association or HOA master policy?

Condominium associations carry insurance policies that cover the entire complex. These policies are called HOA policies, or master policies, and provide two types of protection, including:

- **Liability coverage:** The liability coverage of an HOA policy covers medical expenses if a non-resident sustains an injury in a common area of the property. For example, if a guest slips and falls at the community swimming pool, the master policy's liability coverage can help pay the medical expenses. And, if the injured party sues the condominium association, the liability coverage can help cover legal costs.
- **Property coverage:** Generally, an HOA policy's property coverage pays to repair or rebuild common elements of the community. This can include exterior walls of condos, fences and gates, clubhouses and features such as swimming pools and tennis courts. For instance, if a tree falls on the community grounds and crashes through an office, the master policy's property coverage will pay to repair or rebuild the structure.

Condominium associations have three types of HOA policies to choose from:

- **All-in coverage:** This provides the most coverage for individual condo units. It covers the structures of condos, including fixtures within each unit, as well as the structural elements of common areas. For example, if a fire destroys several condominiums and a pool house, an all-in policy will pay to rebuild all affected structures.
- **Bare walls coverage:** Bare walls master policies provide the least coverage for unit owners. This type of policy only covers exterior structural elements of a condo unit, like its exterior walls and roof. A bare walls policy may also cover damage to systems such as wiring and plumbing.
- **Single entity coverage:** A single entity policy covers everything a bare walls policy does, plus a bit more. This type of coverage also pays to repair or replace built-in fixtures in individual units. For instance, if a car smashes through the wall of a condominium and destroys a built-in bookcase, a single entity HOA policy would pay to repair the wall and replace the bookcase. This type of policy often limits coverage to original built-in fixtures and won't cover elements added by a unit owner.

What does HO-6 insurance not cover?

Like homeowners' policies, condo policies exclude certain types of damage, including:

- **Earthquake damage:** Most standard condo policies don't cover losses to a condo's structure, or personal property, caused by an earthquake. Many major carriers offer separate earthquake policies. Those who live in areas prone to tremors should purchase this important type of coverage.
- **Exterior damage:** An HO-6 policy won't cover damage to exterior walls. Only the master policy covers exterior damage to common areas and individual units. If a covered peril destroys an exterior wall and some of your personal property, the HOA policy would pay to rebuild the wall, while your condo policy would replace your personal items.

- **Flood damage:** Most HO-6 policies won't cover structural damage or loss of personal property caused by a flood. Some major insurance providers will facilitate the purchase of separate flood insurance policies through FEMA's National Flood Insurance Program, or you can obtain it from a private flood insurer. Flood policies may cover:
 - Air conditioning and heating systems
 - Appliances
 - Built-in bookcases and cabinets
 - Debris removal
 - Electrical systems
 - Flooring
 - Plumbing systems
 - Wall coverings
- **Policyholder's medical expenses:** Although the medical expenses coverage of an HO-6 policy will pay the medical bills of a guest who slips and falls in your home, it won't pay yours. If you sustain an injury in your condo, you will need to file a claim with your health insurance company to recoup your medical expenses.
- **Roof damage:** HOA policies cover roof damage, but HO-6 policies don't. If a calamity causes additional damage within your unit, the HOA policy would cover some losses, while your condo policy would cover your personal damage. For example, if a limb damages your unit's roof and incoming rainwater destroys your sofa and chairs, the HOA policy would repair the roof and your condo policy's personal property coverage could help pay to replace the furniture.

How much HO-6 insurance do I need?

HO-6 policies are flexible, enabling you to design one to fit your needs. The amount of coverage you need will depend on the value of your personal property and the type of policy your condominium association carries. For instance, if your community carries an all-in master policy, you won't need much dwelling coverage. But, if it holds a bare walls policy, you'll need to carry enough dwelling coverage to pay to rebuild all the interior elements of your unit, like sheetrock, flooring and fixtures.



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To determine the amount of personal property coverage you need, take an inventory of your belongings and calculate how much it will cost to replace them. Similarly, determine the amount of personal liability coverage you need based on your lifestyle. If you're a homebody who rarely entertains guests, you can probably get by with a minimum amount of liability coverage. But, if you like to throw parties or have kids who like to host sleepovers, you'll need a higher level of liability protection.

A bit of extra protection is good, but if you over-insure your condo, it will drive up the cost of your insurance premium.

Choosing an HO-6 insurance policy

You need an HO-6 policy that fits your personal needs. First, consider the level of personal property coverage that a standard condo policy can offer. Standard policies limit the amount of coverage for certain types of belongings. If you own expensive jewelry, musical instruments or sports equipment, you may need to add riders to increase the coverage level for those items.

HOA and HO-6 policies must work hand-in-hand. Oftentimes, a calamity can cause damage to the exterior and interior of a condominium unit. It's important to know the type of coverage your community carries – all-in, bare walls or single entity. This will help you determine the amount of dwelling and personal property coverage you need.

Most standard condo policies

According to Lendingtree.com, the national average cost of condo insurance is \$488 per year. In California, the average monthly rate is \$42, and the average annual rate is \$501.

only pay actual cash value for your personal property. In other words, the insurance company will only pay a depreciated value of items such as computers and electronics. However, major carriers offer optional replacement cost coverage, which pays to replace personal property at today's prices.

People who work from home must always carefully examine the exclusions of their HO-6 policies. Many condo policies exclude or limit the amount of payment for office equipment. If you operate a home-based business, you may need to buy a business policy to cover your office equipment and furnishings.

The takeaway

- HO-6 policies cover condominiums, co-ops and townhouses.
- Condo insurance protects your condominium unit and your personal belongings, and covers medical expenses and legal costs if a guest sustains an injury in your unit.
- HO-6 policies work in conjunction with your community's master policy.
- The amount of coverage you need will depend on the value of your personal

property and the level of coverage provided by your community's HOA policy.

If you own a condominium, you need the protection that only an HO-6 policy can provide. Condo policies cover elements of your unit's interior and your personal belongings, which is excluded from most HOA policies. They also come into play when a visitor sustains an injury in your condo, or if someone sues you over an incident that occurs inside your unit.

Before shopping for an HO-6 policy, you need to know the type of coverage your condominium association carries. Your HO-6 policy should compensate for whatever level of coverage the HOA policy leaves vulnerable. By carefully weighing the amount of protection your community's HOA policy offers against the amount of coverage you need, you can rest assured that the HO-6 policy you purchase will effectively cover your valuable home.

Michael Evans is an insurance writer for Coverage.com. He has written for the world's first online mortgage broker as well as Bankrate, Fox Business, International Living and Yahoo Finance. Coverage.com is a Red Ventures Company.



SOCIAL SERVICES

A BALANCING ACT

The fall prevention program, an exercise class and physician lecture series, returns.

We are eager to recommence the fall prevention program—A Balancing Act. This program began as an exercise class series led by MemorialCare Physical Therapy and a physician lecture series on various topics, all tying together balance and fall prevention.

To date, 300 residents have attended/benefited from the lecture series and nearly 60 residents have graduated the eight-session exercise course. Both the classes and the lectures allow residents to speak directly to a physician or a physical therapist regarding their concerns for safe mobility and about the health issues that are most important to them at no cost.

What Residents Say About Previous Fall Prevention Exercise Courses

- “Susan, our instructor, was excellent! She was knowledgeable, kind, professional, sincere and caring,



and presented a wonderful style of teaching. Very devoted to her students. Thank you.”

- “[The] exercises were easy and completely explained. Susan explained the many ways to improve flexibility. The class was inclusive and the exercise handouts allow us to practice at home.”
- “Excellent class ... it really helped me. I’ll probably repeat it in the future.”

Virtual Fall Prevention Lecture
Social Services, in partnership with MemorialCare Saddleback

Call Social Services at
949-597-4267,
8 a.m. to 5 p.m., Monday
through Friday, or visit
**lagunawoodsvillage.
com > Residents >
Social Services.**

Medical Center and the Foundation of Laguna Woods Village, is hosting a free, virtual class on age-friendly care.

Dr. David Law will lead an interactive discussion that will cover the 4Ms Framework and best-practice interventions for an Age-Friendly Health System, with a special emphasis on mobility and falls.

Class will be held via Zoom Thursday, May 20, from 2 to 3 p.m. To register and receive a Zoom link to the class, visit **memorialcare.org/BalancingAct.**

If someone falls at home, a medical alert system can provide emergency assistance. If you feel you could benefit from an emergency response device but are concerned about costs, call Social Services at **949-597-4267** to determine if you are eligible for financial assistance from the Foundation of Laguna Woods Village.



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QUESTIONS ASKED & ANSWERED

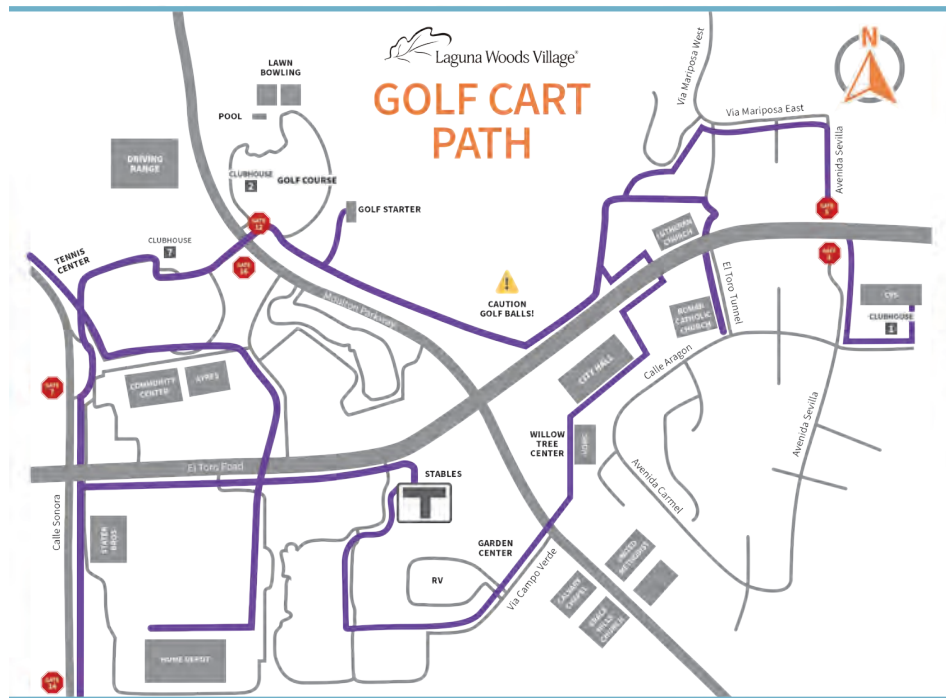
WE HEAR YOU!

If you have a question for Ms. Laster, email info@lagunawoodsvillage.com. Include your name, unit number and email in your message, and be sure to label the subject line My Community Question.

Services > Guest Passes to view a DwellingLive tutorial.

Village life is constantly changing these days. How do I find out the latest information about what is going on in the community?

The best way to stay informed is subscribe to the weekly newsletter “What’s up in the Village.” This digital newsletter, sent directly to your email inbox, will keep you up to date about Village news and events. Furthermore, with this free subscription you also will receive breaking news when there is vital information to report. To subscribe, go to lagunawoodsvillage.com and select “How Do I?” at the main top menu, scroll to General Info and click “Subscribe for regular updates regarding Laguna Woods Village.” Just above that is “Find the latest news regarding Laguna Woods Village”; click to go to the main news page. Another way to navigate to the news page is to go to the Village website and click on News and News Home.



I am unable to walk for long distances, but I like to get out for some fresh air in my golf cart. Are there set paths I can use with my golf cart?

Yes. A map of the community’s golf cart paths is available at lagunawoodsvillage.com > **Documents > VMS > Golf Cart Path Map** or **Amenities > Recreation > Recreation Publications > Golf Cart Path Map**.

I am tired of calling the gate for my guests to enter the community. Is there another way to approve gate entry for my guests?

Yes, DwellingLive is the fastest way to clear guests through Village gates by registering them via computer, tablet or smartphone.

As a resident, your DwellingLive account is set up automatically. All you need to do is log in using the email address on file with Resident Services and your resident ID number as the password. DwellingLive can be accessed 24 hours a day, seven days a week from your digital devices. Visit lagunawoodsvillage.com > **Resident**

I have so much free time on my hands; I would like to try gardening. I know I cannot plant items around my manor, but how do I get a plot at the Garden Center?

You are correct that planting in the common area around your manor is prohibited. The Garden Center is the viable option to nurture your green thumb. The Village is proud to provide two beautiful Garden Centers that are open sunrise to sunset daily. The Garden Centers offer a relaxing, enjoyable environment for residents to tend, grow and harvest flowers, fruit and vegetables. Call the Garden Center directly at **949-268-2387** for plot rental availability.

A Village Management Services (VMS) employee who came to my home to complete a repair did a wonderful job, and I want to communicate this to VMS. How do I let them know?

Email **generalmanager@vmsinc.org** to share your observations with CEO Jeff Parker, who will acknowledge these staff members working to make Laguna Woods Village the very best community possible for all residents.



DOES LAGUNA WOODS VILLAGE REALLY HAVE ITS OWN TV STATION?

A truly unique and rare amenity of Laguna Woods Village is its television station. Village Television (Channel 6) provides local origination programming seven days a week, covering community news, highlights of community events, feature stories and entertainment programs, as well as live broadcasts of homeowners' association meetings and Laguna Woods City Council meetings. Browse the Village Television webpage by visiting **lagunawoodsvillage.com > Residents > Services > Village TV (TV6)** for an array of offerings by the station, including great feature movies each week.

The content featured in this column comes from actual questions that are asked by Village residents and answered by Village Management Services' own Catherine Laster, previously executive assistant to the CEO, and now management analyst for the Office of the CEO. Ms. Laster has worked at the Village for 15 years.



LANDSCAPING

LANDSCAPING FAQS

From schedules to herbicide and edging to planting, find answers here.

How often does my building receive landscaping maintenance services?

The Landscaping Department provides shrub bed maintenance, which includes weeding, trimming, cleaning and edging of the shrub beds four times each year. Turf maintenance varies seasonally. In cooler winter months, turf mowing frequency is every three weeks; as temperatures rise during the summer months, the frequency increases incrementally to every week.

How do I know when my building will be serviced?

The three-week schedule is posted on the website and is updated weekly. However, this schedule is an estimated timeframe, as many factors, including emergencies, rain or off-schedule work, may impact the schedule. Find the schedule by visiting [lagunawoodsvillage.com > Residents > Maintenance & Landscaping > Landscaping Activities](https://lagunawoodsvillage.com/Residents/Maintenance%20%26amp%20Landscaping/Landscaping%20Activities), or lagunawoodsvillage.com/residents/maintenance.



The Landscaping Department provides shrub bed maintenance, which includes weeding, trimming, cleaning and edging of the shrub beds four times each year.



I heard Roundup was banned in the Village; however, I still see crews spraying the edges of the grass. What is it, and is it safe for my pets?

Both housing mutuals banned all herbicides containing glyphosate, the active chemical in Roundup. Staff and contractors use a mixture of Finale and Oroboost, which, when dry, is completely safe for people and pets. Yellow flags are placed in the grass where the herbicide is applied and are removed when it is dry. If you are unsure of where herbicide has been sprayed, the affected grass will yellow and turn brown. If the grass is green, no herbicide is present.

The crews just finished mowing the turf by my building. Why didn't they edge the planters?

The Village contains more than 52 miles of turf edges. As a cost-saving measure, the edges of the shrub beds (planters) are done when the shrub beds are serviced. The edges around sidewalks are done every other mow cycle.

Can I plant my own plants in the shrub beds outside my front door?

The shrub beds are common areas, and residents are not permitted to alter common areas without prior written permission of their mutual. These areas are maintained and irrigated by the Landscaping Department. Resident plantings often require different watering and maintenance cycles than



the standard landscape. Owners who wish to alter the landscape adjacent to their homes must submit a written request with a drawing of the proposed changes. All landscape alterations must be approved by the board. To start the process, an owner must fill out and submit a Landscape Request Form, which can be found at <https://bit.ly/3uSNAXp>.

How often are trees trimmed?

Trees are maintained on a five-year, species-based cycle. Some tree species require more frequent trimming than others. Faster-growing trees, e.g., ficus and carrotwood, are trimmed every two years; slower-growing trees, e.g., pine and crape myrtle, are trimmed every five years. Find tree-trimming schedules at lagunawoodsvillage.com > Residents > Maintenance & Landscaping

> **Landscaping Activities**, or lagunawoodsvillage.com/residents/maintenance.

Can I get landscaping crews to perform maintenance in my exclusive-use patio?

The Landscaping Department does not have adequate staff to perform maintenance outside of the regularly scheduled work. However, you may hire your own licensed and insured gardener to perform that work. Or, you may do the work yourself and neatly pile the clippings on the sidewalk or driveway for pickup service on Fridays. Schedule a pickup by calling Resident Services at **949-597-4600**. The Landscaping Department uses a contractor to trim and remove trees; these services can be performed in an exclusive-use patio or courtyard as a chargeable service. Call Resident Services to schedule tree work.

LAGUNA WOODS VILLAGE COMMUNITY STREET MAP

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11

A

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C

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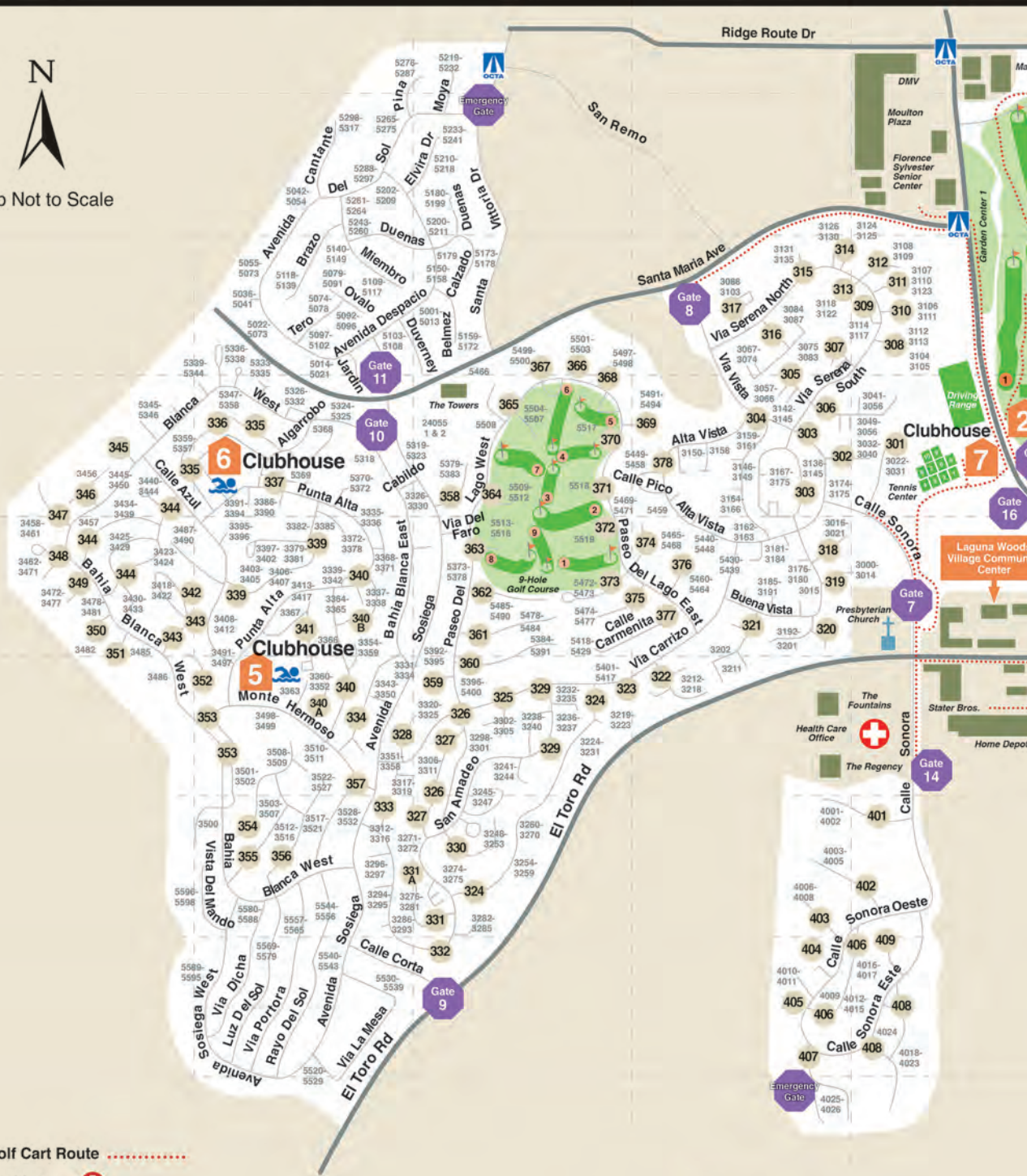
E



- Golf Cart Route (dashed red line)
- Health Care
- Churches, Temples
- Security Gates
- OCTA Bus Stops
- Clubhouses
- Swimming Pool

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Laguna Woods Village®



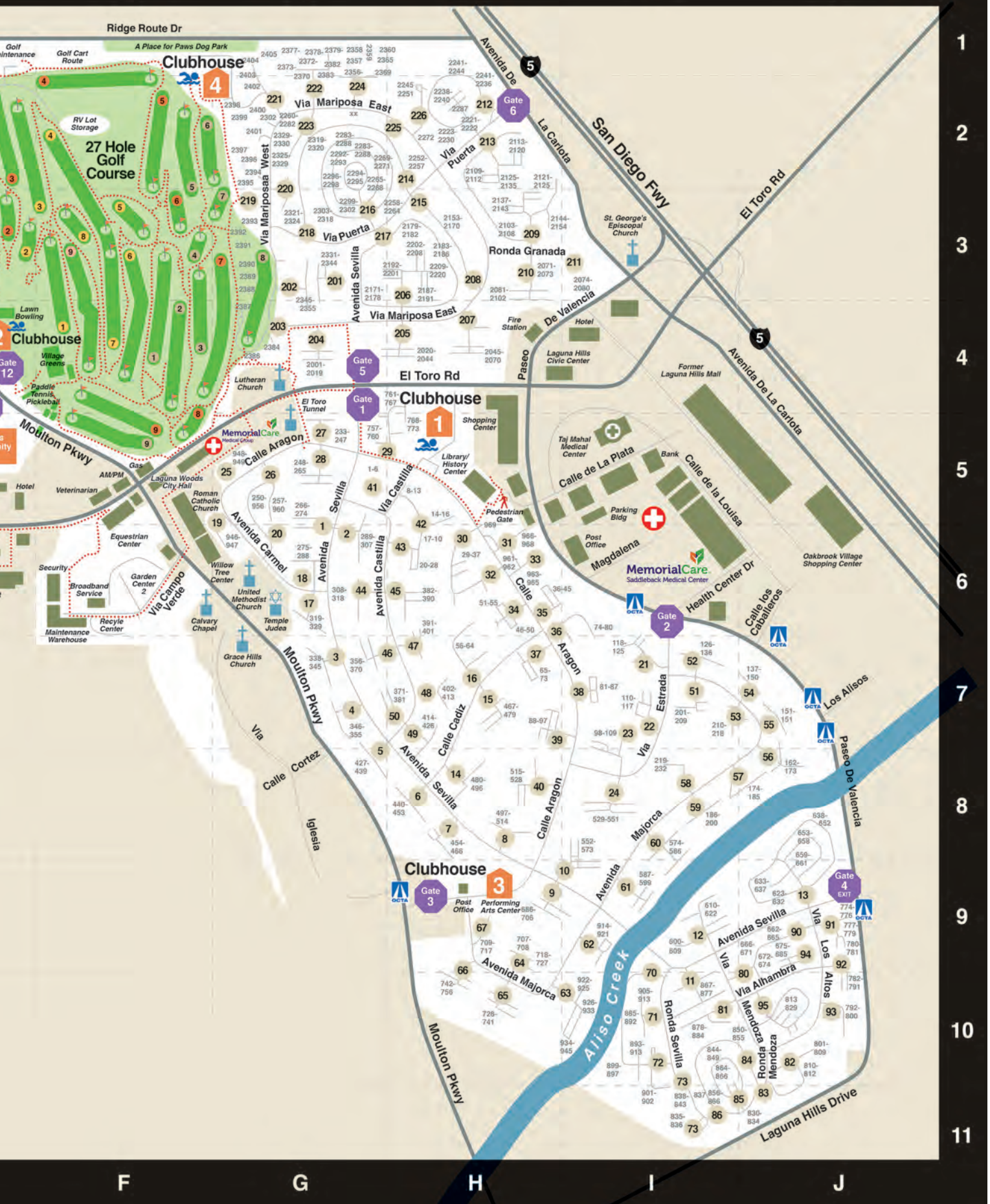
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MAINTENANCE AND CONSTRUCTION

WHAT SAVES THE MUTUALS ALMOST \$17M?

Learn about the new 15-year paint program in Third and United mutuals.

Starting this year, the Maintenance and Construction Department will begin stretching the current 10-year paint program into a 15-year program. The five-year cycle of balcony and breezeway resurfacing will begin a seven-and-a-half-year cycle.

Changes to these programs are the result of great dry rot practices the Maintenance and Construction team has been deploying. Instead of patching the dry rot, which allows it to spread throughout the building, Village Management Services has been replacing all of the damaged wood.

Paint technology also has evolved to feature more durable products that will last 15 years or more. Our paint suppliers have agreed to extend all the warranties of their products at no additional cost to the mutual. The slight changes in technology and practices will still ensure that the mutuals fulfill their fiduciary responsibility to maintain both the structural integrity and the aesthetic appeal of their buildings, carports and laundry rooms.

The mutuals are expected to save more than \$16.5 million dollars with this new program.



Welcome DARREN KOPP

Damage Restoration gains a new division manager.

The Damage Restoration Division welcomes Darren Kopp as its new manager. Darren comes to Village Management Services with more than 20 years of unique experience in successfully restructuring small businesses to achieve improved processes and increased productivity. He will assist the Maintenance and Construction Department in developing a better customer service interface and streamlining Damage Restoration's processes and workflow.

Darren's skills set includes right-staffing, team building, motivation, leadership, strategic planning and problem solving, acquired through academic degrees in psychology, business, statistics and management, which he has earned at California State University, Long Beach, and University of California, Los Angeles, as well as through his experience



as a managing partner for an environmental firm, an advisor and consultant, and as a guest lecturer and program advisor at Brandman University.

We are excited that Darren has chosen Village Management Services as his employer and look forward to working with him to make Damage Restoration a division of which to be proud.

The department also welcomes Richard de la Fuente, who joined VMS as an inspector for United Mutual in the Manor Alterations division. He performs quality inspections and writes reports, and temporarily serves as a variance report writer for both Third and United. Richard comes to the Village with more than 25 years of licensed architect experience, as well as experience in custom home, commercial building and site designs.



MANOR ALTERATIONS OFFERS PERMITLESS ALTERATIONS POLICY FOR UNITED

Manor Alterations management and United Mutual's Architectural Committee collaborated to develop a permitless alterations policy and resolution that will undergo a six-month trial from the date of implementation to eliminate resident wait times and give VMS needed time to catch up. The permitless process is website based and only requires United residents to fill out information and proceed with the replacement of like-for-like items. If successful, it could become permanent.

This plan requires no Village permits for "like-for-like," or equivalent, replacements of certain manor components. These alterations must be performed without making new cuts into walls, disturbing asbestos or changing mutual electric or plumbing. Residents who choose to participate must sign a waiver accepting responsibility for damages caused by the resident or their contractor. Also, the resident will be responsible for any City of Laguna Woods permits that may be necessary, even though qualifying replacements will need no permit from the mutual.

To visit Manor Alterations and find more information, go to lagunawoodsvillage.com > **Residents** > **Manor Alterations**. To view the permitless alteration form, visit <https://bit.ly/3cxpFLC>.

To varying degrees, the plan applies to original and alteration manors. With some qualifications, the plan includes such items as refrigerators, stoves, microwaves, dishwashers, kitchen countertops and sinks, as well as several bathroom components. All mutual components that are changed out will be returned to the mutual.

A dedicated email address will be established for program requests, and application instructions will be provided. During the process, residents are asked to submit "before" and "after" photos so that any replacements can be noted in the manor file.

Be sure to watch for more information in the "What's Up in the Village" every-Friday eblasts and on the Village website.



COMMUNITY CONNECTED

CELEBRATING COMMUNITY CULTURE

Lunar New Year

It's the Year of the Ox.

This year, Lunar New Year, or Chinese New Year or Spring Festival, began on February 12, continued with celebrations that lasted up to 16 days and culminated in the Spring Lantern Festival on February 26.

The Lunar New Year signifies a chance to start fresh, enjoy family and share in the hope of good things to come.

February 12 marked the first day of *xin chou* year, or Year of the Metal Ox. Hong Kong-based feng shui master Thierry Chow told CNN that the ox is a hardworking zodiac sign that signifies movement. "So, hopefully, the world will be less static than last year and get moving again in the second half of the year," she said.

Learn more about Chinese New Year at <https://chinesenewyear.net>.

Happy Nowruz!

Learn about this springtime celebration, which symbolizes rebirth and the link between humans and nature.

Nowruz is the national New Year festivity celebrated in Iran, Afghanistan, Azerbaijan, and throughout Central Asia. The first day of the Iranian calendar falls on the first day of spring, which this year was March 20. It is a springtime celebration featuring activities that symbolize rebirth and the link between humans and nature.

Farsi for "new day," Nowruz is steeped in ancient myths, traditions and symbolism. Preparations begin weeks before the start of spring, including housecleaning and growing sabzeh (wheat, barley, mung bean or lentils) in a dish. The dish is placed on the Haft-seen table, the focus of Nowruz observance, and is joined by six other items beginning with the Persian letter "seen," including seeb (apples; health and beauty), senjed (dried oleaster berries; wisdom and rebirth), samanu (wheat pudding; strength and justice), somaq (sumac; patience), serkeh (vinegar; age and patience) and seer (garlic; cleansing of body and environment).

The Haft-seen spread also includes a Persian poetry book, a mirror symbolizing reflection, colored eggs for fertility and goldfish in a bowl to represent life.

Learn more about Nowruz at <https://bit.ly/2PYbKXH>.



Resident Photos

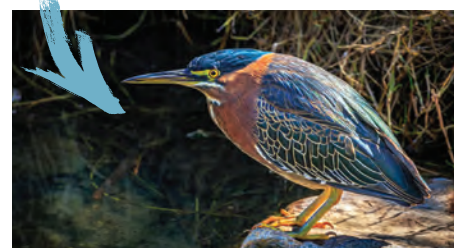
My wife, Eva, and I always enjoy the Village Breeze. I found the article on the southwestern pond turtle very interesting. I frequently walk along Aliso Creek and enjoy the presence of the wildlife in the Village. In 2017, I took a photo of a turtle, which is one of my favorite wildlife photos. To me, the turtle looks very serene as it enjoys the warmth of the sun. Thank you for keeping us informed.

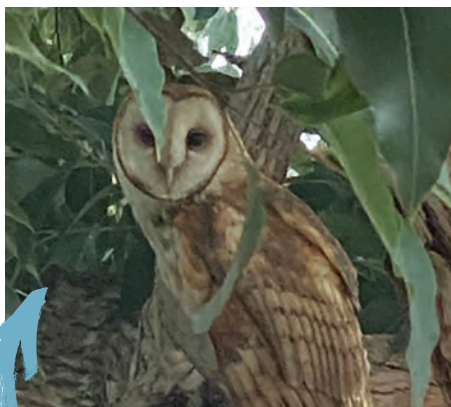
—Jerry Sears



Green heron at Dana Point Creek

—Russ Lazar





An owl who came and stayed a while.
—Susan Smallwood Cooper

Rooms with a view.

—Susan Smallwood Cooper



Easter Bunny
—Donna Karbach

Pinecone creativity
in the Village at
Easter

—Susan Robinson



THRIVE PROJECT CELEBRATES KINDNESS AND RESILIENCE

Share your stories that exemplify this theme to uplift and inspire your neighbors.

Kindness and resilience are the focus for the 2021 Thrive project following a pandemic year and the challenges it brought. “Resilience is all about being able to overcome the unexpected,” reads a quote by Jamais Cascio in one of the Thrive spots produced by Village Television. “The goal of resilience is to thrive.”

The 2020 “Laguna Woods Village Thrives on Kindness” campaign benefitted many Village residents during the pandemic, Dr. Beth Perak told Lisa Hart in a Village Television interview. With the aim of continuing the theme of kindness, defined as an external act of reaching out to others, Dr. Perak explained that resilience is building skills from life experiences. Resilience is internal. Combining the external with the internal, the 2021 Thrive project is called “Kindness and Resilience in 2021” and showcases how Villagers learned to cope.

Email your stories and experiences to thriveinthevillage@yahoo.com. Your story might be shared on television, online or in print.



For more information about Recreation and Special Events Department classes, amenities openings, events and more, call **949-597-4273**.



MORE OPPORTUNITY TO GET FIT!

As of press time, Orange County had progressed to the Orange Tier (Tier 3), which meant a limited but very welcome reopening of the Clubhouse 1 indoor fitness center, as well as the restart of some favorite activities. With prior reservations through ActiveNet, residents can enjoy arts amenities, as well as bingo, movies, additional golf cart parades, personal training, dance classes and special interest classes, the library and more. Visit <https://bit.ly/3dVEgBh> to view a chart detailing what amenities will reopen, as well as days, times, accessibility and capacity.

Also, at the outdoor fitness facility located in the Clubhouse 1 breezeway, residents may schedule three exercise session reservations per week; every Wednesday residents will be able to book the following Sunday through Saturday.

To make recreation reservations using the ActiveNet online reservation system, visit <https://bit.ly/3uLgqix>. To learn more about ActiveNet, visit the Village website and go to **Amenities > Recreation > Using ActiveNet**.

For questions regarding the Village Orange Tier reopening plan, please email the Recreation Office at recreation@vmsinc.org or call **949-597-4273**.

The Village continues to fully comply with county and state guidelines to safely reopen. Please note that depending on developing and/or immediate circumstances beyond anyone's control, tiers and guidance may change.

DOUBLES PLAY REINSTATED FOR PICKLEBALL, PADDLE TENNIS

Doubles matches have resumed for pickleball and paddle tennis players. Any player wishing to play pickleball or paddle tennis doubles must sign a mandatory waiver. The waiver can be found at bit.ly/3biM93G. Please return the waiver to staff at the pickleball/paddle tennis courts Monday through Friday 8 a.m. to noon or to the golf pro shop during normal business hours.



JOIN RECREATION'S 1,000-MILE CLUB!

The Recreation and Special Events Department's 1,000-Mile Club exercise incentive program aims to help participants uphold their commitment to exercise throughout the year and provides a visual record of miles accumulated through such exercise activities as walking, jogging, swimming, biking or rowing. Those who finish 1,000 miles by the end of the calendar year will receive a T-shirt. Visit <https://bit.ly/39rMjEL> for details.

RACKET SPORTS AND LAWN BOWLING

Visit bit.ly/35qWuYn for instructions on how to make racket sports and lawn bowling reservations using the Kourts online reservation system.

View these 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

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.





RECREATION

COME TAKE A CLASS

Please contact Recreation at **949-597-4273** for current sessions and cost or view the schedule online at **Amenities > Recreation > Outdoor Fitness**.

Recreation Fitness Classes

- Cardio and Strength with Patsy Moore at the Clubhouse 2 Patio
 - Monday 10:30 - 11:30 a.m.
 - Wednesday 10:30 - 11:30 a.m.
- Cardio Boxing Fusion with Patsy Moore at the Clubhouse 2 Patio
 - Monday noon - 1 p.m.
 - Wednesday noon - 1 p.m.
- Cardio Dance with Patsy Moore at the Clubhouse 2 Patio
 - Tuesday 11:30 a.m. - 12:30 p.m.
 - Thursday 11:30 a.m. - 12:30 p.m.
- Aqua Splash with Patsy Moore at Pool 4
 - Tuesday 8 - 8:45 a.m.
 - Thursday 8 - 8:45 a.m.

- Zumba Gold with Tracy Murray at the Clubhouse 2 Patio
 - Monday 9 - 10 a.m.
 - Wednesday 9 - 10 a.m.
- Tai Chi with James Tung at the Clubhouse 2 Patio
 - Friday 9:45 - 10:45 a.m.
- Cycling with Alisha Sullivan at Clubhouse 5
 - Monday 5 - 6 p.m.
 - Tuesday 10 - 11 a.m.
 - Tuesday 11:30 a.m. - 12:30 p.m.
 - Wednesday 10 - 11 a.m.
 - Thursday 7 - 8 a.m.
 - Thursday (Beginner) 8:30 - 9:30 a.m.
 - Friday 7 - 8 a.m.
- Chair Fitness with Janet Gilliam at the Clubhouse 2 Patio
 - Tuesday 9 - 10 a.m.
 - Thursday 9 - 10 a.m.
- Chair Yoga with Kristine DeYoung at Clubhouse 2 Patio
 - Monday 1:30 - 2:30 p.m.
 - Thursday 1 - 2 p.m.
- Mat Yoga with Kristine deYoung at Clubhouse 2 Patio
 - Tuesday 1 - 2 p.m.

For more information, call **949-597-4273**.





EQUESTRIAN CENTER GETS \$2K BOOST TO BENEFIT GRF EQUESTRIAN CENTER HORSES

The Help the Herd fundraising campaign recently received its first check for \$2,000 from the Village Community Fund to benefit the GRF Equestrian Center horses.

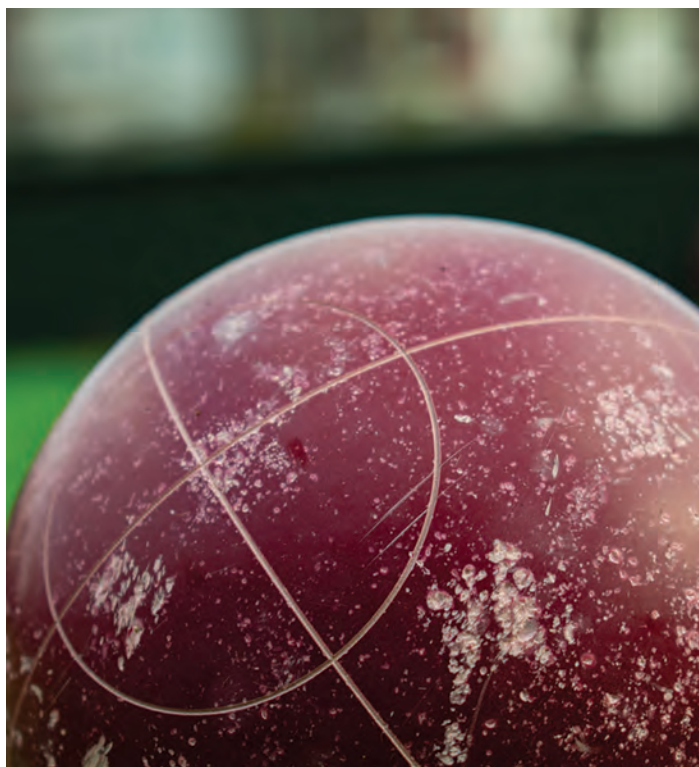
Proceeds will be used to purchase various necessary supplies, including:

- Flysheets for each of the horses to wear during warm weather to protect them from biting flies and insects;
- Rubber stall mats to cushion horses' hooves, ligaments and tendons and to provide comfort under bedding when lying down to rest;
- Saddles for two horses that fit correctly and help prevent chronic sore backs;
- Corrective saddle pads for horses with conformation issues; and
- Protective boots to support horses' legs while working.

The campaign goal is to raise \$10,000 to purchase additional tack as well as upgrade horse stalls. To date, the Village Community Fund and the Help the Herd committee have raised \$4,195, thanks to individuals who provided donations ranging from \$25 to \$500.

A significant donation of \$2,000 came from the Art Association, which pledged its continued support of the Equestrian Center. When the property fully reopens, the Art Association plans to invite Village artists to the center to create art using varied media (paint, photography, ceramics, etc.) featuring "celebrity" horses. The artworks will be auctioned, with all proceeds going to benefit the Help the Herd Program.

Residents interested in donating to the Help the Herd fundraising campaign may visit www.villagecommunityfund.org or contact Leslie Anne Mogul at lamogul@comline.com, 760-533-7379. Check out Equestrian Center news and events in the most recent newsletter at bit.ly/3tsNg7f.



BOCCE BALL

Call **949-597-4273** Monday through Friday to make bocce court reservations one day in advance. To read the reopening procedure for bocce ball, find reservation times and more, visit **bit.ly/2lvcHmn**.



Visit **<https://bit.ly/3frRmsp>** for the most up-to-date pool schedules. 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**.

Visit **bit.ly/35qWuYn** for instructions on how to make **pool reservations** using the **Kourts** online reservation system.

Visit **bit.ly/2Fznx9u** to view the reopening procedure for the conditional reopening of the pools, which contains pool hours and reservation times.

Swimmers who experience a Kourts registration error can call **949-268-2418** or **949-597-4382** Monday through Friday, 9 a.m. to 4 p.m.

The Towers

at Laguna Woods Village

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- *Electricity, WiFi in lobby*
- *24-hour concierge front desk*
- *Bi-weekly housekeeping*
- *Free laundry facilities on each floor*
- *24-hour on-site maintenance*
- *Controlled access for security*
- *Village bus service at the front door*
- *Fitness, movies, bingo, entertainment*



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Above is just a glimpse of the many hotel-style features of the independent living that awaits you at The Towers.

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For Mutual Benefit

News and updates from the Laguna Woods Village Boards of Directors

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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

Don Tibbetts
Second Vice President
2018-2021

James Hopkins
Treasurer
2019-2022

Joan Milliman
Secretary
2020-2023

Maggie Blackwell
Director
2021-2023

Yvonne Horton
Director
2019-2022

Bert Moldow
Director
2020-2023

Gan Mukhopadhyay
Director
2018-2021

Jon Pearlstone
Director
2018-2021

Sue Stephens
Director
2020-2023



GRF BYLAWS HAVE CHANGED

Learn the three important provisions that have been updated.

By Bunny Carpenter, President, and Joan Milliman, Secretary

GRF's biggest event in February was making changes to the GRF Bylaws. It has taken almost a year to collaborate with each board and legal counsel to affect these changes. The GRF Bylaws Ad Hoc Committee, comprised of representatives from all the mutuels and GRF, considered all boards' needs.

The first goal was to clarify, for corporate member approval, Article 2.1.4 of the trust regarding the \$500,000 threshold. In the past, there have been confusing interpretations as to what is new construction (subject to the threshold and corporate members board approval) and what is maintenance (not subject to the threshold and corporate members board approval). The ad hoc committee was able to clarify 2.1.4 to the satisfaction of all boards with the assistance of legal counsel, so that all boards are now on the same page going forward.

The second important change in the revised GRF bylaws is in how the GRF Board of Directors will be organized. Each mutual may now elect a delegate director. There now will be eight directors elected by the corporate members board (consisting of the boards of all the mutuels) and three delegate directors (one from each mutual). The delegate directors have the same powers as the other directors. This request by the corporate members board was made to give each mutual more equal representation on the GRF Board of Directors. The majority of applicants come from Third Mutual and the

least from Mutual Fifty. Each mutual has an opportunity to appoint a delegate should their delegate space become available. If a mutual is unable to appoint a delegate, the corporate members board will elect someone.

The third component that was altered in the bylaws is designed to create more flexibility within GRF committees. Standing committees have structured committee assignments: three directors from GRF, two from Third and United, and one from Mutual Fifty. There now will be two from GRF, who will serve as chair and vice chair, two from United, two from Third and one from Mutual Fifty. Other committees or research groups are established as ad hoc, advisory or other committees and are limited to the special function to be performed. These other groups are less structured than the standing committees, but like them, their authority is limited to advising the board or standing committee that formed them. These special research or advisory ad hoc groups or committees may be led by a director from a mutual and, because of this new bylaw, GRF directors may participate where they couldn't before.

BOARD AND COMMITTEE MEETINGS MOVE TO ZOOM

Village residents can participate in real time and watch on demand.

Residents are now able to participate live in board and committee meetings. Beginning with the GRF Board of Directors meeting on March 2, board and committee meetings transitioned to a Zoom platform. Other meetings besides board and committee meetings will remain on the virtual GoToMeeting platform.

The Zoom platform allows Laguna Woods Village residents to virtually raise their hand, ask questions and speak to board and committee members in real time. The new platform also automatically records and publishes board and committee meetings to [lagunawoodsvillage.com/meetings](https://bit.ly/3t5T1Ya) (Granicus), so residents can watch them on demand.

To attend virtual board or committee meetings, just look for the Zoom meeting link in the Open Forum section of the respective board's or committee's agenda posted on [lagunawoodsvillage.com](https://bit.ly/38qCmqy) and TeamUp at <https://bit.ly/38qCmqy>. Click on the link

a few minutes prior to the meeting to launch Zoom. Then select "Open Zoom Meetings" and "Launch Meeting" when prompted. Neither a password nor registration is necessary to attend.

Members who wish to speak during the member comment agenda item may use the Raise Hand button on the Zoom screen. Members will be recognized in the order in which they have raised their hand. The corporate secretary will then enable the member to speak.

Visit the Zoom website to watch video how-tos and tutorials, including "Join a Meeting," at <https://bit.ly/3t5T1Ya>.



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
2020-2023

Ralph Engdahl
Second Vice President
2019-2022

Lynn Jarrett
Secretary
2018-2021

Robert Mutchnick
Treasurer
2020-2023

Cusrow "Cush" Bhada
Director
2019-2022

Deborah Dotson
Director
2020-2021

John Frankel
Director
2020-2023

Reza Karimi
Director
2019-2021

Donna Rane-Szostak
Director
2020-2023

Craig Wayne
Director
2019-2022



TREE MAINTENANCE POLICY: TRIMMING AND REMOVAL GUIDELINES

By Annie McCary, Director and First Vice President

Third Mutual maintains more than 12,000 trees comprising 224 different species that have varying growth rates. Trees are maintained on a rotating schedule. Fast-growing species are trimmed as often as every two years; slower-growing species are trimmed at five-year intervals.

Third Mutual receives numerous requests annually to trim or remove trees at intervals that differ from those set forth in its policy. A new tree trimming and removal guidelines policy combines all rules involving trees.

One major addition to the policy in all categories: "No trees shall be topped, considered for off-schedule trimming or removed to preserve, enhance or create a view."

The second major addition of the policy is fruit tree maintenance, which requires that maintenance be the sole responsibility of the owner. To reduce attractions to rodents, fruit trees shall be maintained in the following manner:

- Ripe fruit shall be promptly harvested and not allowed to remain on the tree
- Fallen fruit shall be promptly cleaned up and disposed of in closed containers
- All tree limbs and foliage shall be maintained at three feet above ground
- Rodent guards shall be installed on the lower 24 inches of the trunk

If an owner is unable to properly maintain a tree, the mutual will remove it at no cost to the owner. An ongoing part of the tree maintenance policy dictates that existing fruit trees in common areas are to be removed in the resale process.

SOCIAL MEDIA POLICY

By Lynn Jarrett, Director and Secretary

The Third Mutual Board adopted a new policy, outlined in part here to highlight expectations and provide guidance regarding the use of social media and Third board members, committee members, volunteers or other persons currently acting (or previously acted) on behalf of Third Mutual or serving it in some representative capacity. The policy is necessary to prevent social media communications inadvertently giving the false impression that the individual issuing them speaks in an official capacity as a representative of the mutual.

A mutual representative may wish to communicate via social media with other members

and residents regarding mutual-related information, or respond to/clarify information being circulated that may be incorrect or reflect poorly on the individual, the board, a committee, the mutual or its staff. In doing so, such a person may convey nonpublic/confidential information and/or communicate in such a way that implies said person speaks as a representative of the mutual with the authority of the mutual, which could have potentially significant legal consequences for the mutual.

- All mutual representatives are expected to exercise personal responsibility when they use social media in any capacity—

even in a personal capacity not related to the mutual.

- Mutual representatives shall not post any content on any social media platform relating to mutual business, actions taken by the mutual or otherwise relating to mutual issues under the purview of the mutual's corporate power and duties. The Davis-Stirling Common Interest Development Act requires that official mutual business be conducted at officially noticed meetings only.
- Mutual representatives shall not post any content on any social media platform relating to mutual staff and the performance of any staff member's duties on behalf of the mutual, or to the performance of other representatives of the mutual, including board members, committee members or volunteers. Mutual representatives must address concerns with staff or other representatives through official channels of communication and in a constructive manner, keeping in mind their obligation to act in the best interests of the mutual.



- Any social media post that a representative believes warrants a response by the mutual due to such posting being defamatory, containing objectively false information or otherwise should be brought to the attention of the board as soon as practicable so that the board or an executive committee may determine whether an official response is warranted and to prepare an official response on behalf of the mutual, possibly with the assistance of legal counsel, as may be appropriate. Alternately, the board or executive committee may approve a response for the individual representative to post that protects the mutual and such representative.
- Mutual representatives, including members of the board or any committee and official volunteers, who violate these guidelines are deemed to be acting outside the course and scope of their authority as mutual representatives. Any violation may lead to immediate disciplinary action, including, but not limited to, censure, removal from committees, removal as an officer of the board, request for resignation from the board or committee, and removal from any volunteer position or capacity or suspension from acting in any future volunteer capacity.



APPROVALS AND BOARD ACTIONS: JANUARY, FEBRUARY MEETINGS

By Lynn Jarrett, Director and Secretary

- Approved tree removal at 4010-3D Calle Sonora
- Approved tree removal at 5003 Duverney
- Approved resolution to amend Lease Authorization Policy
- Approved tree removal request at 4026-2G Calle Sonora
- Denied tree removal request at 5333-B Bahia Blanca
- Denied tree removal request at 5589-A Sosiega
- Oral update for board on insurance broker for Third Mutual
- Introduced a resolution for BBQ Rules & Regulations Policy
- Introduced a resolution for Social Media Use Policy
- All approved all-inclusive policy regarding tree topping, trimming and removal along with fruit tree maintenance

- Former mutual representatives shall not advertise themselves on any social media platform as currently representing the mutual in any capacity. They are still expected to exercise personal responsibility whenever they use social media in any capacity due to their prior affiliation with the mutual. Each representative

signed a confidentiality agreement that protects all residents. A great deal of private residential information, including traffic tickets, bankruptcies, payment delinquencies and a variety of legal matters, are handled at closed board meetings during their terms in office.

THIRD BOARD ANSWERS QUERIES

Posed by members of Third Mutual during the January 27 member meeting. Some member comments are included.

INSURANCE

Insurance requirements for Third Mutual: As spelled out in Article 11 of the current CC&Rs, Third Mutual is required to insure for full replacement value of structures. Formerly, that dollar figure was \$700 million. However, in 2020, insurance companies demanded a reevaluation because one had not been done for 20 years. The current evaluation is \$1.6 billion. An insurance task force is now working on our insurance needs and costs. An insurance update is presented at each board meeting. Until 2020, the insurance companies, mainly Travelers, were satisfied with the evaluation used by the Village. Last year, Travelers, which insures the primary level (the first \$50 million) for the Village, indicated they would not continue insuring Third Mutual without a new, independent evaluation.

Probable maximum loss (PML): Currently, the PML multiplier for Third Mutual is \$145 million. That figure, based on the total original insurance

evaluation of \$700 million, is now considered insufficient by the vast majority of our lenders, nor is it considered appropriate by the federal agencies that purchase most of the loans. One major catastrophe could easily cost \$500 million to \$700 million. Insuring for some multiplier of the PML would only work with a sufficiently large multiplier. Even one or two times the current PML multiplier of \$145 million would leave us vastly underinsured.

Role of attorneys: The current CC&Rs stipulate we must insure for 100% replacement cost. This had nothing to do with current or past attorneys.

Insurance costs: The total premium cost for all the insurances Third Mutual is responsible for obtaining and maintaining for 2021 is \$4.9 million. The Disaster Fund, which is not a reserve fund, can and was used to help underwrite the cost of the increased premiums for this year and this year only. For 2021 approximately \$2.8 million is being used from the Disaster Fund to help cover

insurance premiums. The Disaster Fund cannot continue to underwrite insurance premiums for more than this single year. Special assessments for insurance are not anticipated. There is a separate line item for insurance in Third Mutual's budget.

The Third Mutual Board understood the impact of the anticipated rising insurance premium and sought to partially offset the cost by raising the monthly HOA by \$20. While the board was aware there would be other rising costs, such as outside services and employee compensation, which would have to be factored into the budget for 2021, the Third Board made a conscious decision not to raise the monthly HOA by more than \$20. While the vast majority of the \$20 increase will go to the increased cost of insurance premiums with the balance coming this year from the Disaster Fund, the budget for 2021 also reflects increases in other areas. The other option for the Third Mutual would have been to reduce or curtail other services if the HOA dues were not increased. Third Mutual cannot use legally mandated reserves to pay for insurance. Insurance costs fluctuate and we are currently in negotiations with our new insurance broker.

Replacement cost: Replacement cost is the actual cost to replace an item or structure at its pre-loss condition and upgraded to meet codes. The replacement cost is different from the sale price

which relates to market value. Market value helps determine the sale price of the manor.

Relationship of lender to cost of Third's insurance: No single lender drives the cost of Third's insurance.

Shared cost of manors: At this time, there are no plans to change the current shared cost method of assessments on manors to a model based on the square foot size of manor.

HO-6 and owner responsibility: Owners are strongly urged to protect themselves and their property not covered by the mutual with an HO-6 insurance policy. Many lenders require such a policy. All homeowners should contact their insurance agent for guidance.

Federal National Mortgage Association (FNMA; commonly known as Fannie Mae): Third Mutual cannot get out from under the thumb of 100% replacement cost of FNMA government ruling. Fannie Mae will accept a master insurance policy as demonstrated satisfaction of its insurance requirements for the units if the project's legal documents allow for master insurance policies to cover both the individual units and the common elements. Third Mutual's legal documents do allow for this.

Member-suggested alternative ways to insure.

- *Insure the submutuals individually.* Unfortunately,

doing this would be more costly than the current requirement of insuring the entire mutual for 100% of replacement cost.

- *Partner with other communities to form a self-insurance cooperative.* At this time, no formal research has been done on partnering with other communities; however, initial information suggests this would not be an option as there are insufficient reserve funds to participate in such an endeavor.
- *Research the possibility of help from FEMA in time of a major catastrophe.*
- *Address insurance separately on the next vote.* The board is considering the potential of this option.

MAINTENANCE

Third Mutual maintenance responsibilities: No changes in maintenance responsibilities were proposed. The initial matrix that was attached to the CC&R revision contained errors. Once the errors were identified a new matrix was created to properly reflect the responsibilities. There was no intent to shift any additional responsibilities for maintenance to the owner. The list was intended solely to clarify, as required by Davis-Stirling, those responsibilities that belong to a mutual from those belonging to an owner. No comprehensive list previously existed. As soon as the errors were identified, a new matrix

was created to properly reflect these responsibilities.

The association maintains structure, plumbing, landscaping, security, amenities, administration and more. Owners, as always, are completely responsible for any and all alterations/additions to the original footprint of their manor. For example, owners are responsible for new windows, replacement of original garage doors, doorbells, screened doors, solar tubes and skylights, to name but a few.

Charges for maintenance: Maintenance charges do not change with a change in ownership.

LEASING

30% lease cap: In the proposed CC&Rs, Third Board sought to have a two-year waiting period for lessees when investors purchased here. On September 28, 2020, at about the same time the proposed CC&Rs were on the way to the printers, the state legislature redefined lease waiting periods by passing AB3182 making the proposed lease change a moot point. AB3182 requires a minimum lease of 30 days which, unfortunately, allows for short-term rentals. That limit endangers the ability of prospective residents to obtain mortgages when the cap on rentals is reached. Changing the 30% lease cap in place since 2008 would require a vote by the membership. In response to one member's question, a leasing change is not relevant to insurance.

Leasing policy: Third Mutual's leasing policy is found on the Village website at lagunawoodsvillage.com under Third Mutual and is included in Documents. Call Resident Services at **949-597-4600** to request a copy of the leasing policy if you cannot retrieve it from the website. Leasing applications are handled in Resales at VMS.

Civil Code 4174: Does not define the responsibilities of tenants, as one member queried.

COMMUNICATION

- Third Board and VMS continuously work on improving service, including callbacks.
- Third Board will provide advance information prior to bringing forward any proposed changes to the CC&Rs.
- A request by a resident real estate agent to form a committee to obtain feedback regarding real estate changes has been forwarded to the VMS Board for consideration.
- Some of the difficulties related to communication include the COVID-19 restrictions on town hall-style meetings. There were also limitations on available time slots on TV6 for opposition responses.
- One member who was in opposition to the proposed changes, wrote letters

to membership stating: "Opposition was not provided equal opportunity under Civil Code 5821." The board believes the member was given equal opportunity.

General member comments related to communication:

- Communication via computer was mentioned as a problem for those unable to receive communications via the internet. The board uses regular mail and TV6 to reach out to members who do not have internet.
- One member suggestion is that everyone needs education. The board agrees. Ongoing communication and education are available via committee and board meetings.
- Another commented on

the long campaign being drawn out with the process misunderstood. While the board understands, the urgency to notify its members was paramount and drove the board's actions.

- Another suggestion was to have more open meetings. Given the constraints imposed by COVID-19, the board believed that need was being addressed as much as possible, by creating the opportunity for member participation in Third Committee and Zoom meetings.
- One member stated: "We need to work together, and also Third Board needs to form a task force to formulate governing documents." Another member stated



“It seems like we were disassembling everything as we have plenty of money to run our affairs.” All member comments are considered and will be addressed as we move forward.

- One member asked why Article 11 of the CC&Rs, which has been in place since 1988, is now interpreted differently. This answer cannot be given without the questioner explaining exactly what parts of Article 11 they feel are being interpreted differently.

ADDITIONAL COMMENTS AND SUGGESTIONS

- One member asked “Why was there only one ‘Yes’ and one ‘No’ on the voting boxes

on the ballot?” These were the only choices because the proposed changes were presented as one package.

- One comment stated: “The residents should have the right to vote on the use of common area.” If such a vote were taken, it would need to be included in the CC&Rs.
- One member stated “I’d like you to send proposals to the community for comments prior to formalizing a vote.” Third is exploring ways to improve communication and participation because voter apathy was an issue in the special election.
- Another question was “Why rewrite the CC&Rs?” The existing CC&Rs are antiquated and cumbersome and need to be updated

to permit the mutual to function effectively and efficiently. This is a living document.

- Could changes have been “redlined?” The proposed CC&Rs represented a new document, written from the ground up, hence no option for a redline existed.
- In response to a member question regarding quorum, both closed and open meetings need a quorum if a vote is to take place.
- Regarding a Federal Housing Administration (FHA) question, Third Mutual has never been FHA certified.
- Why consolidate the mutuals? The board believes HOA consolidation is necessary for the mutual to function effectively. For the same reason, it would not make sense to divide into the eight different housing types, as suggested by one member, due to the added expense, administrative time and additional employees needed for staff to discharge their duties under such a governance model. Another suggestion was made to form an architectural standards and control committee for every HOA. There also is not sufficient staff or board member time or scheduling capacity to accommodate and support this suggestion. All comments are appreciated and being taken into consideration.



BARBEQUE GRILL RULES & REGULATIONS POLICY

By Lynn Jarrett, Director and Secretary

Because we've experienced damaging fires resulting from improper grill use—two such fires occurred in the past 18 months—the Resident Policy and Compliance Committee recognized the need to adopt a Barbeque Grill Rules & Regulations policy. Safety concerns are paramount, especially in multistory buildings, where grills on balconies/patios, including rec room patios, present a danger if the rules are not followed.

This policy is full of dos and don'ts and safety tips, some of which are addressed below:

- Charcoal grills are prohibited
- Electric grills are permitted in multistory buildings
- Grills are not permitted in enclosed areas
- Barbeque procedures must not cause excessive smoke or offensive odor or be a nuisance to neighboring residents
- Open-flame units must not be located under roof eaves, combustible patio covers or similar overhead coverings
- Active open-flame units (gas, LPG, propane) must be located at least 10 feet from combustible materials
- Any cooking device tanks shall contain no more than 15 pounds net weight of propane
- Follow the manufacturer's instructions
- Place grill on a solid and level surface to prevent accidental overturns



- Ignite gas grills with the top open
- Fasten the propane, or LPG, tank securely to the grill assembly
- Do not wear loose aprons or loose clothing while grilling
- Keep a fire extinguisher nearby
- Always use and store cylinders outdoors in an upright position
- Leak-test all gas connections with soap solution at least annually and when a tank is replaced
- Close the gas tank valve when finished barbecuing if so equipped
- Locate power cords to prevent trip hazards

Current residents aren't expected to replace their grills immediately, but at the time of replacement, these rules must be followed. Before closing escrow, new owners must sign off on their awareness and understanding of this policy and agree to follow these rules upon move-in. Third is authorized to take disciplinary action against any member found to be in violation of these new rules and regulations.

REGIONAL REPRESENTATIVES SUPPORT CAPTAINS

By Stuart Hack, GVA President

Regional representatives are building captains who step up to take responsibility for supporting all the building captains in their building's region. There are nine regions, each with about 10 buildings. Regional rep duties include:

1. Distribute material from the Garden Villa Association (GVA) to building captains for sharing with building residents.
2. Ensure a building captain is in each building and assist with election procedures of new building captains as required.
3. Educate building captains about their responsibilities. Ensure they know the procedures for obtaining needed services from the managing agent, and where to find rules or permits or answers.

OPEN GVA POSITIONS

Building captains: 2392, 3336, 3364, 3510, 4001, 4002, 4013, 4015

Regional reps:

- Region 8, (Buildings 4001, 4002, 4003, 4004, 4005, 4006, 4012, 4013, 4014, 4015, 4025 and 4026)
- Region 9 (Buildings 4006, 4007, 4008, 4009, 4010 and 4011)

In addition, the positions of first vice president and president will become open on August 1, 2021, and will be filled by regional rep vote.

4. Ensure building captains know to contact their regional representative if they have issues not resolved through regular channels.
5. Keep directories up to date.
6. Know whom to contact when issues must be taken to Third Mutual or VMS.
7. Inform the GVA executive board of regional issues so Third Mutual or VMS can follow up.
8. Conduct occasional meetings with regional building captains to ensure all are advised of current policies. Answer or find answers to questions that arise.
9. Help conduct interviews of candidates running for Third Mutual.
10. Vote and make recommendations on behalf of GVA.
11. Elect the executive board who are GVA officers. Only regional reps are eligible to be elected to the executive board.

For more information about GVA structure, visit lagunawoodsvillage.com/amenities/clubs/garden-villa-association. For more information, contact Stuart Hack 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

Manuel Armendariz
First Vice President
2020-2023

Reza Bastani
Second Vice President
2020-2023

Neda Ardani
Secretary
2019-2022

Azar Asgari
Treasurer
2020-2023

Prakash "Cash" Achrekar
Director
2020-2023

Elsie Addington
Director
2018-2021

Brian Gilmore
Director
2019-2022

Carl Randazzo
Director
2018-2021

Andre Torng
Director
2019-2022



A SOCIAL MEDIA POLICY IS IMPORTANT

By Sue Margolis, Director and Board President

An important topic that the United Board discussed at our March board meeting was the crafting of a policy concerning the content of individual board members' communications on social media. To what extent may board members express their individual opinions for which they may have had some privileged, private information? In particular, it is the duty of the board to maintain, protect and enhance the value of the community as well as the interests of all our shareholders.

As we develop this policy, we will incorporate some of the concerns communicated by our legal counsel.

The board is responsible for protecting the corporation's confidential information. The authority to release information is held by the board as a whole. Accordingly, unhinged social media communications by directors pose a risk of exposing the board to liability for disclosing confidential information without prior board approval. Additionally, directors could be held personally liable for acting outside of their scope of authority. "Confidential information" is comprised of data and documents available and disclosed to the board and/or



UNITED AND THE PERMITLESS ALTERATIONS PROCESS

By Elsie Addington, Director

staff only—and is not otherwise discussed or shared in an open board meeting or in public.

Directors may not knowingly or negligently misrepresent facts. All corporation communications must be accurate and truthful—and communicated only with board authority. To ensure the board meets this obligation, collaboration should be encouraged, while unilateral communication on social media platforms to shareholders or others, without coordination and sanctioning by the board, is prohibited.

Corporations Code Section 7210 requires a corporation's affairs to "be exercised by or under the direction of the board." The board may delegate management activities, but ultimately, the corporation's affairs and all of the corporation's corporate powers must be directed by the board. The board has **one legal voice** and must act as a whole, not unilaterally. Thus, shareholders may assume that social media communications by a single director have been sanctioned by the board, when in fact, they have not. When directors take unilateral action, and act contrary to board decisions, the corporation and individual board members are exposed to liability.

Due to COVID-19, the malware attack and labor shortages, Manor Alterations (MA) staff is experiencing all-time highs in backlogged emails and phone calls. MA management and the Architectural Committee collaborated to develop a permitless alterations policy and resolution that will undergo a six-month trial from the date of implementation to eliminate resident wait times and give VMS needed time to catch up. The permitless process is website based and only requires the resident to fill out information and proceed with the replacement of like-for-like items. If successful, it could become permanent.

This plan requires **no Village permits** for "like-for-like," or equivalent, replacements of certain manor components. These alterations must be performed without making new cuts into walls, disturbing asbestos or changing mutual electric or plumbing. Residents

who choose to participate must sign a waiver accepting responsibility for damages caused by the resident or their contractor. Also, the resident will be responsible for any City of Laguna Woods permits that may be necessary, even though qualifying replacements will need no permit from the mutual.

To varying degrees, the plan applies to original and alteration manors. With some qualifications, the plan includes such items as refrigerators, stoves, microwaves, dishwashers, kitchen countertops and sinks, as well as several bathroom components. All mutual components that are changed out will be returned to the mutual.

A dedicated email address will be established for program requests, and application instructions will be provided. During the process, residents are asked to submit “before” and “after” photos so that any replacements can be noted in the manor file.

Be sure to watch for more information in the “What’s Up in the Village” every-Friday eblasts and on the Village website. A great deal of work went into making this trial process as easy as possible, and hopefully will become a faster, simpler procedure than, say, reading this article!

WORK-AROUND FOR UNITED RESIDENT ADVISORY GROUP

By Elsie Addington, Director

Due to the seemingly never-ending COVID-19 pandemic, United’s popular Residents Advisory Committee has seen participation decrease markedly, mainly due to the Community Center closure and the lack of face-to-face meetings.

As a result, staff and directors are receiving direct phone calls from residents with complaints, often without the residents first having gone through the proper channels. This has led to crossed communication and mixed messages.

There is now an alternative to the Residents Advisory Committee that is meant to act as a forum for residents who believe they haven’t been served regarding a particular issue they’ve encountered with the mutual or with VMS.

The new plan, which will remain in effect until the Community Center reopens, is as follows:

1. If you have an issue with your manor, call Resident Services or, better yet, log on to the resident portal at lagunawoodsvillage.com and obtain a work-order number and date for a return call.
2. If you are not satisfied with the solution to your problem, or if you haven’t heard from the appropriate department within one week, contact one of the following directors for assistance:
 - Landscaping: Andre Torng, **949-331-3801**, andretorng@aol.com
 - Maintenance and Construction: Carl Randazzo, **832-538-7888**, carlrand_unitedboard@yahoo.com
 - Alterations and Resale inspections: Brian Gilmore, **309-781-9764**, bjxgilmore@gmail.com
 - General questions:
 - Neda Ardani, **310-740-5657**, n.ardani@yahoo.com
 - Azar Asgari, **949-317-6065**, azar1022@hotmail.com
 - Sue Margolis, **949-310-3422**, smargolis@comline.com

Please remember to go through the proper channels first. If your problem remains unsolved, then call one of the above-listed directors who will do their best to assist you.



Village Management Services, Inc.

VMS Board of Directors

Rosemarie DiLorenzo
Chair
Third, 2019-2022

Wei-Ming Tao
First Vice Chair
Third, 2018-2021

Diane Phelps
Second Vice Chair
GRF, 2019-2022

Stefanie Brown
GRF, 2020-2021

Norman Kahn
United, 2020-2023

Cynthia Rupert
United, 2019-2022

Juanita Skillman
United, 2020-2021

Judith Troutman,
GRF, 2020-2023

Raquel Unger
Third, 2020-2023



VMS AND THE YEAR OF COVID-19

February 2020 to March 2021 will go down in history as one of the most catastrophic, life-changing 12 months in human history. By mid-March 2020, our Village was fully impacted by the COVID-19 crisis.

A team effort between Village residents and VMS minimized COVID-19 cases compared to surrounding communities; still, lives were lost, daily life ground to a halt, the Community Center and clubhouses were closed, all amenities were closed and employees were furloughed.

This feature highlights how VMS overcame unprecedented obstacles to help guide the community through an unprecedented time.



Managing Crisis-Driven Change

In mid-March, VMS CEO Jeff Parker and COO Siobhan Foster met with all the boards and were empowered to begin immediate measures to ensure the health and safety of residents and employees.

On March 17, 2020, the Community Center, clubhouses and recreational facilities closed in accordance with Governor Newsom's stay-at-home order.

Some essential employees were required to begin remote work immediately, using personal smartphones and computers. Many essential employees continued to work on-site, including those from the Landscaping, Security and General Services departments.

Nonessential employees were furloughed or reassigned to open positions, including serving as gate ambassadors. All boards extended healthcare benefits to furloughed employees for three months.



By April, VMS staff and board members adapted to online technology, and board and committee meetings began to be held virtually.

The formation in January 2020 of the Media & Communications Department proved fortuitous. With all media platforms coordinated, the team was perfectly poised to be the key source for information in a time of crisis. A special microsite connected to the home page of the Village website led to the posting of latest updates

and resources related to the pandemic, including daily updated COVID-19 stats; frequently asked questions; Orange County Health Care Agency information; local restaurant, grocery and pharmacy resources; mental self-care resources; and entertainment, movies and online classes.

TV6 increased "This Day" broadcasts to six days a week to keep residents informed. VMS CEO Jeff Parker appeared two times a week to provide updates.

A medical roundtable with local medical professionals educated residents about COVID-19, helped dispel misconceptions, provided essential information and assured residents optimized safe behaviors to reduce spread of the virus.

Protecting Employees

VMS implemented several COVID-19 protocols to safeguard health, including issuing regular employee communications, temperature checks, Plexiglas installation, personal protective equipment (PPE) training, distributing gloves and masks,





mandating 6-foot social distancing, integrating remote work and deep cleaning all facilities.

Many VMS departments were hit hard by COVID-19. General Services, Maintenance and Construction, Resident Services, Transportation and Landscaping teams were significantly reduced repeatedly due to employees contracting the virus or having to quarantine because of exposure.

The Human Resources Services Department's response team addressed employees with COVID-19 symptoms, scheduled testing appointments, performed contact tracing, quarantined employees and more.

Protecting the Village

VMS Security Services Department Director Carlos Rojas reinforced Village safety by updating the patrol schedule, holding daily briefings and providing officers with tools to receive up-to-date information regarding previous incidents, problem individuals or areas of concern.

The Council on Aging and the Social Services Division

collaborated to provide emergency financial funds to Village residents affected by COVID-19 via the CARES ACT. Partnerships with MemorialCare and the Council on Aging funded two full-time social workers based with Social Services. Further, Social Services distributed \$130,000 to residents in need through the generosity of our community and the Foundation of Laguna Woods.

With the Council on Aging, the Friendly Visitor program shifted to phone visits to help ensure the most isolated residents of the Village had interaction with congenial volunteers who

frequently checked on them.

VMS implemented an all-boards plan to enact and enforce face covering mandates in the Village to protect residents, staff and visitors. Village-wide mask distribution program was executed through the teamwork of VMS staff, Village residents and MemorialCare volunteers.

A private Orange County company donated 10,000 masks to the Village, members of the Village Sewing Club and local church groups made cloth masks for residents, and the Foundation of Laguna Woods also secured and donated additional masks.





Priorities Maintained

Resident Services and Broadband continued to service the needs of residents as best as possible. In one single-day snapshot of telephone communication, Resident Services and Broadband logged 1,700 phone minutes and 840 phone minutes respectively!

While following all PPE guidelines, Maintenance and Construction performed rooftop upgrades, epoxy pipeline coating and LED light upgrades; implemented a 15-year exterior paint program for Third and United; continued Pushmatic panel replacement at manors where residents granted permission; completed upgrades to Garden Villa recreation rooms; renovated the Tennis Center; and modernized landscape and completed cul-de-sac sign upgrades in Third and United.

In 2020, Resident Services closed more than 66,650 work orders. Of these, 90% were completed in 30 days or less.



Important Economization

The new bimonthly Village Breeze, delivered to every door, reduced in-house printing costs for various flyers, newsletters and other hard-copy publications—and all printing and mailing costs continue to be covered by a MemorialCare sponsorship.

Transportation restructured the neighborhood-based fixed-route program to save money, improve efficiency and reduce wait times; contracted with Lyft rideshare for special route requests; and developed the Boost bus program for residents requiring special transportation accommodations.

Transportation also brought in new revenue streams, including a \$35,000 sponsorship from MemorialCare to cover the Wellness Route between the Village and the MemorialCare Saddleback campus as well as a \$24,000 parking contract with Age Well Senior Services to lease parking space on Village property.

Landscaping outsourced tree trimming and slope maintenance to help realize substantial savings and efficiency. Also, all tree trimmings and trunks were emptied into our new 800-horsepower tub grinder and ground into mulch for use





throughout the community (7,600+ trees trimmed/removed in 2020). This produces more than 2,500 cubic yards of mulch each month. In lieu of hauling it away and purchasing mulch, \$1.2 million is saved annually. The GRF mulching license also was altered to include Equestrian Center manure composting, resulting in \$70,000 annual savings.

Staff sought and received \$76,771.89 in reimbursements from a FEMA grant through the City of Laguna Woods, which helped cover costs of face masks and sanitation supplies.

Broadband replaced all standard-definition set-top boxes and converted to all high-definition channels where possible, did not renew Fox Sports West channels or Fox Sports Prime Ticket channels for \$1.5 million savings in annual programming fees, and contracted with The Broadband Group to review and analyze our cable television system.

Recreation provided new/expanded recreational programs and services, including virtual resources; drive-in entertainment, concerts and movies; the KOURTS online reservations for swimming and racket sports for a staff time

savings of \$10,000; an outdoor gym and fitness classes for an operational cost savings. Proactive facility closures minimized the community's COVID-19 risk and brought operating savings by the end of 2020.

Malware Attack

In late October 2020, VMS was a target of international cybercrime—a malware attack that included a ransom demand for the key to decrypt all seized data. VMS immediately connected with federal and local law authorities as well as cybercrime experts to navigate negotiation and recovery. Approximately 80% of systems have now been restored, including the resident portal, and state-of-the-art, high-security platforms and precautions are in place.

VMS was not alone regarding this unfortunate crime. In 2020, news reports claim that cybercrime increased 600% during the pandemic. In fact, Microsoft, international cybersecurity firm FireEye and even the IRS fell victim to recent cybercrime.

Ending on a Higher Note

On December 20, VMS reached out to MemorialCare to

determine a possible partnership to bring the COVID-19 vaccine to the Village and its residents. Four weeks later, Clubhouse 7 became the hub of a massive Village vaccination effort.

MemorialCare obtained the vaccine doses and established medical logistics. MemorialCare top executives, doctors and nurses, along with key VMS management and a dedicated group of resident volunteers, made it possible to dispense more than 9,000 vaccinations as of March 12.

In addition to vaccinating The Towers residents, MemorialCare amassed a team of volunteer doctors and nurses to make house call vaccinations. VMS Social Services, Transportation, Security and Media and Communications teams, supported by resident volunteers coordinated by Diane Phelps and Joan Brown, made this project possible.

In less than a month, we made something happen that government could not—reaching the most elderly in their own community to be vaccinated.

There's no doubt, we have proved that indeed: "It takes a village!"



THEN AND NOW

FROM THE INSIDE OUT

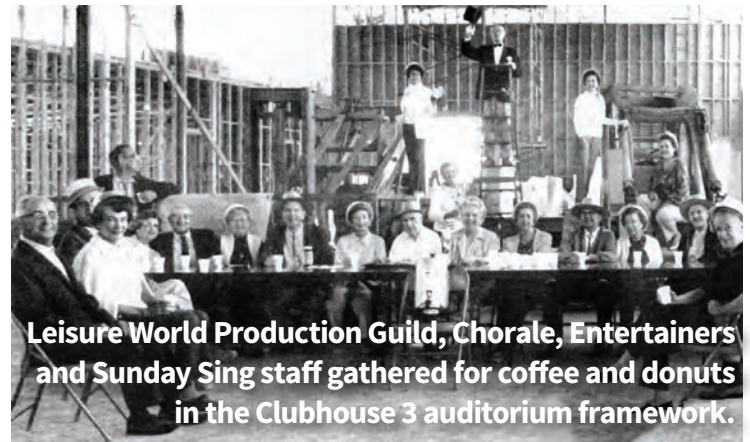
More than 50 years ago, Clubhouse 3, better-known as the Performing Arts Center, began to take shape.

Clubhouse 3, now called the Performing Arts Center, was originally designed as a U-shaped building. Residents felt there was a need for a theater in the community, and plans were changed to include an 840-seat theater and stage, billiards and some multipurpose rooms. Ground was broken for construction in June 1970. To accumulate enough funds to finance Clubhouse 3, the sale of approximately 700 units was necessary.

In 1971, what is now the Performing Arts Center was considered an up-to-date, state-of-the-art theater, but ordinary wear and tear over the years makes major improvements necessary.



Opening day!



Leisure World Production Guild, Chorale, Entertainers and Sunday Sing staff gathered for coffee and donuts in the Clubhouse 3 auditorium framework.



Clubhouse 3 construction underway in 1970.

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. Donations are greatly appreciated. Visit lagunawoodshistory.org for more information.



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