

VILLAGE BREEZE

DECEMBER 2020/JANUARY 2021



Recreation + Transportation + News + Services + More

Your health won't wait.



Seek care when you need it.

The Saddleback Medical Center emergency department is available 24 hours a day, seven days a week, to provide care and lifesaving treatment for numerous conditions, including:

- Chest pain
- Shortness of breath
- High fever
- Severe bleeding
- Broken bone
- Confusion
- Dizziness
- Severe abdominal pain
- Fainting
- Severe headache
- Suicidal thoughts

If you are experiencing a life-threatening situation, it is vitally important that you access emergency services by calling 9-1-1 or going to the nearest emergency department. Doing so may save your life.

We're here with every protection and precaution.

We've taken every measure to ensure your safety under our care, including:

- Separate care areas for patients with COVID-19 or flu symptoms
- Screening of all employees, physicians and patients
- Staff wears CDC-recommended personal protective equipment (PPE)
- Visitors are allowed on a limited basis depending on the patient's signs and symptoms

Saddleback Medical Center is proud to be one of the first and only hospitals in Orange County to receive the Age-Friendly Health Systems – Committed to Care Excellence recognition from the Institute for Healthcare Improvement, as well as Geriatric Emergency Department Accreditation from the American College of Emergency Physicians.



LETTER FROM THE EDITOR

IMPORTANT QUESTIONS

How Are We Doing?

Communication can be a tricky thing. Some folks might prefer emails, some prefer in-hand hard copies. And perception and interpretation of messages can be as varied as the number of people who read them. One reader may be fascinated by a feature story, another might like the comfort of having important information at their fingertips.

Transparency and two-way communication are important to us, which is why on pages 12 and 13, we're offering a survey for Village Breeze readers. Please tell us how we're doing, what you like (or don't like) reading, what you'd like to see more (or less) of in future editions and more.

Please tear out the survey and mail it to Village Breeze Reader Survey at 24351 El Toro, Laguna Woods, CA 92637, or visit bit.ly/2JLFO5I and take the survey online via a fillable PDF. Either way, your participation is important, welcome and appreciated.



Didn't Get Your Breeze?

The Village Breeze is delivered via the United States Postal Service's Every Door Direct (EDD) program, not First-Class mail. EDD is designed to deliver to every address in a defined geographic area by neighborhood, by city or by ZIP code. We are continually working with USPS to improve delivery. However, if you experience periodic or repeated missed delivery, please let us know by shooting an email to ellyce.rothrock@vmsinc.org.

Back Where We Started?

At press time, Orange County found itself moved back into the purple tier in the state response to COVID-19. It felt like a crushing blow after we had made progress in reopening and beginning to enjoy aspects of normal life. But we know more now about what we can do to protect ourselves, our loved ones, our friends and our neighbors. One of the important keys, health experts say, is mask wearing. But not all masks protect equally.

The Centers for Disease Control and Prevention (CDC) does not recommend using face shields or goggles as a substitute for masks. Face shields and goggles are primarily used to protect the eyes of the person wearing it. Goggles do not cover the nose and mouth. Face shields have large gaps below and alongside the face, where your respiratory droplets may escape and reach others around you. At this time, the CDC does not know how much protection a face shield provides to people around you. For more information from the CDC on types of masks, mask adaptations and alternatives, recent mask studies and more, visit bit.ly/3kJP7j3.

We're all COVID weary but hopefully a little wiser and continuing to practice self-care and protect others around us.

Let's remain hopeful that 2021 will be kinder to us all and, until next issue, please be well.

Ellyce Rothrock, Editor

ellyce.rothrock@vmsinc.org



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VILLAGE BREEZE

THE OFFICIAL MAGAZINE OF
LAGUNA WOODS VILLAGE

DECEMBER 2020/JANUARY 2021

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EDITORIAL SUBMISSIONS: Village Breeze content is generated by the GRF Media and Communications Committee, its advisors and the Village Management Services editorial team. The purpose of this publication is to provide important community information in a concise format to the Residents of Laguna Woods Village. A digital edition is available at lagunawoodsvillage.com.

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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 GOLDEN RAIN FOUNDATION
of LAGUNA WOODS

 THIRD LAGUNA HILLS
MUTUAL

 UNITED LAGUNA WOODS
MUTUAL


Village Management Services, Inc.

THE TOWERS
at Laguna Woods Village



WHAT'S UP IN THE VILLAGE



VMS MALWARE UPDATE

Malware attacks—where cybercriminals infiltrate servers, encrypt data to deny the victim access and hold the decryption key for ransom—are on the rise everywhere. Hackers can gain access to myriad municipalities, financial institutions, government agencies and other entities that have seemingly impenetrable IT networks.

In November, Village Management Services was the target of a malware attack, most likely because the criminals mistook VMS for a city government. The Village financial system and external resident-facing systems were not affected, but some internal systems were incapacitated.

From the onset of this incident, VMS worked closely with federal and local law authorities as well as highly qualified technical and legal experts with experience in this escalating form of cybercrime.

GRF, Third and United boards of directors made the decision to pay a modest (less than \$350K) ransom to obtain the decryption key, allowing VMS to retrieve vital data and get company departments back on track. Neither resident assessments nor reserve accounts were impacted due to this incident. The cost of the ransom was covered via a combination of cost savings in other areas and delaying budgeted expenses that can be postponed without major impact to services.

VMS now has access to all data, which was carefully reviewed and analyzed to ensure no malware remained. The company's IT staff worked around the clock to navigate this highly complicated and time-consuming situation and return operations to normal.

This incident resulted in delays and challenges that understandably were frustrating, and we appreciate your patience as we worked to resolve these issues.



NEW RESIDENT ORIENTATIONS RETURN

Introductions to life in the Village are back in virtual format.

For residents who are new to the Village but have not yet attended a new resident orientation meeting, now is a great time to do so.

This informational session is a wonderful opportunity to familiarize yourself with the operating rules of your mutual and to talk with a board member who represents the mutual.

Some of the topics discussed during these sessions include the resident portal, Resident Services, DwellingLive, HO6 insurance, maintenance and service requests, the manor alterations process, how to get involved in the community and much more.

Get dates and times, and RSVP by emailing Executive Assistant Becky Jackson at becky.jackson@vmsinc.org to schedule a virtual new resident orientation event. At that time, residents will receive information regarding a link to the virtual meeting and receive important digital documents, as well.



In the event of an emergency or the need to broadcast critical time-sensitive news, CodeRED transmits brief, urgent messages to Village residents as quickly as possible via a phone call, a text message or an email.

If you are not already enrolled in CodeRED, simply visit lagunawoodsvillage.com, click the black and red CodeRED icon at the top left-hand corner and fill out the form.

UPDATED VILLAGE COVID-19 GUIDANCE

The Temporary COVID-19 Rules adopted by GRF, Third and United boards of directors expired in late October. With the expiration of these rules, the Village is adhering to all State of California Department of Public Health (CDPH), county and other applicable public health guidelines* relating to parts of the emergency resolution, including face coverings, gatherings and indoor activities.

Face Coverings

Last updated on November 19, the official California State government website, [covid19.ca.gov](https://www.cdph.ca.gov), features a new mask requirement, which states “It’s now required that everyone in California must wear a mask or face covering when outside of their home, with limited exceptions.” Visit [covid19.ca.gov/masks-and-ppe](https://www.cdph.ca.gov/masks-and-ppe) for more information.

Outdoor Gatherings and Activities

On November 13, the CDPH issued Guidance for the Prevention of COVID-19 Transmission for Gatherings at bit.ly/3odlfOj, which replaces all prior gatherings guidance.

“COVID-19 continues to pose a severe risk to communities and requires all people in California to follow necessary precautions and



to adapt the way they live and function in light of this ongoing risk. The safest way to gather is to spend time with people in the same household, gather virtually or gather outdoors,” according to the CDPH guidance.

Guidance features the following:

- Gatherings that include more than three households are prohibited. This includes everyone present, including hosts and guests.
- Keep households you interact with stable over time to reduce risk of transmission. Participating in multiple gatherings with different households or groups is strongly discouraged.
- The host should collect names of all attendees and contact information in case contact tracing is needed later.
- All gatherings must be held outside in the purple tier.
- A gathering of no more than three households is permitted in a public park or other outdoor space, even if unrelated gatherings of other groups up to three households are also

occurring in the same park or other outdoor space. If multiple such gatherings are occurring, mixing between groups gatherings is not allowed. Additionally, multiple gatherings of three households cannot be jointly organized or coordinated to occur in the same public park or other outdoor space at the same time.

The CDPH-issued guidance also urges Californians to not attend gatherings if they feel sick, discourages high-risk individuals from attending any gatherings, and reminds of the importance of physical distancing and hand hygiene, and more.

Limited Stay-at-Home Order

On November 19, California Governor Gavin Newsom announced a new, limited stay-at-home order. Nonessential work and gatherings are not permitted between the hours of 10 p.m. and 5 a.m. in counties that are in the purple tier under California’s Blueprint for a Safer Economy. Orange County is in the purple tier; check ongoing status at [covid19.ca.gov](https://www.cdph.ca.gov). The order went into effect at 10 p.m. on November 21, and will remain in effect until 5 a.m. on December 21. Read the full text of the order at bit.ly/37pBp0b.

*Current as of press time.



WHAT'S UP IN THE VILLAGE



REGIONAL FIRE AND VILLAGE DISASTER RESOURCES

The local devastation caused by the Irvine Silverado fire brings into sharp focus the need for all residents to know where they can find news and updates regarding disasters and emergencies outside the community and to understand that the Village is thoroughly prepared for disaster here at home.

Fire Resources

At no time had the Village been in danger due to the Silverado Fire. If there were danger and evacuation was necessary, residents most definitely would have heard about it via the CodeRED emergency alert system and other communications resources. Rely on facts from trusted sources when seeking regional updates.

- Enroll in Alert OC at bit.ly/364CKZZ to receive updates and notifications.
- Visit the Orange County

Fire Authority (OCFA) at ocfa.org for updates regarding wildfires.

- Check the OCFA Twitter page, [@OCFA_PIO](https://twitter.com/OCFA_PIO), which is updated regularly to report acreage burned, percent contaminated and evacuations.
- Visit the Orange County Sheriff's Department website at bit.ly/35OTfZR, which includes evacuations resources for all Orange County municipalities.

The Village Is Prepared

The Village has a strong and well-rehearsed Disaster Preparedness Task Force (DPTF) led by Security Chief Carlos Rojas, who has significant experience in emergency response management.

All key VMS employees and the network of committed, volunteer Good Neighbor

captains participate in annual drills to prepare for any type of emergency, including earthquakes, flood and fire. Read more about Village preparedness and the DPTF at lagunawoodsvillage.com/residents/security-services/disaster-preparedness.

In addition, the Social Services Division is always on alert when it comes to the safety of the older residents with whom they work.

Further, the Village's Emergency Operations Plan aligns with industry standard protocols and addresses the specific threats Laguna Woods Village may face. The plan conforms to the National Incident Management System and the Incident Command System, and has received the Excellence in Disaster Preparedness award from the American Red Cross.

IS IT FLU, COLD OR COVID?

As flu season continues, be aware of the typical symptoms you may experience with the common cold, flu and COVID-19. This list is not exhaustive, and other symptoms may be present or overlapping. If you have questions about any of the following symptoms, be sure to bring them up with your doctor. For more information, download the infographic pictured to the right at bit.ly/2Ip3Vqn.

Cold Symptoms (cdc.gov/features/rhinoviruses)

- Runny or stuffy nose
- Sneezing
- Sore throat
- Mild to moderate chest discomfort

Flu Symptoms (cdc.gov/flu/symptoms)

Flu viruses can cause mild to severe illness. Getting an annual flu vaccine is an important preventive measure to help protect against influenza this season.

- Fever or chills
- Cough
- Sore throat
- Body aches

COVID-19 Symptoms

(cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html)

COVID-19 seems to cause more serious illnesses in some people. Also, some people may be able to spread COVID-19 without showing any symptoms.

- Fever or chills
- Cough
- New loss of taste or smell
- Shortness of breath

Both flu and COVID-19 can have varying degrees of signs and symptoms (cdc.gov/flu/symptoms/flu-vs-covid19.htm), ranging from asymptomatic to severe. Commonalities shared by COVID-19 and flu:

- Fever or feeling feverish/chills
- Cough
- Shortness of breath or difficulty breathing
- Fatigue (tiredness)
- Sore throat
- Runny or stuffy nose
- Muscle pain or body aches
- Headache
- Some people may have vomiting and diarrhea, though this is more common in children than adults

KNOW THE DIFFERENCE

Wearing a mask, social distancing and thorough hand washing can prevent the spread of the cold, flu, and COVID-19.

Cold



Runny or stuffy nose



Sneezing



Sore throat



Mild-moderate chest discomfort

Flu



Fever or chills



Cough



Sore throat



Body Aches

COVID-19



Fever or chills



Cough



New loss of taste or smell



Shortness of breath

As flu season approaches, please educate yourself on the typical symptoms that are experienced with the common cold, flu and COVID-19. Other symptoms may be present or overlap for each illness.

If you have questions about any of these symptoms, please visit memorialcare.org to use our symptom checker tool or consult your physician.

Getting the flu vaccine annually is an important preventative measure to help protect yourself against influenza.



WHAT'S UP IN THE VILLAGE

WE “SHOOK OUT” SO YOU CAN LOOK OUT

Always be prepared to reduce your chance of injury during an earthquake.

On October 15 at 10:15 a.m., under the guidance of the Village Disaster Preparedness Task Force, the community participated in the Great California ShakeOut drill, an annual opportunity to practice how to be safe during a large earthquake. Residents were

encouraged to “drop, cover and hold on” for one minute and to review the ShakeOut website at shakeout.org/california/index.html for other earthquake safety tips.

Village residents were asked to participate in the drill by identifying where they would

“drop, cover and hold on” in the event of an earthquake, inventorying their personal emergency supplies and updating emergency contact information with friends and family.

Drop, Cover and Hold On

Taking the proper actions, such as “drop, cover and hold on,” can save lives and reduce the risk of injury. Learn and practice (at shakeout.org) what to do during an earthquake, whether at home or work, or while traveling.

In most situations, you will reduce your chance of injury if you:

- Drop where you are, onto your hands and knees. This position protects you from being knocked down and also allows you to stay low and crawl to shelter if nearby.
- Cover your head and neck with one arm and hand.
- Crawl underneath a nearby sturdy table or desk for shelter.
- Crawl next to an interior wall (away from windows) if no shelter is nearby.
- Stay on your knees; bend over to protect vital organs.

Laguna Woods Village residents who would like additional information about the Disaster Preparedness Task Force or are interested in joining can email the Security Department at chief@vmsinc.org.

IF POSSIBLE



- Hold on until shaking stops.
- Under shelter: Hold on to it with one hand; be ready to move with your shelter if it shifts.
- No shelter: Hold on to your head and neck with both arms and hands.

USING CANE



USING WALKER



USING WHEELCHAIR



Lock, Cover and Hold On

If it's hard for you to get on the ground or you cannot get back up again without help, follow these recommendations:

- Cover your head and neck with your arms or a pillow until the shaking stops if you are in a recliner or bed.
- Drop, cover and hold on to or sit on a chair, bed or other sturdy item, and cover your head and neck with both hands if you use a cane, and keep it nearby.
- Lock your wheels if you use a walker or wheelchair. Carefully get as low as possible. Bend over and cover your head and neck with your arms, a book or a pillow and hold on until the shaking stops.

For more tips, read the Earthquake Country Alliance flyer "Seven Steps to Earthquake Safety" at bit.ly/3n8DHXZ.



WHAT'S UP IN THE VILLAGE

BEWARE APPLE GIFT CARD SCAMS



A string of scams is taking place involving Apple Gift Cards, App Store & iTunes Gift Cards and Apple Store Gift Cards asking people to make payments over the phone for things such as taxes, hospital bills, bail money, debt collection and utility bills. The scams are committed using many methods, including gift cards.

The scams follow a formula: The victim receives a call instilling panic and urgency to make a payment by purchasing Apple Gift Cards, App Store & iTunes Gift Cards or Apple Store Gift Cards from the nearest retailer (convenience store, electronics retailer, etc.). After the cards have been purchased, the victim is asked to pay by sharing the code(s) on the back of the card with the caller over the phone.

According to Apple Inc., Apple Gift Cards and App Store & iTunes Gift Cards can be used only to purchase goods and services from Apple—including from Apple Retail Stores; apple.com; the App Store; iTunes Store; Apple Books; for subscriptions to Apple Music, Apple News+ and Apple Arcade; or for iCloud storage. Apple Store Gift Cards can be redeemed only on the Apple Online Store and at Apple Retail Stores.

If you're approached to use the cards for any other payment, you could very likely be the target of a scam and should immediately report it to your local police department as well as the Federal Trade Commission (FTC) at ftccomplaintassistant.gov.

If you believe you're the victim of a scam involving Apple Gift Cards, App Store & iTunes Gift Cards, or Apple Store Gift Cards, call Apple at 800-275-2273 and say "gift cards" when prompted.

Avoid Becoming a Victim

Never provide the numbers on the back of a gift card to someone you do not know. If you are NOT purchasing an item from Apple—such as from the Apple Store, iTunes Store, App Store or Apple Books, or for an Apple Music subscription or iCloud storage—do NOT make a payment with an Apple Gift Card, App Store & iTunes Gift Card or Apple Store Gift Card. There's no other instance in which you'll be asked to make a payment with either of these gift cards.

APPLE SCAM ALERT RESOURCES

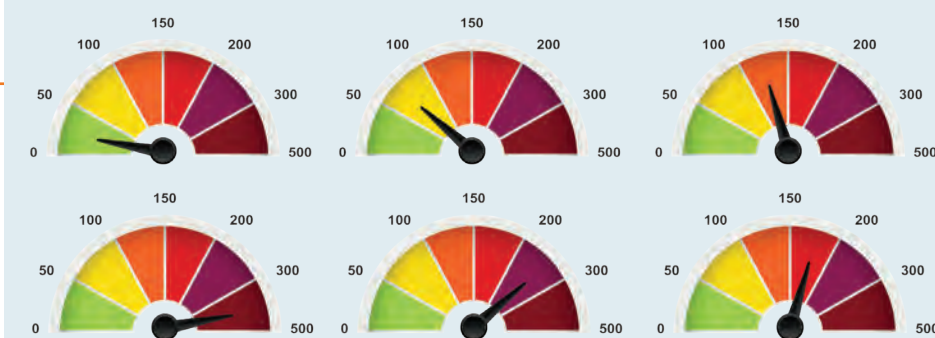
- FTC: bit.ly/36jalPO
- AARP: bit.ly/2JXbEfO
- IRS: bit.ly/2ImYS9J



DISASTER PREPAREDNESS TASK FORCE TACKLES PET RESCUE

According to the Federal Emergency Management Agency (FEMA), when disaster strikes, most animal deaths occur within the first 24 to 48 hours. After Hurricane Katrina devastated New Orleans in 2005, an estimated 80% to 85% of pets were never reunited with their owners because they were not prepared with a plan for their pets.

To prevent Laguna Woods Village residents and their pets from experiencing a similar outcome in the event of a disaster, GRF appointed a volunteer group of resident animal lovers to create a disaster preparedness plan for pets living in Laguna Woods Village. As a subcommittee of the Disaster Preparedness Task Force, the group created a new survey to determine how many pets, what kind of pets and where the pets live in the Village. The survey



HOW TO CHECK AIR QUALITY

When wildfires like the Silverado and Blue Ridge fires rage, especially during Santa Ana wind events, our air can range anywhere from unhealthy for sensitive groups to very unhealthy to hazardous.

Poor air quality can irritate the eyes, nose and throat; cause shortness of breath; aggravate asthma and other respiratory conditions; and affect the heart and cardiovascular system. Breathing polluted air for long periods of time can cause more serious problems.

Here's how you can monitor current air quality conditions during fire events or just for every day:

- South Coast AQMD advisory updates can be found at aqmd.gov/advisory.
- To subscribe to air quality alerts, advisories and forecasts by email, go to AirAlerts.org.
- To view current air quality conditions by region in an interactive map, see aqmd.gov/aqimap.
- For real-time air quality information, maps, notifications and health alerts in your area, download the South Coast AQMD app at aqmd.gov/mobileapp.
- Air quality forecasts are available at aqmd.gov/forecast.

can be accessed by visiting lagunawoodsvillage.com/residents/security-services/disaster-preparedness and clicking on the "Survey: Village Residents with Pets" button. To help ensure that all pets are rescued in the event of a disaster, residents with pets are encouraged to complete the 2020 Survey of Laguna Woods Village Residents with Pets and return it

in one of the following ways:

- Email it to chief@vmsinc.org.
- Print it out and mail it to 24351 El Toro Road, Laguna Woods, CA 92637.
- Contact VMS Security at **949-268-2356** if you are unable to do any of the above and need us to provide you with a paper copy of this survey—we will make sure you receive one.



SURVEY

1. Gender _____

2. Age _____

3. How many issues of the Village Breeze have you received/read?

4. Which of the following words would you use to describe the Village Breeze? Select all that apply.

- ☐ Reliable
- ☐ High quality
- ☐ Useful
- ☐ Unique
- ☐ Impractical
- ☐ Ineffective
- ☐ Poor quality
- ☐ Unreliable

5. What types of articles do you like reading most in the Village Breeze?

- ☐ Clubs
- ☐ Disaster preparedness
- ☐ Equestrian
- ☐ Event recap
- ☐ Finance/wealth management
- ☐ Fitness
- ☐ Hobbies/personal interest
- ☐ Landscaping
- ☐ Letter from the editor
- ☐ Local interest
- ☐ Maintenance & Construction

VILLAGE BREEZE READER SATISFACTION SURVEY

In order for us to get the best understanding of you and your needs as a Village Breeze reader, please fill out this survey as thoroughly as possible. You can tear it out or download and print it at bit.ly/2JLFO5I, fill in your feedback and mail it to Village Breeze Reader Survey, Attn: Media & Communications, 24351 El Toro Road, Laguna Woods, CA 92637. Or download the fillable form at bit.ly/2JLFO5I, enter your feedback and email it to ellyce.rothrock@vmsinc.org.

Thank you for your time and participation.

- ☐ Medical and personal health
- ☐ Mental health
- ☐ Pets
- ☐ Reader-generated content and contests
- ☐ Recreation
- ☐ Resident profiles
- ☐ Resident Services
- ☐ Security
- ☐ Social Services
- ☐ Then & Now
- ☐ Transportation
- ☐ Travel
- ☐ Village Television
- ☐ Village-specific topics
- ☐ What's Up in the Village
- ☐ Your FAQs Answered
- ☐ Other (please specify)

6. How would you rate the quality of the Village Breeze?

- ☐ Very high quality
- ☐ High quality
- ☐ Neither high nor low quality
- ☐ Low quality
- ☐ Very low quality

7. Overall, how satisfied are you with the Village Breeze?

- ☐ Very satisfied
- ☐ Somewhat satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Somewhat dissatisfied
- ☐ Very dissatisfied

8. What kinds of articles would you like to see more of in the Village Breeze?

9. What kinds of articles would you like to see less of in the Village Breeze?

10. What do you as a reader think the Village Breeze gets right?

11. Has the Village Breeze helped you understand and/or navigate the community?

12. Has the Village Breeze answered questions you might have had and/or increased your knowledge of where to go for answers about the community?

13. What do you think we could improve in the Village Breeze?

14. Please share any other comments, questions or concerns.

15. Other information (optional)

Name

Email



THE DAVIS-STIRLING STORY

The basics behind
the act that
governs Laguna
Woods Village and
other California
common interest
developments.

BY ELLYCE ROTHROCK

You have heard members of the Village's boards of directors talk about and make reference to the Davis-Stirling Act a great deal. But exactly what is this act, and what does it mean to the Village and to its residents?

The Davis-Stirling Common Interest Development (CID) Act was authored by California Assemblyman Lawrence Stirling, joined by former California Governor Gray Davis (who was assemblyman and housing committee chair at the time), signed into law by California Governor Deukmejian on September 18, 1985, and went into effect January 1, 1986, as Civil Code §§1350-1374 (a rewrite and renumbering of the act took effect January 1, 2014). Now located

in the California Civil Code beginning with section 4000, the act governs condominium (Third Mutual), cooperative (United Mutual) and planned-unit development communities in California.

Under Davis-Stirling, a CID developer is able to create a homeowner association (HOA) to govern the development. As part of creating the HOA, the developer records a document known as the Declaration of Covenants, Conditions, and Restrictions (CC&Rs) against the units or parcels within the HOA with the county recorder.

Davis-Stirling, which applies to all common interest developments and is meant to protect HOA members and to allow for self-governance by an elected board, regulates HOA finances, insurance, elections, communication with members, dispute resolution, operations and more.

An association can be either incorporated or unincorporated, but incorporation protects owners from responsibility for association debts, losses and liabilities. Recent laws have extended most of these protections to owners of unincorporated associations, as well. Laguna Woods Village and the Mutuels are all incorporated associations.

HOA As Mini-Government

HOAs operate like government entities, even though they are not.

Homeowner associations “play an important role ... in

How Davis-Stirling Is Broken Down

Find the Davis-Stirling Common Interest Development Act at bit.ly/362nhJP.

Provisions of the act:

- General Provisions (§4000-§4190)
- Application of Act (§4200-§4202)
- Governing Documents (§4205-§4370)
- Ownership and Transfer of Interests (§4500-§4650)
- Property Use and Maintenance (§4700-§4790)
- Association Governance (§4800-§5405)
- Finances (§5500-§5580)
- Assessments and Assessment Collection (§5600-§5740)
- Insurance and Liability (§5800-§5810)
- Dispute Resolution and Enforcement (§5850-§5985)
- Construction Defect Litigation (§6000-§6150)

public-service functions such as maintenance and repair of public areas and utilities, street and common area lighting, sanitation and the regulation and enforcement of zoning ordinances.... In almost every case, the association provides its members with utility services, road maintenance, street and common area lighting, and refuse removal.... All of these functions are financed through assessments or taxes levied upon the members of the community, with powers vested in the board of directors ... or other similar body clearly analogous

to the governing body of a municipality.” (Damon v. Ocean Hills Journalism Club (2000) 85 Cal.App.4th 468, 475; internal cites and quotation marks omitted).

“Indeed, the homeowners associations function almost as a second municipal government, regulating many aspects of [the homeowners’] daily lives. [U]pon analysis of the association’s functions, one clearly sees the association as a quasi-government entity paralleling in almost every case the powers, duties, and responsibilities of a municipal



Davis-Stirling, which applies to all common interest developments and is meant to protect HOA members and to allow for self-governance by an elected board, regulates HOA finances, insurance, elections, communication with members, dispute resolution, operations and more.

government. As a mini-government, the association provides to its members, in almost every case, utility services, road maintenance, street and common area lighting, and refuse removal. In many cases, it also provides security services and various forms of communication within the community. There is, moreover, a clear analogy to

the municipal police and public safety functions.... In short, homeowners associations, via their enforcement of the CC&Rs, provide many beneficial and desirable services that permit a common interest development to flourish.” (Villa Milano Homeowners Ass’n v. Il Davorge (2000) 84 Cal. App.4th 819, 836; internal cites and quotation marks omitted).

HOA Scope

An HOA’s board may enact rules which are legally binding upon residents as long as they do not conflict with the CC&Rs or state or federal law. Board meetings are generally open to HOA members, with some exceptions, such as closed-session meetings. Closed meetings, also known as executive meetings, are the only HOA meetings that are closed to association members. These sessions may involve sensitive issues like considering litigation; discipline for members, employees or contractors, as well as complaints against the same; and discussing member appeals of violations or penalties.

The HOA is also allowed to charge development homeowners with regular fees, comparable to taxes, which are used for paying for security guards or operating a gatehouse and maintaining common areas like corridors, fitness centers, landscaping, parking, pools, racket courts, walkways and more. The HOA can levy fines or sue homeowners for damages and/or bring an injunction to enforce the HOA’s rules and CC&Rs.

History Creates Davis-Stirling

Two significant trends in California during the 1970s led to the Davis-Stirling Act. First, developers began transitioning away from the historical residential model, single-family detached homes, due to a dearth of suitable

land for single-family homes. Developers instead began to develop higher-density housing, often on land previously considered geographically unsuitable or too far from cities. Developers would often build high-density structures on one parcel, such as a condominium complex, while simultaneously setting aside an adjacent parcel to be left as open space or to be developed into a recreational area to benefit the development's residents. However, developers needed to ensure the residents benefiting from adjacent recreational areas would take care of them.

Then, Proposition 13, enacted in 1978, curtailed local governments' ability to increase property taxes, leading to increasing reluctance to approve new residential developments for which they may not be able to provide adequate public services based on current and future projected revenue.

Local governments began to force developers to privatize services traditionally regarded as for the public good: fire protection, lighting, parks, recreation centers, street landscaping and maintenance, security and sewer service. Developers then began creating HOAs, which would secure fees and assessments from homeowners to pay for such services.

The resulting HOA rush in the 1980s revealed significant limitations of California laws applicable to CIDs. Many

HOAs were poorly planned and marginally regulated by the Condominium Act of 1963. In 1984, the California State Assembly addressed the issue via a Select Assembly Committee tasked with four objectives in drafting what became the Davis-Stirling Act:

consolidate existing statutory provisions, standardize laws governing CIDs and make exceptions only as needed for specific developments, validate existing practices and resolve various challenges with HOA operations.



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Visit the

VILLAGE LIBRARY



Bibliophiles, casual readers and movie watchers: In the time of COVID-19, this wonderful amenity remains available to fulfill your needs!

BY JUANITA SKILLMAN, DIRECTOR, VMS

The coronavirus might have taken away some of the things we enjoy on a daily basis, but there's one thing it can't take away—our love of reading and watching movies.

And that's where the Village Library, an amenity available to all residents, is more than ready and able to step in and fulfill avid readers' needs.

Since March of this year, residents have checked out more than 400 CD books, 1,650 DVDs, 4,300 regular-print books and 1,600 large-print books for a total of more than 8,000 total items checked out!

The library building itself may be closed, but thanks to dedicated volunteers, residents may access the online catalog and request

books and DVDs for pickup.

To help ensure the health and safety of library patrons, those same volunteers sanitize and shelve all items returned to the drop box on a daily basis.

In addition, on the breezeway outside the library, paperbacks, puzzles and some DVDs are available 24/7 on the honor system. Daily newspapers are available on the breezeway table, with a few chairs nearby to sit and catch up on the news. Please do not remove the newspapers from the library breezeway area, as they are read by many residents throughout the day. If you need to check email or browse the internet, WiFi is available on the breezeway, as well.

The Village Library is located at 24266 Calle Aragon. View the online catalog at

<https://lagunawoods.biblionix.com/catalog>.

Please email lwvillagelibrary@yahoo.com with any questions.

How the Online Reservation System Works

- Visit <https://lagunawoods.biblionix.com/catalog>.
- To search for catalog items, go to Find in the upper left corner.
- To renew or reserve item, log in at the upper right-hand corner using your Village ID number and your telephone number as your password.
- Library volunteers pull reserved items and place them on carts by the door.
- Residents are notified by email or telephone when their items are ready for pickup. Email is automatic when an item is checked in, so patrons should be sure to have a current email

in our system. Phone notifications are made only when volunteer staff is on duty.

- Reserved items can be picked up from 11 a.m. to 1 p.m. Monday through Saturday.
- Residents must show their Village ID to pick up reserved items.
- Items are checked out for three weeks.
- Return items to the drop box.

Fines will not accumulate during the library closure. However, please consider other patrons and return your reserved items in a timely manner. Every day there are almost 300 people waiting for items checked out by others.



The outdoor cabinet holds books, DVDs, puzzles, newspapers and magazines.

The staff appreciates your patience during this time, as for health and safety concerns, the number of volunteers who can work on pulling reserved items in the library at one time is limited.

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: choosememorialcare.org.



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!



GETTING THINGS DONE AND HAVING FUN

The Powells married in 1980 in Mill Valley, California, when Barbara was 25 and Bob was 35. Barbara is wearing her mom's wedding dress, which her sister also wore for her wedding.

Since moving to the Village in 2005, Bob and Barbara Powell have combined work and play to entertain neighbors as writers, performers and TV6 show hosts.

BY KIM CAMPBELL-THORNTON

Before they finally settled in Laguna Woods Village, Bob and Barbara Powell led a peripatetic life, driven first by their careers and then by a desire to chuck it all and see the country. In 1997, they sold their home in Dana Point, put their belongings in storage and hit the road in their Pontiac Grand Am.

The couple met in San Francisco at CNA Insurance. Bob was a single parent of three children—ages 7, 11 and 12—and Barbara was willing to take on the four of them. They lived several places in the Bay Area, and then Bob, who specialized in architect and engineer malpractice insurance, was transferred to Dana Point. They and their family had a happy dozen years there. But once their kids were in college, the road called their name.

“We traveled all across the United States, and we liked Prescott, Arizona, so we decided we’d move there,” Barbara says.

Wending Their Way to the Village

The next six years saw them taking on a medley of jobs, from delivering phone books to doing resets for grocery stores. They spent the summer of 1999 working in the Tetons in Wyoming. Bob put up tent cabins in freezing weather, and Barbara sold activities such as raft trips and horseback riding. Their housing was a bedroom in a dormitory—nicknamed Geritol

Hall—with a bathroom down the hall.

The couple, who have now been married for 40 years, loved the experience of exploring the country and seeing the great national parks and their wildlife, but after 9/11, Barbara, who was still in her 40s, decided it was time to go back to work. They headed back to California. Living in Laguna Woods Village, where they moved in 2005, was an appealing option because it was accessible to Barbara's workplace.

They didn't know anyone in the Village, but walking their corgi helped them meet their new neighbors. As anyone with a dog knows, walking said dog is a classic way to meet people and make friends. That led to neighborhood potlucks, games, gardening and progressive parties.

"It's really made a big difference in our community," Barbara says. "And I created a list of everyone's phone numbers and emails in case of emergency."

They became further involved in the community after Barbara saw an ad asking for residents to audition for a radio show. Bob, who has the perfect radio announcer voice, was reluctant at first.

"I went just to please her," he says. "I got the lead part, and that was 12 years ago."

Now they're both involved in entertainment at the Village, with Barbara writing, producing and directing shows and both of them performing.

"I had never acted," Barbara says. "I had stage fright so bad."

She hit her stride, though, when asked to put on a surprise entertainment event for Village resident Terry Fiset, who at the time was turning 64. Barbara put together a roast, with singing, dancing and skits. It was a hit. A popular Christmas show followed.

"And then I opened my big mouth and said it'd be fun to do a Johnny Carson show," she says.

All this took place while Barbara was working full time. After retiring three and a half years ago, things got even busier. Or, as Bob says, "Then it got worse."

TV6 Career Takes Off

People kept asking what they were going to do next. It turned out to be a TV show.

"We approached Paul Ortiz, the station manager at TV6," she says. "And we pitched an idea called 'Food, Friends and Fun.'"

The variety show focused on easy recipes that viewers could cook in batches or make for only one person. The monthly half-hour show focused on demonstrating different cooking techniques or how to make fun food like lasagna cupcakes, interspersed with singing, dancing and sketch comedy in between the cooking.

"We did the 'Time Warp' dance for Halloween," Barbara says. "We did a 'Laugh-In' tribute on our



Theatre Guild meeting in June 2012. Barbara did a "singing sisters" duet as nuns from "White Christmas"; Bob was Johnny Depp in "Pirates."

last show. We had 100 performers on that show in a year and a half, some from the community, like barbershop quartets, The New Harmonaires from Laguna Woods Village and a lot of people from the Theater Guild. It gave people an outlet. No one ever turned us down, I don't think, because actors are such hams."

They credit Ortiz with making them look good. He taught them how cameras work, which camera to look at, where to put the mikes, what a pick-up shot was (in case you're wondering, it's a minor shot filmed or recorded after the fact to support footage that has already been shot).

"It was a challenge for all of us, and I think everyone enjoyed the learning curve," Barbara says. "It has helped us now when we're in the world of Zoom, where we have to be thinking about things in a different way."

This Christmas card photo was taken in summer 1999 in the Grand Tetons, Wyoming, while working for the lodge company, outside of Geritol Hall where Barbara and Bob's dorms were located.



Keeping Current During COVID

Their most recent production collided with COVID-19. "Love, Sex & the Big City," set in New York City's Barbizon Hotel, featured Sister Erma God, on the run from the mafia; Irma Diamond, an aging star who got her start in industrial musicals; and Kiki from Cuba—who was really from Atlanta. They brought the stories to life with song, dance and sketch comedy. But the day of the dress rehearsal turned out to be the day California shut down because of the COVID pandemic.

Miked up and ready for sound checks, everyone was told to leave the sound stage. Fortunately, they were granted two hours to record it—with no audience and lacking one of their primary players.

"So, we never got to do the play, but we did have it taped," Bob says. "It's all Zoom now."

The video conferencing platform has allowed the Powells and other performers to continue entertaining the community. Using Reader's Theater, they've created scenes, tying them together with a narrator, and played them at Zoom meetings. For one, television comedy writer Phil Doran spoke about his career in comedy writing. For Halloween, Barbara wrote a radio play called "Creature from the Black Laguna." In November there was a tribute for Veterans Day.

"We're trying new things to keep people involved," Barbara says.

"I've got another Reader's Theater project [and] we're doing the Johnny Carson Show 2020. Estelle DiNunzio is our president, and she's been lobbying Recreation for a venue for us to perform live with social distancing."

Learning Zoom came with challenges. The virtual backgrounds that are available required certain computer processing capabilities, which no one had. That was frustrating, because the quad core processors helped to prevent glitches and sound issues. But Barbara stays positive.

Her motto is "'We're moving, we're learning.' My actors are



The original Hot Flashes, left to right: Barbara Powell, Benji Johnson (past president of Theatre Guild, now deceased), Ora Fife (moved back to Louisiana), Estelle DiNunzio (current Theatre Guild president and Hot Flash), Terry Fiset (former Theatre Guild president and genius behind Hot Flashes) and Dolores Strick (moved back to Los Angeles).



The 2018 Hot Flashes, left to right: Madelyn Enright (current Hot Flash), Victoria Herbert (former Hot Flash), Barbara Powell and Estelle DiNunzio (current Hot Flash and Theatre Guild president).

“You can be as involved as you want to be. There are over 200 clubs. If you can’t find a club that you’re interested in, I would be surprised. It’s such an opportunity for people if they are just brave enough to step out of their comfort zone a little bit. There’s pottery, jewelry, golf lessons, lawn bowling, bocce, workshops, sewing rooms. And everyone here is nice. It’s like your second childhood. Carpe diem.”

—Barbara Powell



During one of Barbara and Bob’s many travels, this time to the Hamptons.

producer. She’s like a project manager, keeping all this stuff coordinated. Her real forte is creative writing, and I think that’s been what’s kept her club going. We call her the Energizer Bunny.”

In turn, she says, “Bob is my muse. I can’t write unless he’s in the room.”

As Involved as You Like

Before COVID grounded them, Bob and Barbara enjoyed traveling, especially after her retirement. They took five trips to Europe. The first two involved planes, trains and Airbnbs, but they quickly became tired of hauling their luggage around from place to place. The next three saw them taking Viking river cruises, down the Danube, along the Rhine and then through the Norwegian fjords.

Closer to home, they enjoy a little golf and Restaurant 19.

“The clubhouse is just stunning. It’s a real jewel for Laguna

Woods,” Barbara says. “We don’t go out a lot, but it’s a great place to bring guests and celebrate.”

Since COVID, they’ve participated in some get-togethers with social distancing. Now that it’s cooling off again, they’re ready for another one.

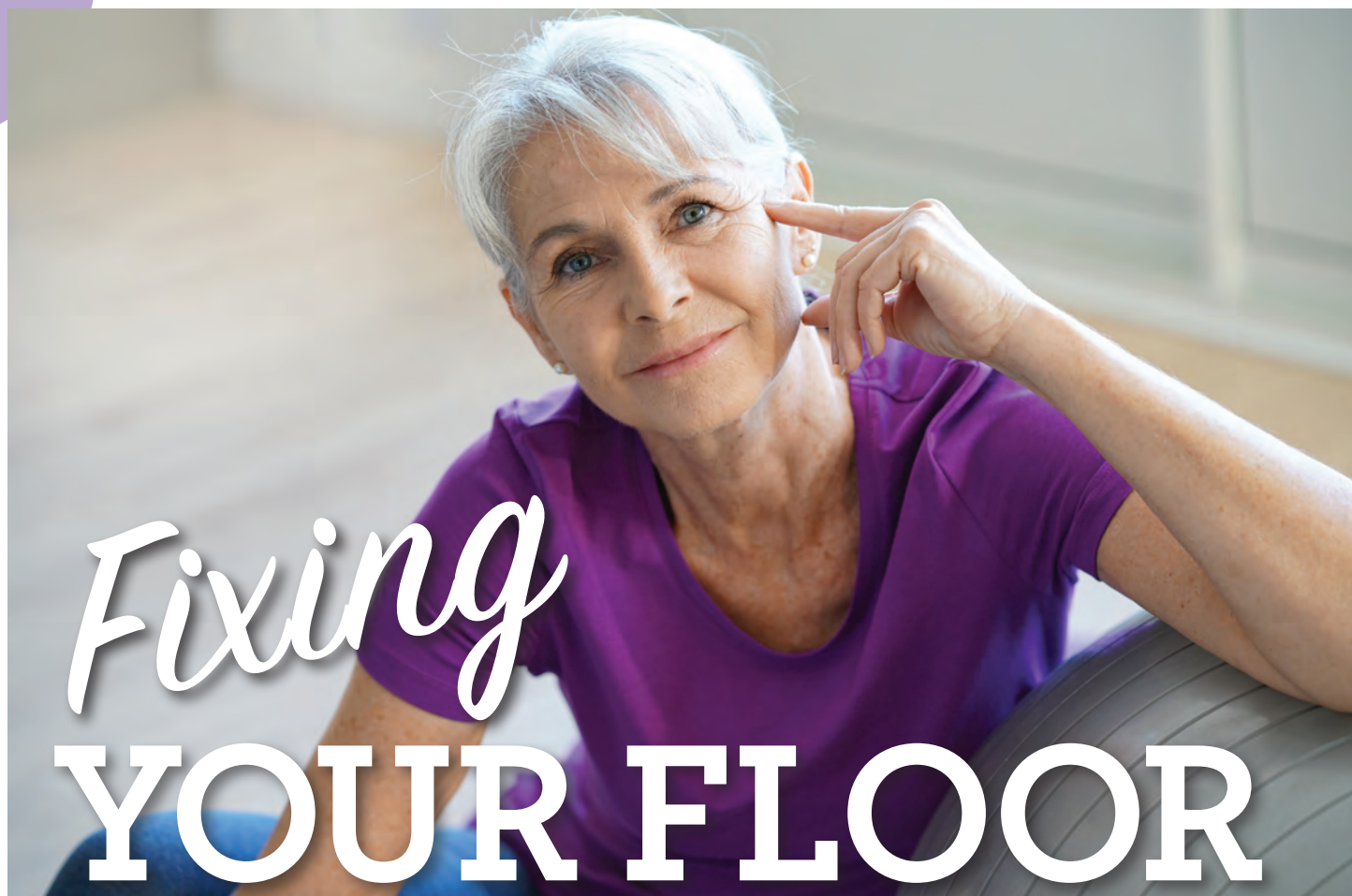
COVID or not, newcomers shouldn’t have any difficulty getting involved, they say. Barbara cites her own experience. She couldn’t have imagined having a TV show, directing, writing and performing.

“You can be as involved as you want to be,” she says. “There are over 200 clubs. If you can’t find a club that you’re interested in, I would be surprised. It’s such an opportunity for people if they are just brave enough to step out of their comfort zone a little bit. There’s pottery, jewelry, golf lessons, lawn bowling, bocce, workshops, sewing rooms. And everyone here is nice. It’s like your second childhood. Carpe diem.”

having something to do. I’m getting new directors. I’m getting new actors and just trying to move forward when people don’t have a lot of stuff to look forward to.”

Bob interjects.

“Neither one of us knew we’d be doing any of this kind of stuff. But Barbara, she’s a really good actress, and she’s a very good director and a very excellent



Fixing YOUR FLOOR

Pelvic floor dysfunction is common in women, and many accept it as a normal part of life. However, it is treatable—and not always via surgery, but by therapy you can do on your own.

BY ELLYCE ROTHROCK

The aging process is hallmarked by many changes: biological, physiological and social to name a few. Some age-related changes are benign; others can be psychologically significant or result in a decline in the quality of daily life.

Common physiological changes faced by women 55 and older, especially those who have had multiple vaginal births, involve pelvic floor issues—specifically prolapse and incontinence.

Neither condition is life threatening or particularly high risk, but both can be annoying, uncomfortable and embarrassing.

However, those facing a prolapse or urinary incontinence have multiple treatment options, from simple exercises to minimally invasive procedures to more involved surgery.

Prolapse

The pelvic floor is a group of muscles that support a woman's bladder, uterus, urethra and rectum. A prolapse occurs when these muscles

can no longer support the pelvic organs due to weak or damaged tissues, causing one or more organs to drop or press into or out of the vagina.

“Patients come into the office complaining of a sensation that feels like the vagina is ‘falling,’ or complain of a bulge that feels like a water balloon,” said Jennifer Gruenenfelder, MD, who specializes in female urology and neurology in Orange County, California.

“Three things can drop into the vagina: The bladder can bulge

and fall, the uterus loses support and starts to drop, and the rectum can bulge.”

According to Dr. Gruenenfelder, patients with bladder prolapse or bulging often have a feeling of fullness or pressure in the pelvis and vagina, see or feel a bulge of tissue, and experience problems urinating, including difficulty starting a urine stream and/or emptying the bladder. In a rectal prolapse, patients have difficulty emptying their bowels.

“These conditions are graded on a scale of 1 to 4 in severity, with Grade 4 being the vagina outside the body, to Grade 1, which involves a bit of laxity, where you’re aware that something isn’t quite the way it used to be,” she said.

The major cause is related to women who have had vaginal births, said Dr. Gruenenfelder.

“If you’ve had more kids, you have an increased risk with each additional child. Patients who have a history of hysterectomy

also are at greater risk. Obesity is risk factor that is preventable. Prolapse may be hereditary, but the science isn’t clear on that.”

Diagnosis is made via a physical exam either with a gynecologist or urologist, who assesses what stage the patient is at and whether intervention is necessary.

“Patients with relatively mild prolapse can benefit from exercises to strengthen pelvic muscles,” said Dr. Gruenenfelder. “In patients who have moderate to severe prolapse, a pessary, like a diaphragm or rubber ring, is placed in the vagina to hold it in a more supportive position. Or alternatively, surgery can fix the prolapse, which is basically repositioning and tacking everything up and surgically holding it in place.”

Urinary Stress and Urge Incontinence

Urinary incontinence, a lack of voluntary control over urination,

commonly affects women in two ways: stress and urge incontinence, or overactive bladder.

Stress incontinence, leakage associated with an increase in abdominal pressure, can occur during coughing, sneezing, running, jumping, jogging or lifting heavy objects. Similar to prolapse, the risk factors include multiple vaginal births, obesity and age.

“Patients feel wet while they do those activities, and it’s always worse with a full bladder, although you don’t need a full bladder to experience leakage,” said Dr. Gruenenfelder.

First-line therapy for stress incontinence is working with

First-line therapy for stress incontinence is working with a physical therapist to learn and do exercises, including Kegels, that strengthen the pelvic muscles and allow the bladder to better hold in urine.



a physical therapist to learn and do exercises, including Kegels, that strengthen the pelvic muscles and allow the bladder to better hold in urine. If targeted exercise is not enough to fix the problem, there are surgical alternatives, said Dr. Gruenenfelder.

“One procedure involves a sling, in which the surgeon goes in through the vagina and rebuilds the ‘scaffolding’ underneath the urethra and the bladder neck to hold it in a more fixed position while you’re exercising so you don’t leak,” she said. “A relatively new and minimally invasive procedure for those who may not opt for full surgery uses Bulkamid, an injectable hydrogel. The surgeon enters with a camera and injects the medication into the sphincter, the muscle that holds in urine. Bulkamid bulks up the sphincter and aims to restore the natural closing pressure of the urethra, helping it to better hold urine.”

Urge incontinence, or overactive bladder, is associated with a sudden, strong desire to urinate that can’t be stopped.

“Patients stand up, suddenly feel an urge and can’t make it to the bathroom in time,” said Dr. Gruenenfelder. “Or they think they’re fine during a long car trip, but then when they get home and place their hand on the doorknob, they feel the urine leaking. Or they complain of leakage when they hear running water or are brushing their teeth. It also can be part of the aging process. By the time

women are in their 80s, about 20% of the population has overactive bladder.”

Overactive bladder is diagnosed through a combination of patient history and a physical exam. During a urodynamics test, which helps doctors understand the leakage and how to best correct it, the patient is connected to a computer, a catheter is placed in the bladder, the bladder is filled, and a continuous readout illustrates internal function while the bladder fills and while the patient tries to urinate.

Similar to stress incontinence, first-line urge incontinence treatment involves physical therapy, exercises and weight loss. There is medication that essentially relaxes the bladder and allows it to hold more urine in between trips to the bathroom and decreases the urge, but medication can cause side effects and/or not work as prescribed in some patients. Additional therapies include injecting Botox into the bladder; a minor surgical procedure, sacral modulation, which is similar to a pacemaker and implanted in the bladder; or undergoing in-office, once-weekly percutaneous tibial nerve stimulation, which involves placing electrical stimulation on one of the nerves in the ankle.

“Treatment depends on how severe the problem is and how much treatment the patient wants, because incontinence is very annoying and can make people feel pretty down, and

they should take advantage of treatment if it’s available,” said Dr. Gruenenfelder. “On the other hand, it’s not cancer; it’s not life-threatening. It’s more of a quality of life issue.”

Prognosis

Prolapse and urinary incontinence may worsen over time if not addressed, but with prolapse, the prognosis isn’t as clear.

“Historically, doctors would say, ‘You should have surgery now before it gets any worse,’ but there have been long-term studies of women with mild to moderate Grade 2 or 3 prolapse, where if surgery is not performed, patients can come in to the office once a year for follow-up exams,” said Dr. Gruenenfelder. “Over any given five-year period, 80% of women will remain the same. Just because you have this condition, it doesn’t mean you better do something because it could get worse. It’s really hard to predict the future, and with prolapse and incontinence, I don’t recommend getting treatment because a patient is worried about what may come; I generally recommend treatment if she doesn’t like her quality of life right now.

“I always tell patients I don’t decide when they’re ready—they do. They’ll know when they’re ready. When you wake up and say I don’t want to keep living like this, it’s a good time to seek treatment. But if it’s a minor nuisance and it doesn’t really bother you, you don’t need treatment.”

THE OFFICE AND THE CORONAVIRUS

“Going to the doctor is safe,” said Jennifer Gruenenfelder, MD, who specializes in female urology and neurology in Orange County, California.

“I do feel like there is this huge problem with COVID, where medical professionals are very concerned that patients who have serious conditions aren’t receiving appropriate follow-up because they are afraid to come in to the medical center and possibly get COVID.”

She strongly encourages those who want to and should go to the doctor to do so.

“As physicians, I believe we’re doing a very good job,” she said. “Medical facilities are doing a very good job in terms of cleaning offices, limiting scheduling, maintaining social distancing, cleaning rooms in between visits, etc. If you think something is wrong, you absolutely should see your doctor.”

That said, incontinence and prolapse are not life-threatening conditions, she stated.

“If you have a little bit of leakage, are wearing a panty liner, changing it once or twice a day and you’re not bothered by it, I don’t think there’s any reason you absolutely have to go in to have it evaluated. With the urinary system,



it’s considered more urgent to be seen if you have urinary tract infections, blood in the urine and certainly if you’re having any type of urinary pain. But if you’re complaining of a bulging sensation in the vagina that’s been there for a while or there’s just a little bit of leakage, it’s a good idea to get it checked out, but they’re relatively low risk.”

“When you’re ready for your surgery, rest assured that MemorialCare Saddleback Medical Center can provide expert, safe care during these unprecedented times,” said Heather Gilbert, MSN, RN, CNOR, Director of Perioperative Services at Saddleback Medical Center. “Our hospital and staff have done an excellent job maintaining compliance with Centers for Disease Control and Prevention and the California Department of Public Health guidelines regarding social distancing, personal protective equipment, cleaning and disinfecting, and screening staff and patients for COVID-19. We also have staff experienced and specialized in urology and gynecology procedures who partner with you and your surgeon for optimal care and a personalized experience.”



Jennifer Gruenenfelder, MD, holds a Bachelor of Science from UCLA, graduated medical school from the Columbia University College of Physicians & Surgeons, completed an internship and her residency at Baylor College of Medicine, and finished a one-year fellowship in female urology and neurology at the University of Michigan. She is the first woman in the history of Columbia’s medical school to complete a residency in urology. Dr. Gruenenfelder is board certified by the American Board of Urology, is subspecialty boarded in female pelvic medicine and reconstructive surgery, and is a member of the American Urological Association, the Society for Women in Urology and the Society of Urodynamics and Female Urology. In practice in Orange County,

California, since 2002, she is part of Orange County Urology Associates medical group in Laguna Hills and performs surgery at MemorialCare Saddleback Medical Center, adjacent to Laguna Woods Village. Many patients see her because of her specialty training in female urology and incontinence, but she enjoys helping patients with all types of urological issues.



COMMUNITY CONNECTED

HOW DO YOU CELEBRATE?

In response to our call to residents asking them to share how they celebrate the holidays, resident Dr. Robert Reyes, an eight-year Village resident, generously shared photos of his family and a favorite recipe, Holiday Churro Cream Cheese Tart.



Holiday Churro
Cream Cheese Tart

Ingredients

Vanilla extract
Sugar
Cinnamon
Salt
2 packages crescent roll dough
2 packages cream cheese
1/4 cup sour cream
2 eggs
Large baking pan

“We love living here, and we love the Village Breeze,” said Dr. Reyes. “Pictured here are our friends who also live in the Village and celebrate the holidays with us.” From the left: Patrick, me, Tim Dupuie and Ollie Darline Whitaker.

From left: Dr. Reyes, his husband Patrick Kennedy and his mother-in-law Mary Michael Kennedy, who recently passed away after living in the Village for 40 years, is on the right. We all live in the village; we have eight years here. “She loved this dessert I made for her,” said Dr. Reyes.

Prepare

1. Mix 1 cup sugar and 1/4 cup cinnamon (or 1/2 cup cinnamon if you're a big fan!); set aside.
2. Sprinkle a layer of sugar-cinnamon mixture onto bottom of baking pan; set remainder aside.
3. Lay flat first sheet of crescent roll dough over sugar-cinnamon mixture; sprinkle some on top of dough.
4. Mix/beat 2 bars of room-temperature cream cheese.
5. Add 1/2 cup sugar, 1/4 cup sour cream, a pinch each of salt and cinnamon, 1 teaspoon vanilla extract and 2 eggs; mix/beat and smooth over dough.
6. Top with second flat sheet of crescent roll dough.
7. Sprinkle sugar and cinnamon mixture on top.
8. Bake at 350° for 30 minutes.
9. Let cool for 20 minutes.
10. Add caramel, pecans and/or whip cream on top if desired.

Enjoy!

THE KINDNESS OF RECEIVING GRATEFULLY

By Joan Milliman (for Thrive)

As we enter the New Year, let us continue with acts of kindness. We know what a random act of kindness means—a generous act, large or small, done for another without thought for self.

At this time of year, consider the kindness of receiving, gratefully. When someone gives you a gift, accept it gratefully and appreciatively. Why? Because you are giving the giver the gift of acceptance and recognition for what they have done for you.

Parents understand this form of giving when they accept small gifts from their children with praise and appreciation. The child feels loved and recognized for their gift and generous

behavior. Like children, anyone who has made an effort to give a gift wants to feel appreciated. We don't know how much thought and effort the giver has put into the gift, but if they are not acknowledged, they often feel slighted, dismissed or hurt.

By accepting someone's gift with gratitude, we accept them. Sometimes that gift is just a smile, and by smiling back or waving we have given the gift of receiving gratefully.

Practicing grateful receipt can lead to an awareness of the many gifts we receive daily and develop an attitude of gratitude for what we get from our surroundings, our friends, our family and ourselves.

Those who practice gratitude find their lives are smoother and less stressful. When we practice this attitude, we are rewarded physically and psychologically.

We feel better about life.

We feel calmer.

We feel confident.

We think more clearly.

Our physical body benefits.

Developing this attitude of gratitude often comes through giving and receiving random acts of kindness. Even watching such an act can give you this sense of gratitude. Witness some of the great acts of kindness we have heard about the October fires here in California, to say nothing of kind acts done during the pandemic. Sometimes we weep in gratitude just observing these acts.

There are times when we find it difficult to be grateful. When that happens, be kind to yourself. Don't beat yourself up. Treat yourself as you might a good friend who is feeling cranky. Accept those feelings and don't be self-critical. If you've made a mistake, own it, make amends and go on. Be supportive and understanding of yourself so that you can once again become aware of the many gifts coming your way and restore that gratitude attitude.

Let's all enjoy the New Year with awareness of the many blessings that come our way every day and pass along our gratitude through random acts of kindness to everyone.



YOUR FAQS ANSWERED

PROBLEMS SOLVED

YOUR FAQS ANSWERED



Before you start making any changes to the landscaping surrounding your manor, you must first submit a landscape request form.

I disagree with an answer VMS staff provided to me. What recourse do I have?

Staff of VMS, the managing agent for the boards of directors, may enforce only those policies and procedures approved by the boards. If a resident asks for a decision outside of VMS' authority, staff cannot override the boards' policies. In this scenario, a resident can request to Meet and Confer with the board. The committee is comprised of board members who will listen to your request and have the jurisdiction to make a decision.

I dislike waiting on the phone when I contact Resident Services for my service requests. Is there another way to reach this department?

Reach Resident Services by email at resident.services@vmsinc.org. When you send your service request via email, please make sure you include your **name, manor number, phone number, email address and a detailed description of the issue and where it is located**. Providing this information will help staff proactively respond.

If you have a question that needs answering or a problem that needs solving, email info@lagunawoodsvillage.com. Include your name, unit number and email in your message, and be sure to label the subject line My FAQ.

I just moved into the Village, and I want to make several changes to the landscape around my manor. Can I just start making changes?

No. Most of the area around your manor is the property of the mutual, so before you start making changes you must submit a Landscape Request form, which can be found on lagunawoodsvillage.com at **Residents > Maintenance & Landscaping > Landscape Forms** (at the bottom of the page). Your request to change landscape will be presented to the Landscape Committee for consideration and presented to the board of directors for action. You will be notified of meetings regarding your request and have an opportunity to appeal any decision.

Are guests permitted in the community?

Yes. The governing documents state that overnight guest visitations are limited to 60

days (cumulative) in a 12-month period. However, guests may not use a living unit in the absence of the qualified resident.

I am feeling overwhelmed, stressed and isolated. Where can I turn?

Laguna Woods Village's Social Services Division has been helping residents since 1972. The division's mission is to help residents maintain independence and enhance their quality of life. Social workers are available for short-term counseling, crisis intervention, support groups, educational programs, long-term care planning and resource referrals. Contact the division at **949-597-4267**.

How can I find out when landscape work will be done around my manor?

The landscaping schedules are updated every two weeks and posted on the Village website. Find the schedule at **Residents > Maintenance & Landscaping > Landscaping Activities**.

I would like to reach the boards of directors for GRF, Third or United. How can I contact them?

The boards of directors for GRF and the housing mutuals can be reached various ways:

- Mail a letter addressed to (board you are trying to reach) Board of Directors, 24351 El Toro Road, Laguna Woods, CA 92637.



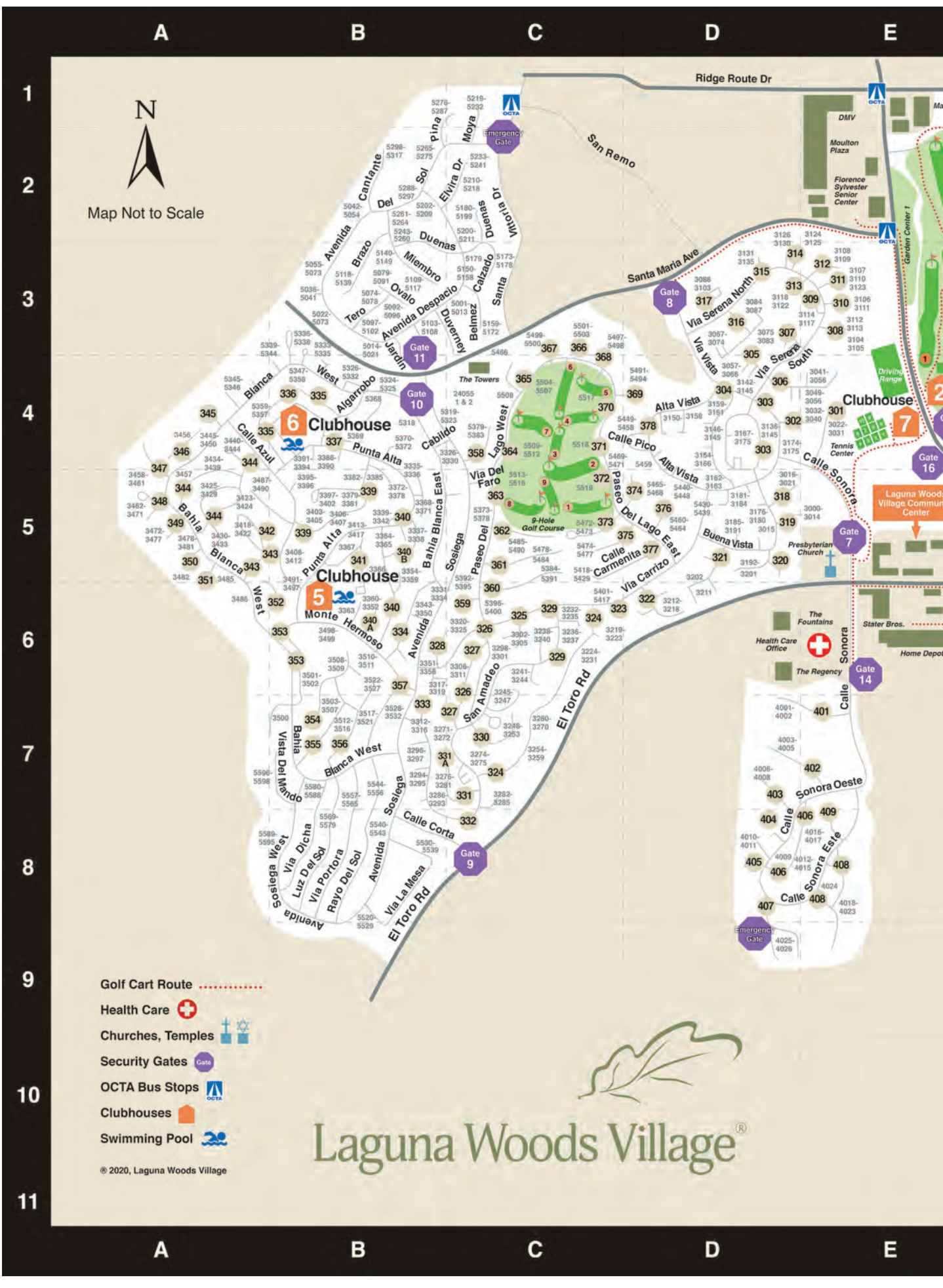
Find landscaping schedules at Residents > Maintenance & Landscaping > Landscaping Activities.

- Contact the Office of the CEO and leave a message for a specific board member, or email **generalmanager@vmsinc.org**.
- Attend a board meeting and address the board during the open forum portion of the agenda; you will have a three-minute time limit to speak to the board or ask a question. During the COVID-19 pandemic, board meetings are broadcast via Village Television (TV6) and at **lagunawoodsvillage.com/meetings**. Expect a 20-second delay when watching the board meeting online or via Village Television (TV6). Watch committee meetings at **lagunawoodsvillage.com/meetings**. Owner-

members are invited to submit comments remotely by calling **949-268-2020** or emailing **meeting@vmsinc.org**. Members can call beginning one half hour before the meeting begins and throughout the remainder of the meeting; members may email any time before the meeting is scheduled to begin or during the meeting. Include your name and unit number when commenting, and be sure to include the name of the meeting on which you're commenting in the email subject field.

To view the board meeting calendar, go to **Calendars** at **lagunawoodsvillage.com** and select the board you seek.

LAGUNA WOODS VILLAGE COMMUNITY STREET MAP







A STRONGER SOUNDER YOU

How the Village Social Services
Division watches over our well-being.

Who are social workers? They are professionals trained to work directly with individuals, families, groups and the community in an effort to enhance social functioning and overall well-being.

Did you know Laguna Woods Village has a fully staffed team of social workers and coordinators ready to do those very things for you?

Our Village Social Services Division connects residents to community programs and services, such as caregiver services, transportation, meal delivery programs, mental health programs, dementia care programs, social engagement programs and much more, all in effort to help maintain independence and enhance quality of life.

The team offers comprehensive in-home assessments, short-term goal-driven counseling services, and referrals to long-term counseling. Support groups focus on caregiver support, bereavement, healthy aging, women's issues, anxiety and mindfulness, and workshops and seminars on timely health and wellness topics for successful aging.

All services are confidential.



The Foundation of Laguna Woods Village

Residents helping residents

The Foundation of Laguna Woods Village, created by and serving only Village residents, provides temporary financial assistance for such things as caregiver services, utility bills, medical copays, grocery cards, taxi vouchers, dental care, medication and more.

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

If you need temporary emergency financial help, call the Social Services Division at **949-597-4267**.



Your call to Social Services involves talking to an intake coordinator who will work to better understand your situation. You will partner with a social worker who will contact you directly to schedule a telephone meeting. During the meeting, you and your assigned social worker will discuss your current situation. If you meet criteria for assistance, the social worker will submit a request to the Foundation of Laguna Woods Village on your behalf. Your name and identifying information are kept confidential from foundation board members. If the foundation board approves the request, a check will be sent directly to the vendor.

The foundation is funded through donations by individuals and clubs. Send donations to Foundation of Laguna Woods Village, P.O. Box 3279, Laguna Hills, CA 92654, or via PayPal at the foundation website, foundationoflagunawoodsvillage.org.



WANTING TO HEAR A FRIENDLY VOICE?

The Phone Buddy program addresses anxiety and uncertainty residents are experiencing as a result of COVID-19.

Residents who volunteer with Social Services' Phone Buddy program (temporarily in place of the Friendly Visitor Program) are trained to be friendly phone companions to those seeking contact with others during this challenging time.

If you are interested in being a volunteer or receiving calls, contact Program Coordinator Cathy Villafana at **949-597-4376** or cathy.villafana@vmsinc.org.

Call Social Services at **949-597-4267 from 8 a.m. to 5 p.m., Monday through Friday.**
Or visit us at lagunawoodsvillage.com
by clicking the Social Services tab under Residents.

ANNUAL LEGAL DOCUMENTS

The Village Media/Broadband Services cable channel listing and Notification of Customer Rights Under the Cable Communications Policy Act of 1984 are provided here by law for resident use and review.

Every year by law, as a common interest development, the managing agent, Village Management Services, must share with each owner in Laguna Woods Village important financial documents and disclosures, including the Annual Budget Report and the Annual Policy Statement. These items, mailed directly to each unit's owner on December 1, 2020, include a notification of the 2021 assessment.

Other required documents include the Village Media/Broadband Services cable channel listing and customer (resident) notification of the Cable Communications Act of 1984, both of which appear here. Including these two notifications in the Village Breeze helps reduce mailing costs for the VMS Finance Department—a savings that extends to the entire Village.

NOTIFICATION OF CUSTOMER RIGHTS UNDER THE CABLE COMMUNICATIONS POLICY ACT OF 1984

Dear Cable and/or Internet Customer:

As a customer of Golden Rain Foundation Broadband Services (GRF or we) subscribing to cable television services and/or other services provided over the cable system, you are entitled under the Cable Communications Policy Act of 1984 (the Cable Act) to know the limitation imposed upon cable operators in the collection and disclosure of personally identifiable customer information, the type of personally identifiable information collected, how such information is used, under what conditions it is disclosed, the period during which it is maintained and the rights of customers concerning access to such information and its disclosure.

The law relates only to personally identifiable information. It also applies only to information that you have furnished to

us, and certain information that is transmitted over our cable facilities. Some of our services may permit you to direct communications outside of our system and this law does not apply to these communications. For example, this law does not apply to anonymous aggregate customer information or information that you have directed to third parties over the facilities of on-line providers or over the Internet. Aggregate information is information the cable system collects or assembles which is devoid of all personally identifiable information relating to our customers (i.e., it is anonymous) such as data relating to the use of Internet access by groups or customers. GRF collects such information in order to provide and manage the quality of the services requested.

1. **Collection and Use:** To better provide you with reliable, high-caliber service, GRF keeps regular business records that may contain the following types of personally identifiable information: name, service address, billing address, home and/or other telephone number(s), service information, customer correspondence and communications records. We also maintain information concerning billing, payment, security deposits, maintenance and repairs, as well as other service-related information.

We collect, maintain and use this information, generally to conduct business activities related to providing you with cable television and other services, and to help us detect theft of service. Specifically, our detailed business records are used, and personal information contained in them disclosed, to help ensure you are being properly billed for the services you receive, to send you pertinent information regarding your cable services, to improve the quality of the services we provide to you, and for other service-related activities. More specifically, this information is used for financial, legal, tax and accounting purposes, to sell, install, maintain and disconnect services, to bill and collect charges for the services that you receive, to gauge customer satisfaction and improve programming and marketing plans, for customer mailings and to answer questions from you concerning your bill and services provided to you. We take all reasonable precautions to identify you or your authorized representative as the inquirer on your account and to otherwise prevent unauthorized access to your account information. We are prohibited from using the cable system to collect your personal information without your written consent for any other purposes.

Disclosure: GRF considers the personally identifiable information contained in our business records to be confidential and will not disclose it without your prior written

or electronic consent except as provided in this notice. We may disclose this information, however, if the disclosure is necessary for rendering or conducting a legitimate business activity related to a cable service or other service GRF provides to you. For example, in order to provide and manage our services, we may periodically disclose information to our employees, attorneys, outside auditors and accountants as required, program guide distributors, collection agencies, construction and installation contractors, customer and market research companies, software vendors, and affiliated providers of Internet access services or Internet content services.

GRF will not make personally identifiable information about your video programming service records available to government entities unless we are required to do so by court order. Under subsection (b) of Section 631 of the Cable Act, before the court will order us to disclose personally identifiable information about your video programming service records, the government entity seeking the information must offer clear and convincing evidence that the subject of the information is reasonably suspected of engaging in criminal activity and that the information sought would be material evidence in the case. If a government entity is seeking personally identifiable information about you under these circumstances, the court must afford you the opportunity to appear and contest the government entity's claim prior to issuing an order to GRF to produce the records.

Under the recently enacted USA Patriot Act, GRF may be required to make certain personally identifiable information about its high-speed Internet and video customers (excluding video programming service records as discussed above and the contents of your Internet communications) available to government entities upon receipt of a valid subpoena and you are not entitled to receive advance notice of the disclosure. Disclosure of the contents of your Internet communications through installation or use of a pen register or a trap and trace device can only occur upon issuance by a court or an order pursuant to 18 U.S.C. §§ 3121, 3123.

In addition, under the USA Patriot Act, GRF may disclose voluntarily and without prior notice to the subscriber Internet information, including the contents of subscriber communications, to law enforcement if GRF reasonably believes that an emergency involving immediate danger of death or serious physical injury to any person requires disclosure of the information immediately

2. **Retention:** GRF maintains the information in our regular business records as long as you are a customer and for

a period of time thereafter if necessary for our business or legal purposes. Unless there is a legitimate request or order to inspect the information outstanding, we will destroy the information once it is no longer necessary for our legal or business purposes.

3. **Subscriber Rights:** GRF will make available for your examination any personally identifiable information about you collected and maintained in our business records within a reasonable period of time. You shall be responsible for the cost of copying any documents you request. We will make this information available during normal business hours at the GRF office listed on the front cover of this notice or on your billing statement, and will give you an opportunity to correct any error in the information we maintain. Section 631 of the Cable Act gives you specific rights if these provisions are violated. If you believe that a violation of these provisions of the Cable Act has caused you harm, you may bring a civil action for damages in a United States District Court.

TELEVISION EQUIPMENT COMPATIBILITY NOTICE

Q: Do I need a cable converter and where can I get one?

A: If you have a high-definition TV you may not need a converter; however, some models of TVs—especially older TV sets that are not “cable ready”—may not be able to receive all of the channels offered by the cable system when connected directly to the cable system. If your TV is not able to receive all of the channels offered by the cable system when connected directly, you can obtain a set-top channel converter or other equipment from GRF to enable your TV to receive all cable channels. If you plan to purchase cable services that we scramble or encrypt, such as premium movies, digital services and/or pay-per-view, you should make sure that any set-top converter or navigation device you purchase from a retail outlet is capable of working with separate security cards that we must provide in order for your equipment to access such programming services. Upon request, we will provide you with the necessary information concerning the technical parameters that are needed for any set-top converter rented or acquired from retail outlets to operate with our cable system.

If you receive service through a set-top channel converter, you may not be able to use special features and/or functions on your TV. These may include features that allow you to: view a program on one channel while simultaneously recording a

program on another channel; record two or more consecutive programs that appear on different channels; and, use advanced picture generation and display features such as "Picture-in-Picture" and channel review.

Certain TVs and/or TiVo set-top boxes you purchase may require the use of a CableCARD to pair to our services. For more information, you may contact us by calling Broadband Customer Service.

TELEVISION PICTURE QUALITY RESOLUTION NOTIFICATION

Q: What should I do if I have a poor-quality picture on my TV?

A: Upon experiencing problems with the quality of television signals that you receive, call the cable company at the telephone number listed on the front cover of this notice. A fully trained customer service representative will attempt to resolve your problem over the telephone. If this cannot be done, an appointment will be established to have a skilled technician come to your home in order to resolve your reception problem. If, in your opinion, the service technician fails to correct the reception problem, you should call us again and we will review the actions taken. Should we continue to be unable to resolve the problem to your satisfaction, we will inform you of our determination, and the reasons we cannot solve the problem.

Q: What if GRF cannot resolve my problem?

A: GRF serves a franchised area. If you believe GRF has not properly resolved your issue, please contact the applicable franchise authority at City of Laguna Woods, 24264 El Toro Road, Laguna Woods, CA 92637; 949-639-0500.

TERMS AND CONDITIONS OF SERVICE

GRF, through its Broadband Services Division, shall provide services requested upon the following terms and conditions:

A. Obligations of GRF:

1. Install in a workmanlike manner and in locations mutually acceptable to GRF and the Customer, equipment and materials necessary to furnish the services to the Customer.
2. Maintain and repair its equipment to minimize interruptions or degradation of services.
3. At the request of the Customer and upon payment of the appropriate fee, install, maintain, repair, and replace the internal wiring inside the Customer's premises. Otherwise, GRF shall have no responsibility for the maintenance of the internal wiring.

B. Obligations of the Customer:

1. Pay all installation, service or other charges upon receipt of GRF's bill. Charges will be according to GRF rate schedule or tariff applicable at the time services are rendered. Some fees and charges are payable in advance. If Customer terminates services prior to the end of a prepaid period, GRF shall refund Customer the prorated unused portion of the fees and charges; provided, however, if such prorate unused portion is less than \$5.00, GRF shall make the refund only upon request of Customer.
2. Upon the Customer's failure to make timely payment on or before the bill's due date, GRF may terminate service, remove its equipment, and impose late fees. The late fees protect timely paying Customers who would otherwise be required to subsidize the additional costs caused by late-paying Customers. It is impossible for GRF to predict the precise costs that an individual Customer will cause GRF to incur because of such delinquencies; however, such costs may include the lost use of funds, collection efforts by collection agencies and personnel costs. Payment of a late fee constitutes an acknowledgement by the Customer that the fee is reasonable estimate of the average costs caused by late payers. A Customer may, of course, avoid any late fees by paying his or her bills before the specified date. The Customer also agrees that GRF shall have the right to charge interest on any uncollected account and agrees to pay all costs of collection including attorney's fees.
3. Provide GRF employees and representatives with a safe working environment.
4. Assume complete responsibility for improper use, damage, or loss of any converters, remote controls, DVRs, HDTV set-top boxes, modems or other equipment furnished by GRF.
5. Allow GRF reasonable access into the Customer's premise for the purpose of installing, demonstration, inspection, maintenance, repair, and removal of the equipment in the Customer's premise. If a Customer is not home at the time of the service call, the Customer authorizes any other resident or guest of the Customer at the residence to grant GRF access.
6. If the Customer is not the owner of the premises: (i) the Customer represents to GRF that all necessary permission and authority has been obtained from

the owner to install GRF equipment at the premises including, without limitation, equipment that may be attached to the outside of the premises; and (ii) the Customer will indemnify GRF from any or all claims of the owner of the premises in connection with the installation and provision of the services by GRF.

7. Comply with all present and future rules of service of GRF.

C. Leakage:

Pursuant of the rules of the Federal Communications Commission, GRF is responsible for any excessive signal leakage while providing service over the system. Should such excessive leakage originate from a Customer's internal wiring, GRF obligation shall be to make the required repairs to all wiring installed by GRF or its agents.

Leakage as a result of the Customers installed wiring or equipment will be the responsibility of the Customer to be repaired. GRF reserves the right to discontinue service until such leakage has been corrected.

D. Equipment:

GRF may lease to you certain equipment including, without limitation, converters, remote controls, set-top boxes, and DVRs for your use in connection with the Services. Internal Wiring shall not be considered equipment and shall become your property upon initiation of Service. All equipment leased to you by GRF or a GRF agent, is, and shall remain the sole property of GRF, and you agree that such leased equipment will not become a fixture of your or any premises. GRF shall have the unrestricted right, but not the obligation, to install, update, or upgrade the software in any equipment that GRF provides to you. GRF shall also have the unrestricted right, but not the obligation, and you hereby grant permission to GRF, to install, update, or upgrade the software in any non-GRF provided equipment that you are using to receive or use the Services. With respect to equipment leased to you by GRF or a GRF agent, you agree:

1. To use equipment only for the purpose of receiving Services ordered from GRF and for no other purpose.
2. To prevent any connections to the equipment which are not expressly authorized in writing by GRF.
3. To prevent tampering, altering or repair of the equipment by any person other than GRF's authorized personnel.
4. To assume complete responsibility for improper use, damage or loss of such equipment regardless of cause.
5. To promptly return the equipment to GRF in good condition and without any encumbrances, except ordinary wear and tear resulting from proper use, immediately upon discontinuance of service by GRF or you, or at GRF's request. The equipment is and shall remain the property of GRF at all times, even if you pay all or part of the Unreturned Equipment Charges described below. You may not sell, resell, or transfer the equipment to any third party at any time. If you do not promptly return the equipment to GRF in good condition immediately upon termination of this agreement or at GRF's request, without any encumbrances, or if the equipment is lost, stolen, substantially damaged, sold transferred, leased encumbered or assigned (collectively, "Unreturned Equipment"), the damages GRF will incur will be difficult to ascertain. Therefore, you agree to pay, and GRF may charge your account, a liquidated damages amount, which may include a reasonable estimate of the replacement costs for such equipment and a reasonable estimate of any incidental costs that GRF incurs due to your failure to return equipment or if the equipment is substantially damaged or encumbered; provided, however, that such amount will not exceed the maximum amount permitted by law (the "Unreturned Equipment Charge"). Unreturned Equipment Charges are \$350 for the 6 Tuner DVR, \$275 for the 2 Tuner DVR, \$100 for the HD Standard & Qi3, and \$60 for the HD Converter. GRF will update Unreturned Equipment Charges from time-to-time. Unreturned Equipment charges are GRF's attempt to recoup certain costs that GRF incurs due to Unreturned Equipment. GRF's object is to recoup these costs without increasing rates and other charges to all GRF customers. This subsection 5 shall survive the termination or expiration of this Agreement.
6. To pay a deposit equal to the Unreturned Equipment Charge prior to the issuance of GRF Equipment if the Customer is not an owner of the premises. Not to sell, advertise or offer to sell any GRF equipment or move it to another location. State laws may prohibit the sale of such equipment by Service subscribers and if you violate these laws, you may be subject to civil and/or

criminal penalties. Unless GRF informs you otherwise, or unless it is required by law, other cable, internet or telecommunications providers may be unable to provide their services through GRF equipment.

7. YOU HAVE PERSONALLY INSPECTED THE EQUIPMENT TO BE INSTALLED IN YOUR HOME BY THE GRF REPRESENTATIVE AND AGREE THERE IS NO VISIBLE DAMAGE TO THE EQUIPMENT AND IT IS IN GOOD WORKING CONDITION.

E. Limitation of Warranties and Liability:

1. GRF makes no warranties, expressed or implied, as to the equipment furnished by Customer and assumes no responsibility for its condition.
2. GRF shall not be liable for damages for failure to furnish or the degradation, or interruption of any services, for any lost data or content, identity theft, for any TV screen burn-in, pin misalignment, uneven TV screen wear, stuck pixels, phosphor burn, files or software damage, regardless of cause. Nor shall GRF be responsible for damages for failure to transmit or errors in the transmission of two-way interactive transactional data, regardless of cause.
3. GRF shall not be liable for damage to property or for injury to any person arising from the installation, maintenance, or removal of equipment, software, wiring or the provision of services. Nor shall GRF be liable for failure to provide service if the cause is due to the act of an unaffiliated third party. The Customer hereby indemnifies and holds harmless GRF from any claims, actions, proceedings, damages, and liabilities, including attorney's fees, arising out of (I) such damage or injury resulting from any claim that your use of the service infringes on the patent, copyright, trademark or other intellectual property right of any third party, (II) any breach or alleged breach by you of this agreement; or injury to person or property resulting from your gross negligence.
4. Under no circumstances will GRF be liable for special or consequential damages. GRF maximum total liability to you arising under this agreement shall be limited to the amount actually paid by you for the prior month of service.

F. Breach of Agreement:

In the event a Customer fails to abide by the terms of this agreement or the rules of GRF, GRF shall have the right to terminate this agreement and enter the Customer's premise

to remove its equipment. The failure of GRF to require Customer's strict performance of any term or condition of this agreement shall not be a waiver of GRF's right to require strict performance of any other term or condition herein.

G. Entire Agreement:

This agreement, any applicable tariffs and other agreements specifically referenced herein constitutes the entire agreement between GRF and the Customer for the services and equipment. The invalidity or unenforceability of any term of this agreement shall not affect the validity of enforceability of any other provision. No statement, representation or warranty made by any agent or representative of GRF regarding the service or equipment to be provided or the rates therefore shall be binding upon GRF unless expressly included herein.

H. Theft of Service:

Theft of cable and/or telecommunications service is a violation of Federal and California Law and is punishable by fines and/or imprisonment.

I. Chargeable Service:

Items requiring repair or replacement that are chargeable to the Customer:

Digital installation (first device):	\$40
Digital installation (each additional device):	\$20
Service call:	\$30
TiVo single device install:	\$500 (including CableCARDS)
TiVo whole home installation:	\$1000
New outlet installation:	\$50 and up
6 Ft HDMI cable:	\$10
Component cable:	\$10

Bills are due and payable upon presentation. Late payments will be subject to a finance charge of \$10 per each 30 days of delinquency. Delinquencies of 60 days or greater will be subject to suspension of premium channel service.

J. Pay-TV Services:

Set-top box rentals (includes 295+ digital channels):

HD set-top box:	\$13.25*
HD/DVR set-top box:	\$19.25 for the first box*
	\$13.25 for each additional HD/DVR box*
*HDTVs with HD compatible boxes receive additional HD channels	

Whole Home TiVo DVR Service*:

6 tuner TiVo digital set-top box:	\$24.95 per month
TiVo mini box:	\$7.95 each
TiVo MoCA bridge adapter:	\$50 each

Polaris remote: \$12 each
TiVo remote: \$15 each
CableCARDS (two-way) (available for pickup): \$95 each
CableCARD programming access fee: \$4.95 per month
HD converter: (available for pickup) \$7.95 for the first box*
 \$2.95 for each additional HD Converter *
Cinemax (11 channels includes 5 HD channels):
 \$14.25 per month
HBO (15 channels includes 7 HD channels):
 \$17.25 per month
Showtime (21 channels includes 9 HD channels):
 \$14.25 per month
Starz/Encore (22 channels includes 9 HD channels):
 \$14.25 per month
Adult programming/Pay Per View: \$9 per event
Adult programming/Subscription: \$15 per month
Foreign language channels/Subscription: \$10 and up
Pay-TV services may be switched at a \$7.50 change-over fee

K. Payment Method Options:

Subscribers may pay their account via:

Check made payable to: GRF Broadband Service

Credit Card for one-time payment

Automatic Payment (auto pay) via:

Credit card with a valid email address for paperless billing

ACH payment from your checking account for paperless or no statement option

*Automatic payment is required for TiVo DVR service subscribers

L. High Speed Internet:

West Coast Internet, an internet service provider (ISP), delivers high-speed internet service through the GRF cable system. To obtain the various levels of service, rates and to request high-speed internet services, please call West Coast Internet at 949-487-3302.

You may provide and install your own cable modem and or router or contact West Coast Internet to complete the installation at a cost. The monthly service fee is applied each month by credit card only. For billing questions, call 949-487-3033. Existing customers may call 949-487-3307 for technical support.

Please contact West Coast Internet for system requirements and additional details. High-speed internet service is for entertainment purposes only.

CHANNELS INCLUDED WITH A SET-TOP BOX RENTAL

2	KCBS	73	TBS
3	City of Laguna Woods	74	Discovery Channel
4	KNBC	75	The Weather Channel
6	TV6	76	LocalX
7	KABC	78	National Geographic Channel
8	KOCE - PBS SoCal	81	KYWDZ - Start TV SD
9	KCAL	82	KDOC 5 - SET - Vietnamese
10	KCET	83	KSCI 2 - SBS - Korean
11	KTTV - FOX	84	KNBC - COZI-TV
12	KDOC - Los Angeles	85	KCET - MTN78 - Japanese
13	KCOP - My13	86	KXLA - Skylink 2 - Chinese
14	FOX News Channel	87	KABC2 - LiveWell HD
16	CNN 24 Hour News	88	KABC3 - LAFF
17	CNN Headline News (HLN)	89	KILM - iON Life
18	KSCI - LA18	90	KVMD - WCETV/CCTV4 - Mandarin
19	CSPAN	91	HTTV - Chinese
20	Jewelry Television	93	KXLA - NTDTV - Mandarin
22	KWHY-TV	94	KJLA - ZWTV - Mandarin
23	KVMD	95	ShopHQ
24	Golf Channel	96	QVC Home Shopping
25	ESPN Classic	99	Home Shopping Network (HSN)
26	ESPN Sports	100	Hallmark Movie Channel (HMM) HD
27	ESPN 2 Sports	102	FX Movie Channel
30	KPXN - ION Television	103	Independent Film Channel (IFC)
40	KTBN - Tustin	104	Lifetime Movie Network (LMN)
44	KXLA	106	KDOC - MeTV
47	Discovery Life	108	CNBC Financial News
48	Hallmark Channel	109	MSNBC
49	CSPAN2	111	SonLife Broadcasting Network (SONL)
50	WGN America	115	Nat Geo Wild
51	Comedy Central	116	Destination America
52	KVEA - Telemundo/Corona	117	Investigation Discovery
53	TNT	118	Cooking Channel HD
54	KAZA - MeTV	119	Ovation
55	Freeform	120	KCOP - Movies
56	truTV	121	KDOC - CHARGE!
57	KJLA - LATV	122	Game Show Network East (GSN)
60	History Channel	123	KTTV - LIGHTtv
61	TLC	124	KCOP - BUZZR
62	Oprah Winfrey Network (OWN)	125	KCOP - Heroes & Icons
63	Travel Channel	130	Women's Entertainment (WE)
64	Animal Planet	131	Disney Junior
65	Lifetime	132	KCET - Link
66	STARZ ENCORE	133	KPXN - QUBO
67	FX	137	Food Network
68	Turner Classic Movies (TCM)	138	Oxygen
69	BBC America	143	USA Network
71	American Movie Classics (AMC)	145	Eternal World Television (EWTN)
72	Arts & Entertainment (A&E)	149	Classic Arts Showcase (ARTS)

152	Discovery Family Channel	325	ESPNU HD
153	Disney XD	361	ESPNEWS
154	Fusion	HD CHANNELS	
155	Home & Garden TV (HGTV)	402	KCBS HD
160	CNN International	404	KNBC HD
161	Disney Channel	406	TV6 HD
162	CSPAN3	407	KABC HD
163	Bloomberg Television	408	KOCE - PBS SoCal HD
164	BBC World News HD	409	KCAL HD
165	FOX Business New	410	KCET HD
166	KOCE - PBS SoCal 2	411	KTTV - FOX HD
167	KOCE - PBS SoCal World	412	KDOC - Los Angeles HD
168	Syfy	413	KCOP - My13 HD
169	Smithsonian	414	FOX News Channel HD
170	DIY Network HD	416	CNN 24 Hour News HD
171	Science Channel	417	CNN Headline News (HLN) HD
172	FYI	418	KSCI - LA18 HD
173	VICELAND	420	Jewelry Television HD
174	American Heroes Channel (AHC)	422	KWHY-TV HD
175	Military History Channel	423	KVMD HD
176	Crime & Investigation HD	424	Golf Channel HD
190	BET Her	426	ESPN Sports HD
191	Great American Country (GAC)	427	ESPN 2 Sports HD
194	KWHY 3 - Russia TV (RT) - Spanish	430	KPXN - ION Television HD
196	KVEA 2 - Telexitos	440	KTBN - Tustin HD
197	KDOC 2 - ESNE	444	KXLA HD
200	The Inspiration Network (INSP)	447	Discovery Life HD
201	KWHY 4 - Iglesia	448	Hallmark Channel HD
202	The Hillsong Channel	450	WGN America HD
203	BYU TV	451	Comedy Central HD
204	The Cowboy Channel	452	KVEA - Telemundo/Corona HD
206	KWHY 6 - MAJESTAD TV	453	TNT HD
207	3 Angels Broadcast Network	454	KAZA - MeTV
209	KOCE 3 - Daystar	455	Freeform HD
210	Jewish Life TV (JLTV)	456	truTV HD
267	Bravo	457	KJLA - LATV HD
273	E!	458	KLCS - PBS Los Angeles HD
300	Horseracing TV	460	History Channel HD
301	Sportsman Channel HD	461	TLC HD
302	Tennis Channel HD	462	Oprah Winfrey Network (OWN) HD
303	FXX	463	Travel Channel HD
305	FOX Sports 2	464	Animal Planet HD
306	TVG	465	Lifetime HD
307	FCS Atlantic	467	FX HD
308	FCS Central	468	Turner Classic Movies (TCM) HD
309	FCS Pacific	469	BBC America HD
310	FOX Sports 1	471	American Movie Classics (AMC) HD
311	Outdoor Channel	472	Arts & Entertainment (A&E) HD
312	NBC Sports Network	473	TBS HD
313	Southeastern Conference (SEC)	474	Discovery Channel HD
314	CBS Sports	475	The Weather Channel HD

478	National Geographic Channel HD	MUSIC CHANNELS	
480	Motor Trend HD	900	The Spa
496	QVC Home Shopping HD	901	Jazz Now
499	Home Shopping Network (HSN) HD	902	Maximum Party
567	Bravo HD	903	Jazz Masters
573	E! HD	904	Hot Country
600	Hallmark Movie Channel (HMM) HD	905	Eclectic Electronic
602	FX Movie Channel HD	906	Adult Alternative
603	Independent Film Channel (IFC)	907	Pop Adult
604	Lifetime Movie Network (LMN) HD	908	Classic Rock
608	CNBC Financial News HD	909	Chamber Music
609	MSNBC HD	910	Folk Roots
615	Nat Geo Wild HD	911	Flashback 70s
616	Destination America HD	912	Everything 80s
617	Investigation Discovery HD	913	Popular Classical
618	Cooking Channel HD	914	Kids Stuff
619	Ovation HD	915	Christian Pop & Rock
622	Game Show Network East (GSN)	916	The Blues
630	Women's Entertainment (WE) HD	917	Dance Clubbn'
637	Food Network HD	918	Smooth Jazz
638	Oxygen HD	919	Classic RNB & Soul
643	USA Network HD	920	Rock
652	Discovery Family Channel HD	921	Classic Masters
654	Fusion HD	922	Easy Listening
655	Home & Garden TV (HGTV) HD	923	Country Classics
661	Disney Channel HD	924	Hit List
663	Bloomberg HD	925	Groove Disco & Funk
664	BBC World News HD	926	The Chill Lounge
665	FOX Business News HD	927	Soul Storm
668	Syfy HD	928	Alt Rock Classics
669	Smithsonian HD	929	Jukebox Oldies
670	DIY Network HD	930	Holiday Hits
671	Science Channel HD	931	Gospel
672	FYI HD	932	Broadway
673	VICELAND HD	933	Nothin' But 90's
674	American Heroes Channel (AHC) HD	934	Swinging Standards
676	Crime & Investigation HD	935	Alternative
701	Sportsman Channel HD	936	Hip Hop
702	Tennis Channel HD	937	Jammin
703	FXX HD	938	Y2K
705	FOX Sports 2 HD	939	Exitos Tropicales
710	FOX Sports 1 HD	940	Romance Latino
711	Outdoor Channel HD	941	Exitos de Momento
712	NBC Sports Network HD	942	Retro Latino
713	Southeastern Conference (SEC) HD	943	Ritmos Latinos
714	CBS Sports HD	944	Rock En Espanol
725	ESPNU HD	945	Hip Hop / R&B
761	ESPNEWS HD	946	Bluegrass
INCLUDES 49 MUSIC CHANNELS		947	No Fences
Channels 900 - 949		948	Heavy Metal
Music channels are included with all box types		949	Rock Alt-Country Americana

CHARGEABLE SERVICES
Digital Installation Fees
(One-time fee per occurrence)
Two-tuner DVR \$40 (first TV/device)
Each additional TV/device \$20
TiVo single box \$50
TiVo whole home \$100
Service fee \$30 (one-time fee)
Polaris remote \$10 each
TiVo remote \$15 each
TiVo bridge adapter \$50 each
CableCARD (two-way) \$95 each
HDMI Cable (6 foot) \$10 each
Cable Line Extension or New Outlet
\$50 - \$100 large jobs by quote
Contractor may be required for custom work
Equipment Rental (Monthly)
CableCARD programming fee \$4.95
HD converter \$7.95 / \$2.95 (add'l)
HD standard digital box \$13.25
Two-tuner HD/DVR \$19.25 / \$13.25 (add'l)
TiVo six-tuner HD DVR \$24.95
TiVo mini HD box \$7.95
DIGITAL PROGRAMMING
(Set-top box required)
PREMIUM PACKAGES
Foreign language/Monthly
CCTV4 \$10
TV5 Monde \$10
CTI-Zhong Tian \$12
TFC \$12
tvK \$13
Channel One \$15
TV Asia \$15
TV Japan \$15
Rai Italia \$13
Premium Movie
Packages/monthly
Cinemax \$14.25
HBO \$17.25
Showtime \$14.25
STARZ \$14.25
Adult - Playboy Channel \$15
Adult - Pay-Per-View events \$9

Premium Channels	829	The Movie Channel East HD
CINEMAX (11 Channels \$14.25/Month)	831	Showtime 2 East HD
510 Cinemax West	STARZ (22 Ch. \$14.25/Month)	
511 Cinemax East	550	STARZ ENCORE Westerns West
512 More Max West	551	STARZ ENCORE Classic West
513 More Max East	552	STARZ ENCORE Suspense West
514 Action Max East	553	STARZ Edge West
515 Thriller Max East	554	STARZ in Black East
CINEMAX HD	555	STARZ ENCORE Black East
810 Cinemax West HD	556	STARZ ENCORE Black West
811 Cinemax East HD	557	STARZ ENCORE Action West
813 More Max East HD	558	STARZ West
814 Action Max East HD	559	STARZ ENCORE Family East
815 Thriller Max East HD	560	STARZ Kids & Family East
HBO (15 Channels \$17.25/Month)	561	STARZ Cinema East
500 HBO West	562	STARZ Comedy East
501 HBO East	STARZ HD	
502 HBO Family West	854	STARZ in Black East HD
503 HBO Family East	855	STARZ ENCORE Black HD
504 HBO 2 West	858	STARZ West HD
505 HBO Signature West	860	STARZ Kids & Family East HD
506 HBO Comedy East	861	STARZ Cinema East HD
507 HBO Zone East	862	STARZ Comedy East HD
HBO HD	863	STARZ East HD
800 HBO West HD	864	STARZ ENCORE Action East HD
801 HBO East HD	866	STARZ Edge East HD
803 HBO Family East HD	Basic Service (Foreign local channels)	
804 HBO 2 West HD	(Requires the rental of a set-top-box)	
805 HBO Signature West HD	82	KDOC 5 - SET - Vietnamese
806 HBO Comedy East HD	83	KSCI 2 - SBS - Korean
807 HBO Zone East HD	85	KCET - MTN78 - Japanese
Showtime (20 Ch. \$14.25/Month)	86	KXLA - Skylink 2 - Chinese
520 Showtime West	90	KVMD - WCETV/CCTV4 - Mandarin
521 Showtime Showcase West	91	HTTV - Chinese
522 Showtime Extreme West	93	KXLA - NTDTV - Mandarin
523 Showtime Next East	94	KJLA - ZWTV - Mandarin
524 Showtime Family East	Foreign Language - Premium Channels	
525 Showtime Women East	230	TV Asia - \$15 - Hindi/Gujarati
526 Flix East	232	TFC - \$12 - Tagalog
527 The Movie Channel Xtra	234	tvK - \$13 - Korean
528 Showtime East	236	CTI-Zhong Tian - \$12 - Mandarin
530 The Movie Channel West	237	CCTV4 - \$10 - Mandarin
531 Showtime 2 West	238	Channel One - \$15 Russian
Showtime HD	240	TV5Monde - \$10 - French
820 Showtime West HD	242	TV Japan - \$15 - Japanese
821 Showtime Showcase West HD	244	Rai Italia - \$13 - Italian
822 Showtime Extreme West HD	Adult (\$15/Month)	
823 Showtime Next East HD	750	Playboy
825 Showtime Women East HD	Adult PPV (\$9 per event)	
827 The Movie Channel Xtra HD	751	Brazzers TV
828 Showtime East HD	752	Bang U



RECREATION

Thank
You



THANK YOU, VILLAGE VOLUNTEERS

Normally, our community has more than 500 volunteers who are honored each December with a lunch. This year, though, is far from normal. However, the Recreation and Special Events Department wishes to honor our Village volunteers and let them know they are sorely missed!

Currently there are 19 volunteers running the library so residents can still check out items. The library usually has approximately 75 volunteers when open.

A few volunteers are pitching in at the Equestrian Center, assisting with exercising the GRF horses while the riding program is on hold.

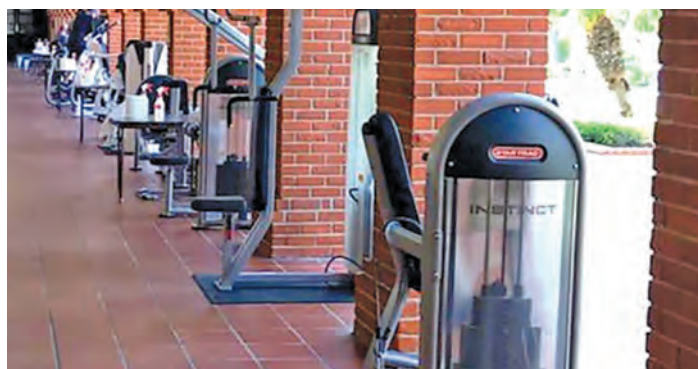
Volunteers for the "Phone Buddy" program are assisting Social Services in helping keep lonely seniors connected while the Friendly Visitor program is suspended.

Volunteers normally devote their time to the following amenities, workshops and more:

- Library
- History Center
- Garden Centers
- Video lab and studio
- Disaster Preparedness Task Force
- Clubhouse 4 workshops

- TV6's "Trading Post"
- Friendly Visitors
- PC/Mac computer learning centers
- Docent tours
- Lawn bowling
- Recreation class instructors
- Equestrian Center
- The Foundation of Laguna Woods
- Boards and committee members
- AARP

Thank you to all our volunteers. We couldn't do what we do without you, and we look forward to working with you all again.



SCHEDULE THREE EXERCISE SESSIONS PER WEEK AT THE OUTDOOR FITNESS CENTER!

At the outdoor fitness facility located in the Clubhouse 1 breezeway, residents may schedule three exercise session reservations per week, seven days in advance.

Read the updated procedure governing opening and resident use of the outdoor fitness facility at bit.ly/3kuCXum.

Visit bit.ly/38EgDwo for instructions on how to make outdoor fitness facility reservations using the ActiveNet online reservation system. To learn more about ActiveNet, visit the Village website and go to **Amenities > Recreation > Using ActiveNet**.

COME TAKE A CLASS

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

Recreation Fitness Classes

- **Chair Yoga** with Kristine deYoung at the Clubhouse 2 Patio
Monday 1:30 - 2:30 p.m.
Thursday 11:30 a.m. - 12:30 p.m.
- **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.
- **Aqua Splash** with Patsy Moore at Pool 4
Tuesday 8 - 8:45 a.m.
Thursday 8 - 8:45 a.m.
- **Tai Chi** with James Tung at the Clubhouse 2 Annex
Thursday 10 - 11 a.m.
- **Cycling** with Alisha Sullivan at Clubhouse 5
Monday, 5 to 6 p.m.
Tuesday (New), 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, New), 8:30 a.m. - 9:30 a.m.
Friday (New), 7 - 8 a.m.
- **Chair Fitness** with Janet Gilliam at the Clubhouse 2 Patio
Tuesday 10 - 11 a.m.
Thursday 10 - 11 a.m.
- **Line Dancing** with Leleng Isaacs
Friday 8 - 9 a.m.

For more information, call **949-597-4273** or email recreation@vmsinc.org.



On December 13, the Woods Combo filled the drive-in with the smooth tones of jazz.

VILLAGE DRIVE-IN EVENTS

- **January 24:** Laugh off 2020 with an evening of comedy
- **February 14:** The Dutch of Fiz (rock)

Tickets go on sale three weeks prior to the event date via ActiveNet/Village website and are \$5 per vehicle. All drive-in events take place from 2 to 4 p.m.

Residents are welcome to bring food and beverages, as none is available for purchase. Remain in your vehicle, wear a face covering and maintain a distance of 6 feet from others. Bathrooms are available on site. The Clubhouse 5 parking lot gate opens at 1 p.m.

For more information, call **949-597-4273** or email recreation@vmsinc.org.





RECREATION



POOLS 1, 2, 4 AND 5 ARE OPEN!

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

Visit **bit.ly/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 Pools 1, 2, 4 and 5, which contains pool hours and reservation times.

If You Experience a Kourts Registration Error

Swimmers can call **949-268-2418**, **949-597-4382** or **949-597-4271**,

Monday through Friday, 9 a.m. to 4 p.m.

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**.



Call **949-597-4273** or email recreation@vmsinc.org 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.

VIRTUAL RECREATION RESOURCES

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

Visit lagunawoodsvillage.com > **Amenities > Recreation > Virtual Recreation Resources** or call **949-597-4273**.



For more information about Recreation and Special Events Department classes, amenities openings, events and more, call **949-597-4273** or email recreation@vmsinc.org.



RECREATION

The October stage was set for the Rock of Ages Band, which performed as part of the Village Drive-In entertainment series. This event was sold out to lots of happy residents, glad to be out and about and enjoying fresh air and fun!



VILLAGE WELCOMES HORSES DISPLACED BY FIRE

As the Silverado Fire grew in an area known for its horse properties, the Village Equestrian Center stepped up to help those in need.

In late October, 23 horses arrived from Step N Style Ranch in Silverado, private homes in Silverado and Trabuco canyons, and Large Animal Rescue Training (LART) after the organization reached out to the horse community calling for trailer assistance and housing. VMS staff members Liz Schied and Hailey Yocham headed out with two trailers to assist and returned with seven horses. Equestrian Supervisor Laura Cobarruviaz remained on the property to prepare stalls/turnouts and receive the horses.

Equine Center staff provided assistance with transportation of horses and cleaning of stalls and turnouts. One resident boarder donated Home Depot buckets for the incoming horses so that all had a water source. Owners cared for and fed their own





animals. All horses arrived with their own feed with the exception of a few whose owners were billed for feed, as the owners had to evacuate their own homes and were unable to care for their animals.

All horses returned home after the fire was completely contained.

The Equestrian Center welcomed two Buddys—one a Shetland pony, Nea, Snookie, Bay, Elvis, Champ, Shahad, Soleman, Walter, Cackno, Kalinka, Eleanor, Paddington, Dakota, Camanchi, Hunter, Chief, Rambo, Riley, Athena, Kevin and Gypsy.

Thank you to VMS equestrian staff for their assistance during this stressful time for both horses and owners.

HALLOWEEN GOLF CART PARADE A SUCCESS

In honor of All Hallows Eve, 45 participants began rolling out of the Clubhouse 1 parking lot, dressed in costume and golf carts resplendent in décor (some with music playing!) for the Village Halloween golf cart parade.

Along the 40-minute parade route, spectators also dressed in costume—including grandkids—and a fun time was had by all.

Thank you to the residents who participated and to staff who helped organize the event.





TRANSPORTATION

HOW TO PARTICIPATE IN THE JOURNEY PROGRAM

- Call Transportation at **949-597-4659** to request a Journey application
- Transportation staff will collect your information and schedule you for the earliest available monthly assessment
- Staff will call to advise you of the assessment day and time one week prior
- A bus will pick you up and return you home when the assessment is complete
- An approval letter will be mailed with rules and procedures to schedule Journey rides

COMMERCIAL AND RESIDENTIAL BUS ROUTES

The below modifications are temporary per Covid-19:

Commercial Route 2

- Community Center request stop only

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

TWO IMPORTANT HOW-TOS:

Board a fixed-route bus:

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

For updated route schedules, visit the Village website at **Residents > Transportation Services** or pick up a copy from a fixed-route bus.

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

- For neighborhood routes, call Transportation if you need a pickup (available only if you reside in a cul-de-sac that is a designated request-only stop)
- For commercial routes, advise the driver of your request when boarding the bus; if you need a return pickup, tell the driver or call Transportation to place your request

Always carry
your resident ID!
No ID = No Ride



USING THE TRANSPORTATION PHONE SYSTEM

- Call **949-597-4659**
- Select the option that relates to the purpose of the phone call
 - Option 1 – General information
 - Option 2 – Request stop for fixed route
 - Option 3 – Boost rides
 - Option 4 – Journey rides
 - Option 5 – Destination shopping
- When choosing Option 4 for Journey rides, please leave a detailed message; Transportation staff will call back with a confirmation

Neighborhood routes
cease operation between
12:30 and 1 p.m. to give
bus drivers a lunch break.

THE TOWERS

at Laguna Woods Village



**THE ULTIMATE IN HIGHRISE
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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

James Hopkins
Second Vice President
2019-2022

Joan Milliman
Secretary
2020-2023

Jon Pearlstone
Treasurer
2018-2021

Yvonne Horton
Director
2019-2022

Bert Moldow
Director
2020-2023

Gan Mukhopadhyay
Director
2018-2021

Lyn Stanley
Director
2020-2023

Sue Stephens
Director
2020-2023

Don Tibbetts
Director
2018-2021

GOVERNANCE OF LAGUNA WOODS

By Joan Milliman, Director

Laguna Woods Village is governed by four boards of directors and is served by Village Management Services Inc. (VMS), which also has a board of directors. No wonder new residents can become easily confused by how the community is governed! In this article, I hope to clarify the functions of each board so that everyone can understand Village governance.

Golden Rain Foundation Board

The Golden Rain Foundation (GRF) Board of Directors sets policies for Village common grounds, amenities and common services, including the maintenance and improvement of all commonly used buildings, courts, golf courses, grounds, amenities and services. It is also responsible for paying VMS staff salaries. GRF directors are elected by the 27 directors of the three mutual housing boards (the corporate members) and serve three-year, overlapping terms. Approximately one third of the board seats are filled by annual election.

Each member of a mutual corporation (all Village owners/shareholders) is a resident member of the Laguna Woods Village Golden Rain Foundation.

GRF is responsible for seven clubhouses, five pools, two fitness centers, the equestrian center and trails, two garden centers, two golf courses, the tennis complex and the fine arts and crafts facilities. GRF oversees important services residents count on: the private bus system, security patrols, gates, cable system, roads, parking lots and the maintenance of all common buildings and properties. GRF also oversees the Village's extensive social and recreational programs.

Mutual Fifty Board

The Towers/Mutual Fifty (Housing) Board of Directors sets policies for this nonprofit condominium housing corporation with special in-house services and an on-site

manager. There are 311 condominium units in the Towers' high-rise buildings. The Towers employs a different management company from VMS, so their fees are only for what they owe GRF for general maintenance and the use of GRF common facilities and amenities. Each December, its five board members are elected by Towers' owners to serve staggered three-year terms.

Third Mutual Board

The Third Laguna Hills Mutual Board of Directors sets policies for all Village condominiums, which are pieces of real property in that members own part of a structure (wall to wall of a unit) and the use of common facilities such as stairs, elevators, walkways, etc. Condos also refer to attached houses, where two to four units are grouped together and all the units in the two- and three-story buildings. Condo owners pay a monthly maintenance fee. Each October, the 11 board members are elected by all Third Mutual members to serve staggered three-year terms. The Third board meets the third Tuesday of each month at 9:30 a.m. in the Community Center Board Room.

Third Mutual, a nonprofit mutual benefit housing corporation, manages, operates and maintains all common-area property within the original 38 mutuals. Condominium owners have equal interest in the common areas and a separate interest in a unit. Common areas, which consist of building exteriors, carports and laundry facilities within the mutual's boundaries, are controlled and administered by the Third Board. All condominium (6,102

units) owners are required to apply for corporation membership. As a member, the owner has rights and privileges, including use of the recreational facilities and all other GRF services. Each condominium owner is required to pay for the common expenses and contribute to reserves. The common expenses and reserve contributions are established by the board.

United Mutual Board

The United Laguna Woods Mutual Board of Directors sets policies for all Village cooperatives. A cooperative unit is not owned by its occupant; rather, the occupant receives shares in the United Mutual Corporation and the right to lease the unit. United's common areas are owned by that corporation. Each October, its 11 board members are elected by the 6,323 shareholder members of the mutual to serve staggered three-year terms. The United Board meets the second Tuesday of each month at 9:30 a.m. in the Community Center Board Room.

United Mutual is a nonprofit cooperative housing corporation that owns and manages all real property within the original 21 cooperative mutuals. In a cooperative, residents are members of a corporation that owns all real property, including the dwelling units, carports and laundry facilities within the mutual's boundaries. Each member is entitled to occupy a specific dwelling unit under the terms of an occupancy agreement that outlines the share each member pays for property taxes, maintenance and other operating expenses.

As a United member, each shareholder has rights and privileges, including the use of the recreational facilities and all other GRF services. Each shareholder is required to pay for the common expenses and contribute to reserves. The common expenses and reserve contributions are established by the board.

VMS Board

The VMS Board of Directors is a management board that oversees and supports VMS staff. Its members are appointed by those served by VMS: three from United Mutual, three from Third Mutual and three from GRF.

VMS is the self-owned professional management company for Laguna Woods Village. It is a mutual-benefit, nonprofit corporation established in 2016 to provide professional management services to the community and to benefit the residents of the community.

The nine directors of the VMS board serve staggered three-year terms. The appointments are made annually, after GRF and the housing mutuals have elected new officers at their respective November annual meetings. Mutual Fifty employs a separate management company; therefore, it is not a part of this board.

Third or United?

Do you know whether you live in United or Third mutual?

Numbers in the Village are not consistent because they were numbered according to when they were built (United was built first) and which building project they were.

United Manor Addresses

- 1-960
- 2001-2108
- 2121-2125
- 2130
- 2137-2165
- 2183-2191
- 2209-2220

Third Manor Addresses

- 961-969
- 2109-2120
- 2126-2129
- 2131-2136
- 2166-2182
- 2192-2208
- 2221-5598

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



CO-OCCUPANCY RESOLUTION PROVED TO BE POPULAR

By Annie McCary, Director and First Vice President

Last November, Third Mutual approved a resolution to provide for co-occupancy. In just the first nine months, 66 approvals were granted, with more applications flowing in, showing how much this policy was needed.

The main benefit of this new policy is to allow Village residents who otherwise would be living alone the opportunity to share their residences with another resident for company and companionship.

A co-occupant is defined as any person who seeks to reside with a qualifying resident who is approved, in advance, in writing, by the Third Board of Directors for occupancy and who is at least 45 years of age unless such person is the spouse or cohabitant. Written authorization to co-occupy a unit is granted by Third through authorized VMS staff members who are responsible for the conduct and deportment of the co-occupant.

Applications for co-occupancy, renewable annually, can be obtained from the Laguna Woods Village website where the rules governing co-occupancy are listed on the application. Co-occupancy is actually a contract between the manor owner and another resident. He/she is entitled to occupy the applicable unit and is subject to the same rules, regulations and restrictions that are applicable to the member. A co-occupant who resides with a qualifying resident and who satisfies at least one of the following criteria and must provide such additional certification or information as the corporation or its managing agent may require:

- Must be at least 45 years of age, or
- A spouse of a qualifying resident, or
- A co-habitant of a qualifying resident, or
- A provider of primary economic support to a qualifying resident, or
- A provider of primary physical support to a qualifying resident (refer to the Private Caregiver Policy), or
- A permanently physically or mentally impaired or terminally ill adult who is a dependent child of the qualifying resident or co-occupant.

Roommates are not required to regularly pay a sum of money for the unit, which will be considered the principal residence of both parties while following Third's rules. The rules on co-occupancy are quite extensive, so please check our website for details or call Resident Services at **949-597-4600**. Last year in November, City Councilwoman Shari Horne, resident and policy proponent, took a similar resolution to the Assembly of the California Senior State Legislature of which she is a member. It will be taken up by the Assembly to the California State Legislature soon and is expected to pass especially as there are no dollars involved.

APPROVALS AND ACTIONS

From the August, September
and October board meetings

*By Lynn Jarrett, Director and
Secretary*

- Tree removal at 3209-C Via Buena Vista approved
- Hedge trimming at 5191 Duenas approved
- Variance request approved at 5598-A
- Adoption of Modified Temporary COVID-19 Rules ratified approval
- Third Board committee appointments approved
- Alternate Heat Source Policy for Alterations resolution approved
- Designation of Smoke Free Building Policy & Procedure approved
- Tree removal request on Via Mariposa denied
- Guidelines for Financial Qualification Annual Income Requirement for Guarantors Resolution approved
- Third's 2021 business plan approved
- Third's 2021 reserves funding plan approved
- Third's 2021 Collection and Lien Enforcement Policy approved
- Resolution approved for Change in the Exterior Paint and Prior to Paint Programs from a 10-year Cycle to a 15-year Cycle
- Ratified Insurance Payments and Funding from Disaster Fund for 2020/2021 Annual Insurance Renewal

SLOPES REQUIRE SIGNIFICANT MONEY AND CARE

By Lynn Jarrett, Director and Secretary

I wear my Landscaping Committee Chair hat when writing this commentary on slopes in Third Mutual. Slopes have been addressed over the last 55 years or so here in the Village, so what you see nearly every day you are out and about is a patchwork of vines, trees, flowers, a variety of shrubs, mulch, rocks and more.

We have 119 acres of slopes, with some being quite steep. They are high maintenance any way you look at it and come at a cost of upward of \$1 million annually. Over the many years and through the hands of many landscape professionals and amateurs alike, it is apparent that planning was not the best before slopes landed into the hands of our current staff. I can

only imagine that a few slopes here and there were planted over a long period of many years to gain full growth throughout Third. Currently, some of the slopes are trimmed down annually and some need to be trimmed biannually.

Slopes are slippery in more ways than one. We now have a few slopes with large bare spots. Moisture retention, erosion problems and using drought-tolerant plants need to be factored in when planning. If planted properly, plants will last for years on slopes. Steeper slopes require plants with clumping roots such as trees, shrubs and grasses that will go deep into the soil and provide stability. If soil slippage is an issue, a combination of rock and

mulch is an option that helps weigh down the soil.

It is difficult to keep all the slopes beautiful at one time. Due to numerous causes—including diseases, insect attacks, heavy rains causing soil erosion, etc., and even after slopes are trimmed—some of the plants die off, requiring replanting. On the negative side, some of the slopes turn into brush during dry periods. All of that plus the brush in the Wilderness Park area across the fence all along Bahia Blanca and Gate 11 require frequent trimming. The director of the Landscaping Services Department meets with the Orange County Fire Authority, and they determine together what areas always need to be trimmed back to keep us safe from fire. It is an ongoing job any way you look at it. We do, however, have many beautiful trees and flowers on our slopes, so enjoy them with much appreciation for the staff and the contractors who are working for you and me.



It is difficult to keep all the slopes beautiful at one time. They are high maintenance and come at a cost of upward of \$1 million annually.

THE ROLE OF THE GVA REGIONAL REPRESENTATIVE

By Stuart Hack, GVA President

The Garden Villa Association (GVA), which represents residents of all the three-story buildings in Laguna Woods Village, delivers many of its services through its regional representatives (regional reps). Until October, there were eight regions. By board vote in October, Region 8, which includes all of the three-story buildings in Gate 14, was split in two to create Region 9. The Gate 14 LH 21 buildings are now in Region 9, and the Garden Villa buildings are in Region 8. This was done to encourage residents in Gate 14 to favorably consider stepping up and becoming regional reps and to make it easier for each rep to serve the building captains.

Through GVA's regional rep-building captain-resident information distribution system, residents are well informed, and GVA is able to provide needed information to Third Mutual. Also, via the information sharing



system, resident and building needs are efficiently presented to Third Mutual for action and receive guidance from the Third Mutual Board of Directors.

Regional Rep Duties and Responsibilities

1. Distribute information from the GVA to building captains to post in their respective buildings and email to building residents.
2. Ensure a building captain is in each building in the region and assist with election procedures of new building captains as required.
3. Help building captains understand their

responsibilities. Ensure they know the procedures for obtaining needed services from the managing agent.

4. Ensure building captains know to contact their regional representative if they have issues not resolved through regular channels.
5. Oversee the building captains' responsibility of keeping their directories up to date.
6. Know whom to contact when issues from their region need to be taken to staff or VMS. Inform the GVA executive board members of issues so they can follow up with Third Mutual or staff.
7. Conduct occasional meetings with the building captains in their region to ensure all are informed about current policies. Answer, find the answer or refer the building captain to a proper source for any questions that arise.
8. Conduct and participate in interviews for candidates running for Third Mutual Board of Trustees.
9. Participate as a member of the GVA Board of Trustees and vote on GVA issues.
10. Elect the executive board of the GVA.

Three-story building residents in Gate 14 who are interested in further serving their community can contact GVA President 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

Anthony Liberatore
First Vice President
2018-2021

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

Manuel Armendariz
Director
2020-2023

Brian Gilmore
Director
2019-2022

Carl Randazzo
Director
2018-2021

Andre Tornig
Director
2019-2022

INSURANCE INTRIGUE AND THE VALUE OF AN HO6

By Sue Margolis, President

As you likely have heard, the new price for comprehensive insurance for the Village has increased 220%. Yikes.

What happened is this: The insurers had asked that the Village be reassessed for replacement costs. For United, the new value is \$1.5 billion—the amount needed to rebuild if there were a total wipeout.

Last year, United bought a joint policy of \$700 million; this year, in trying to reduce costs, United purchased a \$425 million policy. This results in an average increase on insurance per manor of \$25, although it depends on your assessed value. We hope to reduce that.

How is that possible?

An interesting number was thrown out by our insurance broker: Some insurance companies estimate our most probable loss maximum at \$150 million. This means that 99.6% of the time, the loss would be less than \$150 million. This gives us the opportunity to consider ways to lower our costs by buying less and covering the more catastrophic events via a different method.

One of the ways we could secure more economical coverage for a catastrophe is if we require every manor to be covered by at least the minimal HO6-style policy.

An HO6 policy will protect:

- Alterations and improvements made by you
- Your own personal property
- Temporary living expenses
- Your equity/assets
- Special assessments

United's policy has always covered the outside building structure and commons areas but never modified areas.

We recommend as part of your HO6 policy that you purchase \$100,000 loss assessment coverage, so in case of catastrophe, we could have a special assessment. With loss assessment coverage, insurance would pay for it. This would provide the mutual with more than \$600 million in coverage for rebuilding.

ALTERATIONS DIVISION UPDATE

By Elsie Addington, Director

During the initial COVID-19 lockdown, Village amenities and services, including alterations processing, came to a quick halt. When the Alterations Division came back online, it was down several employees, including the alterations manager, who had left for various reasons. The backup in emails and phone calls was excessive, and many residents complained because of slowed-down or halted projects, while others didn't want workers and contractors in their manors, for fear of COVID contagion.

More recently, the Village Alterations Division has been making great progress with its administrative backlog, while taking the initiative in communicating with both residents and concerned stakeholders in the real estate and contracting communities.

First, in July, VMS hired Robbi Doncost as the new manager of Manor Alterations. Mr. Doncost, a licensed architect and contractor, came with over 25 years of experience, and jumped right onto the Village learning curve. He was very proactive in hiring temporary personnel to help with the backlog while studying resident complaints and guiding them to appropriate solutions. As a result of his efforts, an updated, more

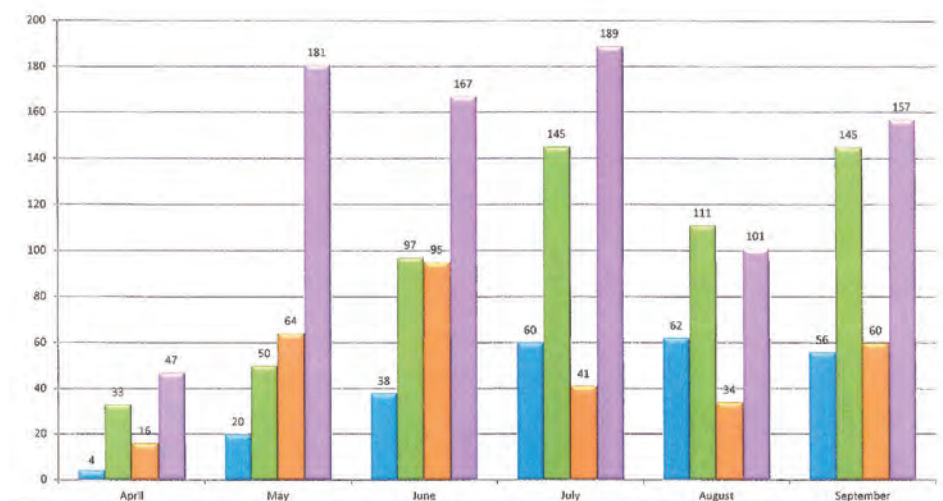
user-friendly resident packet was refined for issuance to alteration applicants, including a revised check sheet and a one-page, easy-to-understand page on asbestos and lead issues.

On September 29, Robbi and other VMS staff sponsored a meeting with several local real estate agents, Alterations staff and VMS management, at which VMS and the realtors exchanged experiences and ideas of how to simplify the alterations process,

especially as related to resales, and still operate within Village, city and state regulations. On October 29, a similar meeting was held between relevant Village personnel and several contractors who do jobs in the Village, with the same goals as the realtor meeting.

Meanwhile, in their spare time, Robbi and his staff have done a yeoman's job of closing inventory, as the accompanying chart shows. The future of alterations is looking bright!

Permits and Alterations Division Mutual Consents Report - United Mutual



		April	May	June	July	August	September	Total
Opened	Mutual Consents	4	20	38	60	62	56	240
	*Alterations	33	50	97	145	111	145	581
Closed	Mutual Consents	16	64	95	41	34	60	310
	*Alterations	47	181	167	189	101	157	842

* One Mutual Consent may contain multiple individual Alterations

UNITED MUTUAL (1/1/18 to 9-30-20):
Mutual Consent Applications approved and released - 2375
Mutual Consents Receiving Final approval - 1900
Total remaining open - 475

■ Mutual Consents Opened
■ Alterations Opened
■ Mutual Consents Closed
■ Alterations Closed



SIXTY-DAY GUEST LIMIT

By Maggie Blackwell, Communications Advisor

California legislature wrote Civil Code Section 51.3 to establish and preserve specifically designed accessible housing for senior citizens. It contains state regulations for several categories of persons who may reside full- or part-time in the Village and sets criteria for specifically described nonmember residents: cohabitant, permitted health care resident, guest and (elsewhere) a minor in custody of a qualified resident or a handicapped dependent.

According to CC 51.3, a senior development may permit temporary residency of a person under the age of 55 as a guest (with a limit of) not less than 60 days in any year. United Bylaws Article III,

Section 3 specifies a maximum period of 60 days per year per guest solely in conjunction with the occupancy of a qualifying resident or co-occupant. (Third has same 60-day limit.)

The 60-day limit is stated in the Occupancy Agreement, Article 5, page 3, line 22, as well as in the checklist in the escrow package signed by every member. It has remained the same over the years.

Many guests each year stay for periods of time without a ripple in the neighborhood. Most are welcome.

However, the Compliance Division has seen severe violations each year—some very brief, but some continuing

for years—where guest and occupancy limits are blatantly abused. A family buys a unit in United for a senior relative but actually plans to use the unit as a residence for another family member(s) who cannot or will not reside outside. The senior may be pushed aside, neglected or abused while other family members house and entertain groups of outsiders using the member ID for gate entry. Neighbors suffer from the noise, parking and crowding caused in such cases. It may take multiple compliance fines and procedures to end such situations.

United units are close in ear-shot and view. Laundry rooms are made to service a limit of one to two persons per unit. Many residents moved in to enjoy a peaceful time in United; some are unwell and cannot handle constant disturbance. Legal co-occupancy is allowed for needed caregivers and other designated co-occupants.

United's purpose is to provide housing and to promote the health, safety and welfare of the residents within the development. We are a senior development by law. An increase in the guest stay limitation can be made only by amending the bylaws by a vote of the membership (a ballot). Typically, town halls and informative publications and presentations to inform members are made for several months before ballots go out.

United's purpose is to provide housing and to promote the health, safety and welfare of the residents within the development. An increase in the guest stay limitation can be made only by amending the bylaws by a vote of the membership.



Village Management Services, Inc.

VMS Board of Directors

Wei-Ming Tao
Chair
Third, 2018-2021

Rosemarie DiLorenzo
First Vice Chair
Third, 2019-2022

Diane Phelps
Second Vice Chair
GRF, 2019-2022

Stefanie Brown
GRF, 2020-2021

Dick Rader
United, 2017-2020

Cynthia Rupert
United, 2019-2022

Juanita Skillman
United, 2020-2021

James Tung
GRF, 2020

Raquel Unger
Third, 2018-2020

THE VMS CEO-VMS BOARD RELATIONSHIP

By Richard Rader, Director



The Village Management Services (VMS) Board of Directors has several key responsibilities with regard to the VMS Chief Executive Officer (CEO) Jeff Parker, who is responsible for all VMS operations.

It is the duty of the VMS board to select the CEO should the position become open. An executive search firm works with our Human Resources Services Department to advertise the position and gather information on interested candidates. A subcommittee consisting of the VMS chair and vice chair, as well as the presidents of all the boards, interviews all candidates and makes recommendations to the VMS board, which then makes the final decision.

Further, on an annual basis, the VMS board is charged with evaluating the CEO's overall performance. Forms are sent to all board directors (GRF, Third and United) that invite them to provide candid comments on what the CEO has achieved and what areas may need further attention. The VMS board collates these responses along with those from the nine VMS directors. A summary, which includes recommendations for improvements, is then presented to the CEO. This provides a guide for the board to be able to monitor any suggested changes.

The VMS board also works closely with the CEO and VMS Chief Operating Officer (COO) Siobhan Foster in overseeing all VMS operations. This is done through twice monthly meetings, one of which is available to all directors of GRF, Third and United. During these sessions, various issues are brought forth by the latter directors as well as by the executive staff, VMS board members and VMS department directors. Based on these frank discussions, the VMS board and the VMS executive staff work on steps that can be taken to improve the operations of the VMS organization and to meet the needs of all Village residents.

THEN AND NOW

NEVER QUIT CLOWNING AROUND

Chuckles the Clown brought clowning around into Laguna Woods in 1998, later becoming the “Senior Klown Alley” in July 2000 through the efforts of another relocated professional clown.

A clown’s motivation is to go out, make people feel better and bring smiles to others. During the pandemic, the clowns continue to venture into the Village with their “Happiness Brigade,” sharing a happy birthday, get well or stay strong message where needed.



Proof that “clowning around” never grows old. These photos are from the Village’s 1976 bicentennial (1776) parade.



A graduating class of clowns ... obviously more than one clown in that class! Check them out on [Facebook @lagunawoodsseniorklownalley](https://www.facebook.com/lagunawoodsseniorklownalley).

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



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Stroke receiving center



Saddleback Medical Center is a stroke receiving center and is nationally recognized for excellence in stroke care. The key to minimizing the long-term effects of a stroke is to B.E. F.A.S.T.

Balance. Is there a sudden loss of balance or coordination?

Eyes. Are there sudden vision changes?

Face. Does one side of the face droop?

Arm or leg weakness. Does one arm/leg drift downward when raised?

Speech slurred or strange sounding?

Time is short. If you observe any of these signs, call 9-1-1 immediately.

[memorialcare.org/SBStroke](https://www.memorialcare.org/SBStroke)

Cardiac receiving center

Saddleback Medical Center is only one of a few designated cardiac receiving centers in Orange County, with emergency cardiac treatment times that are some of the fastest in Orange County.

Heart attack warning signs include:

- Chest pain
- Shortness of breath
- Discomfort in other areas of the upper body

[memorialcare.org/SBHeart](https://www.memorialcare.org/SBHeart)


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