Turning 65?

We can help answer your Medicare questions.

If you need care now or expert guidance enrolling in Medicare, we can help. With video visits day or night, a nurse advice line and 24/7 telephone support from our local patient navigation center. Close-to-home health centers and conveniently located urgent care centers. Plus easy access to Medicare specialists, resources and education. Whether it’s Sunday afternoon or 3 a.m., get high-quality care no matter when or where. With MemorialCare.

Consult our Medicare specialists.
877-MYMEMCARE (696-3622) | memorialcare.org/Medicare

Long Beach Medical Center | Orange Coast Medical Center | Saddleback Medical Center
MemorialCare Medical Group | Greater Newport Physicians
CONTINUED
HOPES FOR 2023

For centuries, authors have spent a great deal of time waxing philosophical on myriad topics—in particular, the very weighty subject of time, including endings, beginnings and its general unstopping march.

“What the new year brings to you will depend a great deal on what you bring to the new year.”—Vern McLellan

“Year’s end is neither an end nor a beginning but a going on.”—Hal Borland

“You are never too old to set another goal or to dream a new dream.”—C.S. Lewis

I’m not much of a Pollyanna, but I do tend to look at each new year as a beginning. I’m not big on resolutions, either, but goals, rather—and a kindly, patient regard toward myself if I don’t happen to meet all those goals in the ways I hoped or intended.

However, one definite goal for 2023 is to continue to deliver informative, engaging content for Village residents, and I hope you agree that this issue is off to a promising start.

In addition to our regular columns from General Services, Landscaping, Recreation, Security and many others, this issue offers some great content, including an article on what the ongoing 90+ Study continues to teach researchers about the aging process for the “oldest old.”

Chances are you’ve heard about the study, twice featured on CBS’s “60 Minutes” as well as in other information outlets, including the New York Times. Once limited to Laguna Woods residents, the study recently was opened to individuals 90 and older throughout Southern California. “The stuff we find ... is amazing,” said Claudia Kawas, MD, founder and co-principal investigator of the study. “The number of people in that age group is quadrupling in just a couple of decades. They are the leading consumers of health care. This is on a global level. Aging is a big deal.”

You’ll also find features on Broadband Services and upcoming necessary changes to West Coast Internet’s offerings.

To ensure you’re in the know regarding GRF, your housing mutual and the VMS board of directors, be sure to check out important news and updates starting on page 44.

Of course, the Village Breeze is only as good as the information contained within, so I also hope you will continue to share your feedback as well as your Village photos and goings-on.

My greatest hope, however, is that you continue to enjoy all the Village has to offer and have a happy and healthy 2023 full of new goals and dreams.

Ellyce Rothrock, Editor
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VILLAGE BREEZE
THE OFFICIAL MAGAZINE OF LAGUNA WOODS VILLAGE
JANUARY/FEBRUARY 2023

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

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

Submissions will not be returned.

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

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

The 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—to help those residents maintain independence and enhance their quality of life.

For more information, please visit lagunawoodsvillage.com/residents/social-services or call 949-597-4267.

The Social Services Division office is located on the first floor of the Community Center (24351 El Toro Road), next to the Disaster Preparedness Task Force Office.

WHEN TO CALL RESIDENT SERVICES

And who to call when Resident Services is closed

Resident Services is always ready to assist you, but staff receive the most phone calls from 9 a.m. to 1 p.m.—and especially Mondays. If you can, please consider calling during off-peak hours, which are from 1 to 4 p.m., and during mid-week versus Monday morning, when call volume is the highest.

In addition, you can always schedule an appointment with Resident Services or email your questions to residentservices@vmsinc.org.

HOW THE RESIDENT PORTAL HELPS

Did you know that many things offered by Resident Services can be done from the convenience of your home? Avoid lines, save gas and time, and go online.

Process credit card payments, submit service requests, check account balances, print account statements, update emergency contacts and review resident and vehicle information at portal.lagunawoodsvillage.com. Register guests for daily passes and overnight parking permits 24/7/365 with DwellingLive at lagunawoodsvillage.com/passes or download the app at Google Play or the App Store.

Visit bit.ly/3Bey6sp to view a step-by-step tutorial on how to use the resident portal.

WHO TO CALL AFTER HOURS

If you experience an issue at your manor (a leak or a backup, etc.) during normal business hours from 8 a.m. to 5 p.m. Monday through Friday, call Resident Services at 949-597-4600. However, if you’re experiencing an issue after hours or on a weekend or holiday, please call the Department of Security Services at 949-580-1400—staff will assign the right resources to address your issue.

Find frequently called Laguna Woods Village phone numbers at lagunawoodsvillage.com/contact.
CITY OFFERS SHREDDING DROP-OFF SERVICE

Get unnecessary yet sensitive documents destroyed for free.

City of Laguna Woods residents can schedule appointments to drop off personal documents at city hall for free shredding. Documents will be stored in locked containers until shredded by a National Association for Information Destruction® AAA-certified company at a separate facility.

To schedule an appointment, please visit cityoflagunawoods.org and click on the blue “Arrange Document Shredding” button. All currently available appointments are displayed on the city’s website. Appointments can also be scheduled by calling city hall at 949-639-0500.

Prior to scheduling an appointment, please review the following:

- Proof of Laguna Woods residency is required for free document shredding.
- Please bring no more than the equivalent of three 13-gallon kitchen trash bags of documents per appointment.
- For security, you will be required to feed your documents through a small opening in a locked container. Please allow an appropriate amount of time to do so.
- Please remove binders, hanging file folders and large binder clips prior to your appointment. Manila folders with metal prongs, paper clips, rubber bands and staples are OK.
- Please do not bring newspapers or magazines unless they contain personal information.
- X-rays, CDs, cassettes, flash drives, discs and batteries are not accepted.

KEEP OUR KOI SAFE

The koi pond at Clubhouse 1 is an ecosystem all its own that provides natural beauty for all who pass by. However, tossing anything into their pond habitat is harmful to their health.

The copper contained in pennies and quarters affects koi blood cells and increases mucus production in the gills, both of which make it more difficult for the fish to breathe and absorb oxygen.

Further, feeding koi items other than what are part of an appropriate diet can lead to oversize fish that must be rehomed, increased biological waste, a decline in water quality, lowered oxygen content, damage to internal organs, an increased chance for disease onset, fin rot and even death.

To ensure our community’s koi remain in good health for all to enjoy, refrain from feeding the fish, throwing in a penny for good luck or placing anything into the pond that doesn’t belong.
Beware the “FORE!”

Nongolfers who use the Clubhouse 2/4 path during golf hours must know the risks.

The Laguna Woods Village golf course is restricted to golfers with tee times from 7 a.m. to 7 p.m. 365 days a year. Historically, the path from Clubhouse 4 to Clubhouse 2 has been available to pedestrian and nongolf cart traffic during golfing hours, with the following understanding of the risks involved in using the path during golfing hours:

- The perimeter access path is located within the golf course area of play; balls can be struck in that area.
- In general, the trajectory of golf balls hit by beginners will not go in the intended direction. This places anyone walking/driving in the area in danger of being struck.
- The path is close to the intended ball direction, and a marginally mishit shot will fly into this area.
- Nongolfers will not know what to watch out for on this path or what a “Fore!” warning means.

Players involved in a reserved/paid round will be aware of their surroundings and be spaced to minimize the danger of being struck by a ball. Nongolfers should avoid these areas during golfing hours. Nongolfers who do use this area while golfers are present should:

- Always remain aware of players striking a ball and where the ball is headed.
- Stop and watch where a struck ball is headed and proceed when safe.
- Stop and cover your head if you hear “Fore!” yelled by a golfer—this means a ball has been struck and is headed in your direction.
- Remain conscious of a player about to swing and do not walk/drive your cart behind or in front of them. Doing so is dangerous and can distract a player from their game.
RESIDENT SERVICES KEY FILE PROGRAM FOR MANOR ACCESS

Resident Services maintains keys to manors within the community for the convenience of Laguna Woods Village residents. The key file program is completely voluntary; however, members are encouraged to file manor keys or keyless manor entry codes with Resident Services to ensure the following:

• In the event of an emergency, authorized personnel may gain access to a manor to perform necessary maintenance repairs.
• Residing members can obtain their manor keys or keyless manor entry codes to gain manor access if/when the need arises.

The code for keyless entry assistance is kept in the drawer with the other keys. For security, the code is never written or entered into the VMS system. In the event a resident needs assistance gaining entry to their manor, Security Services would check out the key hook containing the code, aid the resident in gaining access and return the code to Resident Services where it is returned to the locked drawer file/key hook assigned to that manor.

To submit keys or keyless manor entry codes to the key file program, please visit Resident Services in the Laguna Woods Village Community Center (24351 El Toro Road) Monday through Friday from 8 a.m. to 5 p.m.

For more information, email residentservices@vmsinc.org or call 949-597-4600.
WHY MOVING YOUR VEHICLE ON STREET-SWEEPING DAY MATTERS

Looking for a simple way to help protect the environment and make the Village an even more beautiful place to live? Consider moving your vehicle on street sweeping days.

There are several reasons street sweeping programs are important—and why moving your vehicle helps facilitate those programs. Primarily, federal and local mandates, including the Federal Clean Water Act and the National Pollutant Discharge Elimination System permit program, require municipalities to help prevent pollution from entering local waterways.

Street sweeping also benefits the community by collecting and removing debris (paper, leaves, etc.) that can collect in gutters and block storm drains, causing localized flooding during heavy rains that pollute the local water system. An equally important benefit is the removal of environmentally harmful metal particles, oil and other hazardous products left behind by passing and parked vehicles.

Last but not least, street sweeping enhances community aesthetics. Moving vehicles off a street scheduled for sweeping allows crews to thoroughly clean the street from curb to curb. One parked car equals nearly three car lengths of space that can’t be swept because the street sweeping equipment must leave room to avoid it.

Visit bit.ly/2YQ49Mh to view and/or download the Village street sweeping schedule (all times are approximate and subject to change).
STAY SAFE WHILE WALKING

Walking offers great physical, mental and emotional benefits. Most roadways in and around the Village have designated sidewalks, but there are other areas, such as culs-de-sac, driveways and intersections, where pedestrians must remain alert for approaching motorists and/or bicyclists. Further, in an effort to maintain a 6-foot social distance while they exercise outside during the COVID-19 pandemic, residents can pose hazards if they step out into the roadway to circumvent other walkers.

Take the following precautions when venturing out into the community:

• Walk on the sidewalk and not the road. Stepping in front of oncoming cars or bicyclists can cause a serious accident for all involved. If you must walk in the street, walk facing traffic.
• Dress to be seen. Wear light, bright-colored or reflective clothing, especially if you walk at night. If you do walk when it’s dark, carry a flashlight.
• Mind lighting conditions, especially during dawn, dusk and times of high glare or low light. Decreased daylight, shadows and nightfall make it harder for motorists to see pedestrians.
• Take extra care when walking through parking lots. These locations create unique hazards because drivers may be turning quickly or backing out of a parking space. Be sure to look for backup lights, and listen for engine noise.
• Walk with a friend. An exercise companion can add to the pleasure of your outing—and increase the safety factor. Enjoy your conversation as you walk, but don’t let it distract you from monitoring road and traffic hazards.
• Plan walking routes to avoid dangerous intersections or high-traffic areas. Look for safe, alternative routes with adequate sidewalks or footpaths.
• Stay attentive to your surroundings. Be a defensive walker who is ready for the unexpected.

LAGUNA BEACH ANIMAL SERVICES TALKS COYOTES

One of the best ways to combat coyote misinformation is through education. To help residents understand their coyote cohabitants, in her most recent episode of “Discovering Laguna Woods Village,” host Cyndee Whitney interviewed Laguna Beach animal services officer David Pietarila to help increase awareness. Officer Pietarila shares great information about coyotes in and around the Village, tips for walking with or without a dog, insight into coyote behavior and much more.

Visit bit.ly/3VYA4V1 to watch this important “Discovering Laguna Woods Village” episode on the Village Television YouTube channel (youtube.com/c/VillageTelevision).

FOR MORE INFORMATION AND RESOURCES

The Laguna Beach Police Department’s Animal Services Division responds to wildlife situations in the Village. To report encounters, call 949-497-0701 or email coyotes@lagunabeach.city.net.
APPLY TODAY TO WORK AT VMS

Seeking resident team members to serve as recreation leaders, bus drivers and more

Village Management Services Inc. (VMS), the self-owned professional management company for Laguna Woods Village, seeks part-time employees to fill various positions throughout the community, including bus drivers, gate ambassadors, recreation leaders and more.

To view open positions, visit lagunawoodsvillage.com and click Careers at the bottom of the home page. From there, under Search Our Current Job Openings, click Residents. Click on the job(s) of interest for details and to apply. Be sure to check back periodically for updates.

BREAK DOWN THOSE BOXES

Free up space for your neighbors to use the recycling bins.

In the United States, around 80% of all products sold are packaged in cardboard. However, a shocking 850 million tons of paper and cardboard are thrown away and end up in landfills across the United States annually. The EPA estimates that paper and cardboard materials represent the largest component of municipal solid waste. Why does this matter? If you aren’t disposing of your cardboard properly, you’re missing an opportunity to be more environmentally friendly and give your neighbors equal opportunity to use the recycling bins.

To optimize the space in recycling container(s), always break down your cardboard waste. Follow these easy steps:

- Take your box and turn it upside down. Run a box cutter, scissors or a knife along the center bottom seam, slicing through the packing tape.
- Repeat this under the two flaps on each end of the box, freeing the tape at the edges.
- Pull all four flaps straight up so that all edges on either end move freely up and down.
- Lightly push and twist in until the box collapses on itself—flattened and ready to be stacked in your container.
GET AROUND WITH THE SENIOR MOBILITY PROGRAM

Made possible in part by the generous support of the Orange County Transportation Authority and Orange County’s Measure M2 (OC Go) half-cent sales tax, the Senior Mobility Program promotes lifelong mobility through the provision of affordable, older adult-oriented transportation services.

The program, which subsidizes the cost of taxi travel for Laguna Woods residents who are at least 60 years of age, features general travel vouchers (taxi bucks), non-emergency medical transportation (NEMT) and Irvine Station (Transportation Center) travel vouchers. All Senior Mobility Program transportation is provided by taxicabs operated by California Yellow Cab.

GENERAL TRAVEL VOUCHERS, OR TAXI BUCKS
Taxi bucks, which save residents 30% of the cost of taxi trips, are available in books valued at $50 (sold for $35) and $100 (sold for $70), and can be used for any trip beginning or ending in Laguna Woods to or from any point in Orange County with the exception of John Wayne Airport.

NON-EMERGENCY MEDICAL TRANSPORTATION
Non-emergency medical transportation (NEMT) by taxi can be arranged by city hall staff at deeply subsidized rates that save residents between 50% and 87%. NEMT travel vouchers are also available for select destinations. Service is available for any non-emergency medical trip beginning or ending in Laguna Woods to or from any facility in Orange County or the Long Beach Veterans Hospital. Depending on the length of the trip, resident costs range from $6 to $16 one way.

IRVINE STATION (TRANSPORTATION CENTER) TRAVEL VOUCHERS
Special destination travel vouchers are available for taxi trips beginning or ending in Laguna Woods to the Irvine Station at a rate that saves residents 60%. For $10 one way, residents are able to travel to the Irvine Station to connect with passenger rail and bus services provided by Amtrak (800-USARAIL), Metrolink (800-371-LINK), the Orange County Transportation Authority (714-636-RIDE) and others.

Please note that an annual enrollment fee of $10 per person is typically charged per fiscal year.

For more information, please contact city hall at 949-639-0500.
The 90+ Study has much to teach us about the ‘oldest old.’

BY JENNIFER KARMARKAR

Twice a year, Marlene Fredericksen visits the Clinic for Aging Research in Laguna Woods, where she receives a comprehensive checkup to evaluate her memory and cognitive skills, her neurological functioning and her overall physical condition. She may never learn the results of those tests, yet she submits to them willingly and with a sense of purpose.

Fredericksen, 91, is a participant in the 90+ Study, led by researchers at the University of California, Irvine, to examine successful aging and dementia in those 90 years and beyond. Launched in 2003, it is one of the largest longitudinal studies of its kind. Funded by the National Institutes of Health, the study currently has more than 2,000 people enrolled, including 368 centenarians.

Chances are you’ve heard about the 90+ Study—it has twice been featured on CBS’s “60 Minutes,” as well as on the BBC and the Public Broadcasting Service, and in countless newspapers, including the New York Times. Once limited to Laguna Woods residents, the study recently was opened to individuals 90 and older throughout Southern California.

Most, like Fredericksen, participate in order to help future generations learn how to live healthier—and longer.

“I think I’ve aged very successfully, and I just figured anything that could be learned from my life that
studying “the oldest old,” she said. After all, they present more challenges and take more work, and doing simple things can be difficult for them. And even if somebody was in a study, once they got into their late 80s, either they dropped out or the study stopped caring about them, she said.

Dr. Kawas is glad she didn’t listen to the naysayers, because what she thought was important then is only becoming more obvious: People over 90 are the fastest-growing segment throughout the world.

“The number of people in that age group is quadrupling in just a couple of decades,” she said. “They are the leading consumers of health care, and there are all these indices about how many people we will need who are younger to take care of them, either directly or indirectly. This is on a global level. Aging is a big deal.”

Misconceptions about this age group were rampant, she said, largest depository in the world of brains over the age of 90,” she said with pride.

At present, the only way to definitively diagnose Alzheimer’s disease is by examining the brain tissue of the deceased, she said. “The stuff we find there is amazing.”

Participants are not required to do everything to be in the study. “But it’s really valuable if they do agree to do most or all of it,” she said. “The more they do, the more we learn.”

WHY STUDY 90-YEAR-OLDS?
When Dr. Kawas started the study nearly 20 years ago, people wondered why she cared about studying “the oldest old,” she said. After all, they present more challenges and take more work, and doing simple things can be difficult for them. And even if somebody was in a study, once they got into their late 80s, either they dropped out or the study stopped caring about them, she said.

Dr. Kawas is glad she didn’t listen to the naysayers, because what she thought was important then is only becoming more obvious: People over 90 are the fastest-growing segment throughout the world.

“The number of people in that age group is quadrupling in just a couple of decades,” she said. “They are the leading consumers of health care, and there are all these indices about how many people we will need who are younger to take care of them, either directly or indirectly. This is on a global level. Aging is a big deal.”

Misconceptions about this age group were rampant, she said,
cohorts had either died or had moved elsewhere, and tracking them down proved difficult, Dr. Kawas said. She and her team, which now includes co-principal investigator Maria Corrada and co-investigators Dr. Paganini-Hill, Dana Greenia, RN, MS, and S. Ahmad Sajjadi, MD, PhD, visited 37 states and Puerto Rico to locate them.

“Of the people who met our criteria who were alive and 90 or over on Jan. 1, 2003, we got 83% into the study,” Dr. Kawas said. “That is stunning for an epidemiologic study. I think that was probably the most important accomplishment we’ve done.”

Dr. Kawas and her team were able to use the answers those 1,600 people gave on the questionnaires they filled out 20 or 30 years earlier to glean insights into whether their lifestyles had made a difference in their health as they aged. Some of their findings include:

• Those who maintained a positive attitude lived longer.
• People who drank moderate amounts of alcohol or coffee lived longer than those who abstained.
• People who were overweight in their 70s lived longer than those who were of normal weight or underweight.
• Taking vitamins and supplements, including vitamins C, E, A and calcium, made no difference to longevity.
• Daily exercise, even 15 minutes, increased longevity. This included swimming, biking, jogging, playing tennis, vigorous walking,
develop dementia, the risk for dementia would decrease,” she said. But brain autopsies from the 90+ Study show differently. “In fact, we found perfect doubling,” she said. “From age 90 to 94, the annual risk of dementia is about 10%; from 95 to 99 it's about 20% per year, and for age 100 plus it's about 40% per year. The risk is really high, and if it's not being caused by Alzheimer's disease, we've got to get our act together to understand these other things and how we can prevent them.”

Given the statistics, Dr. Kawas is often stunned by some of the oldest of the old, including a 108-year-old who “had a brain that made my jaw drop,” she said. “It’s people like that who have a lot to teach us.”

SURPRISES ABOUT ALZHEIMER’S DISEASE
At 92, John Ryan of Lake Forest considers himself healthy for his age. He swims 45 minutes each day and exercises in the fitness center at his senior living community. When Ryan heard about the study, he thought, “If I can do anything that would enhance research of any kind, I’m willing to give it a go.”

Ryan said his two-year experience with the study has been extremely good. “The staff is helpful, and if they see anything wrong during the physical part of the exams, they let you know so you can tell your physician.”

He believes the study is valuable for future generations, especially with regard to dementia and Alzheimer’s disease.

In fact, researchers at the 90+ study have found some surprises about Alzheimer’s, including this gem: There are many people who do very well but whose brains at autopsy look like they shouldn’t be. Conversely, there are also people who don’t do well but whose brains look like they should be.

“To me, those two groups are among the most interesting,” Dr. Kawas said.

Dr. Kawas said that if you die with dementia in the study, there is a 60% likelihood they will find intermediate or high levels of Alzheimer’s pathology in your brain at autopsy. If you die without dementia in the study, there’s a 40% likelihood you have the same levels of Alzheimer’s pathology.

“That means that if someone’s got Alzheimer’s pathology when they die at this age, I can’t tell you whether or not they’re demented,” Dr. Kawas said. “Because almost as many nondemented people have intermediate or high levels of Alzheimer’s disease pathology.”

Dr. Kawas said the single biggest determiner of dementia is not whether or not you have Alzheimer’s or any other single pathology—it’s how many pathologies you have.

“The more things I find in your brain, the greater likelihood you have dementia,” she said. “If you have vascular disease, and if you have TDP-43 pathology, and you have Alzheimer’s disease, the chances of you being normal goes down to almost nothing. But if I find you only have Alzheimer’s disease, you’ve got a 50/50 chance of still being normal.”

Dr. Kawas said the risk of dementia is “staggeringly age-related.”

“Twenty years ago, we thought if you made it to age 90 and didn’t
Beneath the Village lies the infrastructure of the most-used and arguably the most highly valued service provided by the Golden Rain Foundation (GRF): the cable and fiber broadband infrastructure, which brings television, cable programming and internet service to every home in the Village. It is this network that allows GRF to provide these services at rates far below what residents would pay if they lived outside the Village.

Just as times change and people age, the broadband industry is experiencing radical shifts and this Village infrastructure is edging toward its end of life.

The Broadband Ad Hoc Committee, comprised of members of the boards of directors of GRF, Third, United and Mutual No. Fifty, have been working diligently with the VMS Media and Communications team to closely examine industry changes and the current broadband infrastructure, and determine the best plan for the system’s future and how best to ensure it will serve the community’s changing needs.

The first step evaluated residents’ current internet usage. The pandemic hugely impacted broadband use. As we turned to the internet to connect, communicate, be entertained and meet many basic needs, we were online far more than in the past. Internet usage remains high and will continue to grow.

Village residents have been offered four levels of bandwidth service and rates since 2014. Since that time the number of residents subscribing to the highest levels of bandwidth service has grown substantially. In just a comparison of user subscription levels from October 2021 to October 2022, the number of users at the highest levels grew by almost 22%, while users of the lowest level dropped by 7%.

In December 2022, GRF announced a plan to increase bandwidth service levels and monthly rates. All users will receive high bandwidth levels and can choose whichever level best serves their needs. On January 3, GRF approved West Coast Internet’s (WCI) upgraded speeds of 30/5 megabytes per second (Mbps), 65/5 Mbps, 125/15 Mbps, 250/20 Mbps and 500/25 Mbps.

GRF has had a longstanding practice of using revenue from internet services to offset the costs of cable television programming. Not only is GRF facing up to 25% increases upon renewal of contracts with major content providers, but programming costs are budgeted to increase $405,000 over the next two years. It’s projected that by 2025, GRF will be paying $5 million for programming—a $1 million increase over 2022.

The upgrades to internet service provide the perfect opportunity for GRF to cover the soaring cost of programming and provide residents with an incredible internet experience.

Faster internet is coming to a laptop or PC near you.

BY EILEEN PAULIN AND JENNIFER KARMAKAR
Co-author Jennifer Karmarkar interviewed Broadband Services General Manager Paul Ortiz to help residents understand how they benefit from these changes.

**Q: WHY DOES THE COMMUNITY NEED FASTER INTERNET SPEEDS?**
**A:** During the pandemic, we all realized the importance of the internet and internet speed. The senior population has really adopted the internet as much as the younger generation. The digital divide has narrowed so much, and we realize that the community really wants more speed.

Subscriber growth is doing the same thing. The numbers for the lower speeds are decreasing, whereas the numbers for the top two speed tiers are increasing. New residents are expecting faster speeds and a better internet experience. They aren't buying the discounted service. In fact, no one in the country offers 55 Mbps. Nowadays, 100 Mbps is the lowest tier for most operators.

Prices are increasing $3 to $8 dollars a month, but the speeds are nearly going to double in every package available. We’re not just raising fees to meet inflation; we’re also providing residents with an incredible internet experience.

**Q: HOW OFTEN WILL INTERNET RATES INCREASE?**
**A:** We have proposed the rates would increase in January each year, and only as much as the consumer price index. WCI has not raised its prices in nine years; we felt that this is a fair increase.

**Q: CAN I UPGRADE OR DOWNGRADE MY PACKAGE?**
**A:** Unlike outside operators, there’s no contract with WCI. Residents can switch packages, but most stay at the tier they have.

**Q: DOES WCI CHARGE A DATA CAP?**
**A:** No. However, Cox charges $31.99 for its data cap. If you want more than 500 gigabytes, Cox charges $49.99.

**Q: HOW MUCH WILL THIS IMPACT GRF REVENUE?**
**A:** We anticipate revenue will increase $500,000 annually, which will help offset the entire Broadband Media Services Division—cable programming, Village Television, internet and advertising. Any revenue from movie subscriptions and set-top boxes helps offset the cost of the division.

Personally, I have Cox and pay $130 for a similar service, but half of my bill doesn’t go back to my HOA. But in this instance, half of the residents’ internet fees go back to offset costs. So, if it’s $50, $25 goes back into revenue, which helps offset your assessments.

**Q: WHAT IF I DON’T USE ZOOM OR STREAMING SERVICES?**
**A:** The increase in speed is one of the first steps to providing a better experience for those who stream their programming. Many may think they don’t stream but may not be aware that even Netflix is streaming.

What’s happening is that cable programming is getting to be so expensive, even with our co-op partnerships, that the community must decide if they want to continue to pay for programming. A few years back, two sports channels cost 30% of the entire programming package. The community decided it could do without them. We also lost KTLA. Ultimately, the Village must decide whether to continue to pay nearly $5 million each year by 2025 for cable programming.

**Q: WHAT’S THE ALTERNATIVE?**
**A:** Networks now go directly to consumers in an effort to eliminate the middleman—cable operators. Eventually, won’t even go through us. The NCTC saw this coming and rebranded from National Cable Television Cooperative to National Content and Technology Cooperative. Streaming is the future for consumers throughout the world. Now, there’s no alternative to whatever programming and charges the operators dictate. Streaming gives consumers choice and control over their programming.
Broadband Services offers cable television to the Village community, as well as equipment, troubleshooting tips and more. Below are frequently asked questions and answers to keep you watching.

**IS AN APPOINTMENT NECESSARY TO RECEIVE BASIC CABLE CHANNELS?**
Most manors in Laguna Woods Village are basic cable ready. As long as you have a working cable outlet, you can connect your coaxial cable directly to any digital TV, run a channel scan and receive more than 100 channels included in your HOA dues. No activation or cable box is required.

Visit [bit.ly/3RMQX4i](bit.ly/3RMQX4i) to view all of the available channels and Broadband Services offers.

**HOW CAN I TROUBLESHOOT MY REMOTE CONTROL?**
A common sign that remote control batteries need to be changed is when the remote control has trouble switching to three-digit channels. Here’s what you can do:

- Replace the batteries, ensuring they are installed properly.
- Make sure your television or set-top box is turned on.
- Change channels by pressing the buttons on your television.
- Remove objects (e.g., furniture, books, plants, etc.) from around your television or set-top box.
- Position your receiver at a different angle to help it detect your remote.
- Make sure you’re using the remote designated for the correct television if you have more than one.
- Reboot your television or set-top box by unplugging it and plugging it back in (allow at least 60 seconds before plugging it back in).

Still having issues? Bring your old remote to the Laguna Woods Community Center at 24351 El Toro Road for a replacement.
HOW CAN I TROUBLESHOOT MY PICTURE?
If you’re experiencing poor image quality or has no picture while using Broadband Services:

- Confirm your television or set-top box have power and is turned on.
- Verify that the television is on the correct input (Video 1, HDMI, etc.) by pressing Input, Source or TV/Video on your remote control.
- If you think your television is turning off on its own, check the television’s power settings. This feature automatically powers off your receiver after four hours of idle time.
- Check the connections for loose or damaged cables or fittings.
- Unplug and re-plug your HDMI or component cables.
- Press the channel up/down button to determine if the issue is channel specific.
- Try to reboot your television or set-top box by unplugging the power cord and waiting at least 60 seconds before plugging it back in.
- Confirm there are no outages in your area by calling Broadband Services.

Broadband Services and one of our technicians will pick up your equipment.
You are responsible for returning set-top boxes, DTAs and any auxiliary equipment provided by Broadband Services. If you fail to return all rented or leased equipment to Broadband Services after you cancel or downgrade services, an unreturned equipment fee may be charged to your account. This fee will be included in your total account balance.

THE CLOCK IS NOT DISPLAYING ON MY SET-TOP BOX.
- If you have a silver Polaris remote, on the left side beneath the TV button, press the MENU button twice.
- Listing by time should be highlighted. Using the down arrow on the remote, go down through the menu to the second page until you see SETUP. Press OK.
- On the right side, second entry down, you will see an option for cable box setup. Press OK once it is highlighted.
- The first option will be Front LED display: current channel. Press the right arrow on the remote, and it will change to the current time.
- Press exit.

WHAT CAN I DO TO ALLEVIATE LOUD COMMERCIALS?
At times, you may notice an increase in volume between programs and commercials. Many new HDTVs can eliminate volume variances between programs and commercials through the television’s audio settings. Some home theater systems also offer audio control options. Refer to your TV and audio equipment manuals to update audio settings.

Broadband Services can’t alter the volume of national commercials or cable network advertisements, but it proactively monitors programmers and takes steps to ensure CALM act requirements are met (FCC rules that require commercials to have the same average volume as the programs they accompany). Call 949-268-2041 to report loud commercials, noting the advertisers and the channels on which they appear.

HOW DO I RETURN BROADBAND SERVICES EQUIPMENT?
All equipment issued by Broadband Services remains GRF property. If you’re moving out of the community or planning on downgrading services, visit us at the Laguna Woods Community Center at 24351 El Toro Road to return your equipment, or call Broadband Services.

You are responsible for returning set-top boxes, DTAs and any auxiliary equipment provided by Broadband Services. If you fail to return all rented or leased equipment to Broadband Services after you cancel or downgrade services, an unreturned equipment fee may be charged to your account. This fee will be included in your total account balance.

HOW DO I SIGN UP FOR HIGH-SPEED INTERNET SERVICE?
West Coast Internet provides high-speed internet services to the Laguna Woods Village community. Visit lagunawoodsvillage.com/amenities/media-services/internet to learn more.

- For new service call 949-487-3302
- For billing service call 949-487-3303
- For tech support call 949-487-3307

HOW CAN I CONTACT BROADBAND SERVICES?
Call Broadband Services at 949-837-2670 for all of your broadband needs or stop by the Laguna Woods Community Center at 24351 El Toro Road. One of our representatives will be happy to assist you.
REFORM TEMPLE OF LAGUNA WOODS COMPLETES TORAH PROJECT

Over the years, the Reform Temple acquired three Torah scrolls that were so old and damaged that only one could be repaired. Village residents Marti Hack and Margot Gilison created a project to raise funds for the purchase of a smaller, used kosher Torah scroll and the repair of another.

Resident Marcy Sheinwold wrote a grant proposal to the Jewish Community Foundation of Orange County, which resulted in a generous $5,000 grant.

Leslie Mogul had the idea for a unique program, “25 for the 25th,” orchestrated by temple members Carol Bowler, Susan Bain and Susi Levin. Twenty-five events were held that were hosted by members of the congregation; members of the congregation paid $25 to attend each event. Besides raising funds, these events gave members the opportunity to gather together in an intimate setting. The excitement, passion and involvement throughout the project was palpable.

A Torah scroll is a handwritten copy of the Torah, the first five books of the Bible. It is handwritten in biblical Hebrew on special parchment using a quill dipped in ink. It is used in the ritual of Torah reading during prayers. Special prayers are recited when the Torah scroll is removed from the ark and the text is chanted. It is written by a trained “scribe” and can take up to 18 months to complete.

The funds were raised and members of the congregation were given the honor of writing a letter in the torah scroll with the scribe. Many participated.

The repaired Torah scrolls were dedicated and celebrated on the Jewish holiday of Simchat Torah.

—Submitted by resident Daphne Davids

Names of members who contributed to the project
COMMUNITY CONCERT’S BEYOND COVID MEMBERSHIP DRIVE

If you haven’t heard of Laguna Woods Community Concerts, this Village club presents a world-class series of six classical chamber music performances each year. The cost of producing the series comes entirely from membership dues and donations from a membership roster of more than 800. Unfortunately, the pandemic has decreased membership.

To address the shortfall and promote the club, the board is embarking on a “Beyond COVID Membership Drive.” Individual performance tickets are not usually available; however, the club is making an exception for the last two concerts of this season. Village residents are asked to order tickets at $20 each ahead of time by emailing cclwv647@gmail.com or by calling 949-454-0468 or 949-707-1848. Tickets can be collected and paid for at the will call table on the day of the concert; last-minute decisions to attend will be honored at the on-call table. Payment via cash or check is accepted.

The club encourages current members to support the drive by purchasing and gifting tickets to friends who might be interested in joining the club.

The concerts for which single tickets are available are:

**March 26 – Anton Nel and Bion Tsang.** Pianist Anton Nel, winner of the first prize in the 1987 Naumburg International Piano Competition at Carnegie Hall, and cellist Bion Tsang, winner of the bronze medal in the IX International Tchaikovsky Competition, bring incredible talent and credentials to their beautiful blending of musicianship.

**April 23 – Sakura Cello Quintent.** This unique and versatile quintet hailed as “brilliant and superb” by the Los Angeles Times is committed to opening new vistas of beauty and expression.

VILLAGE GOL SUPPORT SOUTH COUNTY OUTREACH

The Guys of Leisure (GOL) of Laguna Woods Village purchased and delivered 30 holiday turkeys weighing 600 pounds in total to South County Outreach to feed the hungry and homeless. Along with the turkeys, 10 large pumpkin pies and $700 in donations were also provided.

GOL consists of 54 gentlemen who participate in weekly lunches, hold monthly meetings with guest speakers, and take local trips. Each year they strive to donate to needy and worthy causes. The group has been in existence for six years and has been supporting South County Outreach for all those years.

—Submitted by resident Gary Bain
WHY DO THE SPRINKLERS RUN SO OFTEN?
Soil can absorb only so much water at a time; excess water runs off and is wasted. Watering several times during the night is a common practice referred to as “cycle and soak” programing, which reduces water waste by programming a fixed maximum irrigation period per station to minimize runoff. Typical spray heads are generally set at a maximum cycle time of three minutes, which is the limit of how much water the soil in the community can absorb, with a minimum soaking time of 20 minutes between cycles.

WHY DOES THE IRRIGATION RUN WHEN IT IS RAINING?
The irrigation system run times are based on data received from our on-site weather station. In addition to measuring rainfall and windspeed, our irrigation weather station employs an evapotranspiration gauge. Evapotranspiration is the process by which soil water is transferred to the atmosphere either by the plant or directly from the soil surface. This gives detailed information into how much water the plant material needs. This process is constant and run time calculations can change daily but in summer our weather is fairly constant. A light rain will not affect irrigation much, as even a quarter inch of rain does not soak into the soil deep enough to reach the roots. Programmed cycles may run for shorter times after a light rain.

I READ ONLINE THAT WE SHOULD WATER DURING THE DAY. WHY DO WE WATER AT NIGHT?
Landscape crews, painters, plumbers and electricians are out in the field during the day working in and around landscaping. Having irrigation running during the day would severely impact these operations. Also, our weather-based program may calculate a necessary total run time of 12 minutes on any spray head station. We have a large number of controllers with multiple stations that often require the program to continue to run for eight to 10 hours. We do our best to place late-running stations in less commonly used areas, such as slopes and hard-to-access areas, to minimize the impact to residents.

THERE IS A SECTION BY MY UNIT THAT ALWAYS SEEMS TO BE DAMP AND ANOTHER THAT SEEMS VERY DRY. WHY DOESN’T THE IRRIGATION SECTION FIX THAT?
Our irrigation system was designed and installed when the community was originally constructed. Our irrigation systems are set up so that multiple buildings with all four building sides are on the same station, making perfect watering patterns impossible. There will always be some areas that are watered too much in order to get enough water to dry areas. Fixing this is a monumental task. In United, shrub beds and turf areas all were originally on the same irrigation stations; we’ve been working for years, spending
approximately $10,000 annually, to separate them.

**I HEARD THERE WERE PLANS TO INSTALL A NEW IRRIGATION SYSTEM. WHAT WILL CHANGE?**

Our massive irrigation system is comprised of a computerized master control, 31 cluster control units (CCU) which in turn control 407 irrigation controllers, each with a range of 18 to 40 irrigation stations. There is a total of 10,463 stations (valves) using an estimated average of 26 sprinkler heads per valve for a total of 272,038 sprinkler heads.

The irrigation master control system is owned by GRF; the rest of the systems are owned by the individual housing mutuals. The master system is outdated and mostly obsolete; staff is in the process of updating the system. The intent of the update project is to give more control to the operators. The current system requires a staff member to be in the office to monitor the system; the system has no remote capabilities or the capability to notify staff of main line leaks or other issues. It also relies on a complex and unreliable system of underground phone lines and radio frequencies to communicate with the controllers.

**WHY HAVEN’T THE MUTUALS INSTALLED DRIP IRRIGATION EVERYWHERE?**

Staff has converted 381 valves into drip irrigation and 1,979 valves into low precipitation rotator heads. Drip irrigation is effective in some applications but it is not a one-size-fits-all solution. It is a high maintenance system that requires frequent adjustments and repairs. Low precipitation rotator heads are very effective in reducing water waste and require much less maintenance than drip systems. Additionally, converting to drip is a high-labor activity requiring removing much of the plant material; rotator heads can be installed on existing systems.

**WITH ALL THIS TALK OF WATER CONSERVATION, WHY DO THE SPRINKLERS GET THE SIDEWALKS WET AND SOME WATER RUNS DOWN THE STREET?**

At the time our irrigation systems were installed, little thought was put into water conservation, and this is brought to light by the issues we face now. Sidewalk overspray is an ongoing battle; the shapes of planters/turf areas are often irregular and don’t fit normal spray patterns. We are addressing this issue by slowly converting to stream heads that produce less mist and overspray. The Village also has many turf areas smaller than what spray heads are designed to cover. Staff is actively working with the landscape committees of both mutuals to eliminate these smaller turf areas.

**WHO DO I CALL WHEN I SEE BROKEN IRRIGATION?**

Please immediately report all irrigation issues (leaks or broken heads) through the proper channels: Resident Services at 949-597-4600 or residentservices@vmsinc.org during daytime working hours and Security 949-580-1400 during off hours. Please provide a callback number in case staff needs assistance in finding the issue.

would cost the mutual $75 for a technician to come in and fix it. While it may seem like a waste of water, it is financially prudent to wait until crews are on site on Monday to fix broken sprinklers. Staff does respond to calls regarding broken main lines 24 hours a day, seven days a week.
A GIFT OF LANDSCAPING

In summer of this year, the Third Mutual board of directors accepted a donation in the amount of $1,000 from the Judy Saxon Trust for the Landscaping Department. The Third board is grateful to the trust for the donated funds, which were used to purchase two purple-leaf acacia trees and other landscaping, which was planted at Avenida Sosiega and Via Del Faro.

If you have questions about the Landscaping Services Department, please email Resident Services at residentservices@vmsinc.org or call 949-597-4600.

2023 COMMUNITY MULCH DAYS

Mulch generated in the Village by the Department of Landscaping Services will be available for free for residents at Clubhouses 3 and 5 over three weekends in 2023:
- January 27 through 30
- April 28 through May 1
- August 25 through 28

Please bring your own shovel and container; none will be provided.

Free community mulch events are for residents who wish to enrich soil in private/personal garden areas and garden plots. Landscaping Services will continue to mulch all common areas per standard practice.
AFFORDABLE, INDEPENDENT 55+ SENIOR LIVING INCLUDES

Nightly dining service • All utilities except telephone • 24-hour front desk • Housekeeping services
24-hour on-site maintenance • Free laundry facilities on each floor
Weekly fitness, movies, bingo, entertainment and more
Free bus service at the front door to seven Village clubhouses, nearby stores and medical facilities

Schedule a tour today to see our condominium purchase or lease options

Realtors welcome

Visit TheTowersatLagunaWoodsVillage.com

Follow us  

24055 PASEO DEL LAGO WEST • LAGUNA WOODS, CA • 92637 • 949-597-4278
In October, California participated in the Great California ShakeOut drill, the annual opportunity to practice how to be safe during a large earthquake.

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.
- 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.

**GREAT CALIFORNIA SHAKEOUT**

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

Review the ShakeOut website at shakeout.org/california/index.html for other earthquake safety tips.
The Village has a strong and well-rehearsed Disaster Preparedness Task Force (DPTF) led by Security Chief Eric Nuñez. 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.

The DPTF office, which sells emergency preparedness supplies at cost, is located on the first floor of the Village Community Center at 24351 El Toro Road and is open Monday through Friday from 10 a.m. to noon.

In addition, the Social Services Division is always on alert in the event of an emergency. Visit lagunawoodsvillage.com/residents/social-services for more information.

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 of the home page and fill out the form.
Village transportation services—Easy Rider/fixed-route, Boost and Journey—help take the stress and hassle out of shopping, getting to medical appointments and more. To help you reach your destination, check out the helpful information here.

**EASY RIDER/FIXED-ROUTE SERVICE**
- Schedule times are approximate
- Be at the bus stop five minutes before the scheduled time
- Always carry your resident ID: No ID = No Ride

**Hours of Service**
- Monday - Friday, 9 a.m. - 5 p.m.
- No service Thanksgiving/Christmas/New Year’s Day

**How to request stops**
- (CDS) indicates cul-de-sac
- (R) indicates request-only stops
- Call 949-597-4659 one hour before schedule time
- Leave a message with your request information: Example: Gate 11 (R) Route 1 at 10 a.m.

**BOOST PROGRAM**
Boost (provided by Lyft rideshare service) services Laguna Woods Village residents when the fixed-route system is not in service. Schedule rides by downloading the Lyft app on your smartphone or by calling Transportation at 949-597-4659. This service covers the basic ride option only.

**Boost code: LWVBOOST**

**Hours of Service**
- Monday - Friday, 7 - 9 a.m. and 5 - 10 p.m.
- Saturday, 8 a.m. - 10 p.m.
- Sunday, 8 a.m. - 5 p.m.
THE JOURNEY PROGRAM
The Journey service is the Laguna Woods Village paratransit service for all ADA-approved riders. The following procedures are required when making a Journey reservation.

1. Call Journey at 949-597-4659 and leave your request information.
2. Medical appointments:
   Call seven days in advance to make a medical appointment reservation. For non-medical appointments, call two days in advance (see reservation schedule).
3. Be sure to specify the medical appointment time—not the time you wish to be picked up. If you do not have an appointment time, specify the time you wish to arrive at your destination.
4. Specify your requested return pickup time.

5. Office staff schedules requests beginning two days prior to the requested service date. You will be notified of your pickup and return times the morning before.
6. At this time, we cannot accommodate requests for same-day service or same-day reservation changes. Due to a high daily call volume, these procedures must be followed. Call 949-597-4659 with questions.

Journey Reservation Schedule
• Service hours: 8 a.m. to 4 p.m. daily
• No service Thanksgiving/Christmas/New Year’s Day
• Call 949-597-4659 to leave a voicemail

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<th>Medical Reservations ONLY</th>
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<th>Non-medical Reservations</th>
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<td><strong>APPOINTMENT DAY</strong></td>
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My neighbor said the Village has a post office, is that true?
The Laguna Woods Village U.S. Post Office substation is open to Village residents Monday through Friday from 10 a.m. to 3:30 p.m. (closed for lunch from 11:45 a.m. to 12:15 p.m.). It is located at the back of the parking lot of the Laguna Woods Village Performing Arts Center (PAC)/Clubhouse 3 (23822 Avenida Sevilla).

What can you tell me about the orientation to help new residents learn about the Village?
New resident orientations are informational sessions that provide new residents with an opportunity to become acquainted with the operating rules and to talk with a board member who represents your mutual. Some of the topics discussed during these sessions include the resident portal, the Resident Services Department, DwellingLive 24/7/365 gate-access, HO-6 insurance, maintenance and service requests, manor alterations processes, how to get involved in the community and much more.

My insurance company is looking for the mutual’s insurance policy. How do I get a copy?
Find the insurance policy information for both Third and United mutuals at the Laguna Woods Village website, lagunawoodsvillage.com, by selecting Documents for United or Third. Scroll to mid-page to the “Sales and Leasing” section and look for the PDF document titled “Annual Insurance Disclosure and Policy Summary.”

These meetings occur once a month for each mutual and are presented in the Community Center board room. Reservations are required by emailing info@lagunawoodsvillage.com. Please type “New Resident Orientation” in the subject line. The upcoming schedule:

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<th>Third Laguna Hills Mutual</th>
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<tr>
<td><strong>Date</strong></td>
<td><strong>Time</strong></td>
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<td>Friday, January 20</td>
<td>9 a.m.</td>
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<td>Wednesday, February 15</td>
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<th>United Laguna Woods Mutual</th>
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<td><strong>Date</strong></td>
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<tr>
<td>Friday, February 3</td>
<td>9 a.m.</td>
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<tr>
<td>Wednesday, March 8</td>
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SB 326 REQUIRES BALCONY, WALKWAY INSPECTIONS

What you need to know about the process and possible repairs

In August 2019, California Governor Gavin Newsom signed into law Senate Bill 326 (SB 326), which requires residential homeowners’ associations to perform visual and technological inspections of balconies, decks, landings, stairways, walkways, guardrails and handrails at condominium buildings.

To comply with SB 326, United and Third mutuals have hired an outside consultant, Cardoso & Associates, to conduct state-mandated inspections of building exterior elevated elements, which include balconies, decks, landings, stairways, walkways, guardrails and handrails. Inspections began in United in early September 2022; inspections for Third will begin in January 2023. Inspections for both mutuals must be completed by January 1, 2025.

Visit bit.ly/3h2Yw9U for more information about Senate Bill No. 326.

The inspector may require access to some balconies from inside certain units.

If the inspector finds that repairs are necessary, a contractor will take immediate preventive steps until repair work is scheduled. If repairs are required, members will be notified by mail 15 days in advance.

IMPORTANT DETAILS ABOUT THE INSPECTIONS

Please note:
- Only scheduled units will be inspected, not all units.
- Selected units are notified 30 days in advance.
- Any needed repairs are performed and funded by the mutuals.
- The inspection cannot be rescheduled.
- Please make sure a copy of your unit’s key is on file with Resident Services if you won’t be home on the scheduled inspection date.

To submit keys or keyless manor entry codes, please visit Resident Services in the Laguna Woods Village Community Center (24351 El Toro Road) Monday through Friday from 8 a.m. to 5 p.m.

For more information, email residentservices@vmsinc.org.

Q: HOW CAN I FIND OUT WHEN MAINTENANCE WORK WILL BE DONE AROUND MY MANOR?
A: Maintenance and project logs for the community are posted to the Village website. Find the schedule and logs at lagunawoodsvillage.com > Residents > Services > Maintenance and Landscaping.
SANTA PAWS HELPS THE HERD

In early December, residents and their pets were cordially invited to take fun holiday-themed photos with “Santa,” Third Mutual First Vice President Jim Cook.

The photos were taken by a professional photographer sponsored by the Help the Herd fundraising program.

Help the Herd was created by the Village Community Fund to help ensure Equestrian Center horses continue to thrive and be available for all residents to enjoy.

Visit villagecommunityfund.org/help-the-herd for more information.
THANK YOU, VILLAGE VOLUNTEERS!

In early December, Clubhouse 5 was the festive scene of the annual Volunteer Luncheon, an event hosted by GRF and organized by the Recreation and Special Events Department as a thank you to all the volunteers in the community.

In attendance were approximately 350 volunteers from the Village Library, the Laguna Woods History Center, lawn bowling, the video learning center, Clubhouse 4 workshops (ceramics, slipcasting, photography, art studio, quilting, sewing, glass studio, woodshop, machine shop, lapidary and jewelry), the Equestrian Center, Village Television, the Community Activities Committee, the Disaster Preparedness Task Force, the PC and Mac computer learning centers, recreation class instructors, ESL class instructors, the garden centers, the docents, tax preparers, the Foundation and Clubhouse 6.

Laguna Woods Village is extremely lucky to have a very dedicated, capable and enthusiastic cadre of volunteers who work tirelessly to help ensure the Village runs smoothly and efficiently!

NEW EQUINE FACES AT THE EC

Welcome Lexi and O’Hara to the herd!

The Village Equestrian Center welcomed two new horses to the GRF herd, Lexi and O’Hara.

Lexi, our beautiful new “red” mare, is a seasoned lesson horse from Orange, California. She is 16 hands and 18 years old, with a beautiful chestnut coat. She is a seasoned professional who is always looking to please. Previously she was a dressage horse and a school horse for children. We are very excited to have her in the program.

O’Hara, our wonderful second “redhead” mare, is as beautiful as her namesake, Scarlett. She is another well-versed lesson horse from Lincoln, California. This 18-year-old, sweet-as-can-be gentle giant is our tallest lesson horse at 16.3 hands. From packing around children over jumps to going down trail she does it all. Previously she was a competitive jumper. We are very lucky to have her.

The Equestrian Center, located at 24312 El Toro Road, offers tours on Wednesdays and Thursdays at 2 p.m. and on Fridays, Saturdays and Sundays at 12:30 and 2 p.m.
PAC TICKETS

Ticket prices at the Performing Arts Center vary by show. Visit tickets.lagunawoodsvillage.com to create an account and purchase and print tickets at home. No printer? Show a smartphone screenshot of your purchase at the box office or, at checkout, choose to pick up your tickets at the PAC box office. Or purchase tickets at the PAC box office, open Monday, Wednesday and Friday from 9 a.m. to noon.

Call 949-597-4288 or email recreation@vmsinc.org for more information. The Performing Arts Center/Clubhouse 3 is located at 23822 Avenida Sevilla.

ENJOY POOLSIDESERVICE AT POOL 2

In aiming to provide resort-style amenities to Village residents, 19 Restaurant and the Recreation and Special Events Department have partnered to offer food and beverage services at Pool 2 from 11 a.m. to 3 p.m. daily. Residents may enjoy a cool, refreshing beverage, a delicious meal or both simply by calling 19 Restaurant at 949-206-1525. Items will be delivered poolside; payment via cash or card is required at that time.

PERSONAL TRAINERS ARE HERE FOR YOU

Get in a good workout led by a personal trainer at the Community Fitness Center or Clubhouse 1. Five 30-minute sessions cost $200; 10 30-minute sessions cost $400.

Call the Community Fitness Center at 949-268-2275 or Clubhouse 1 at 949-597-4284 for more information.
LIBRARY & HISTORY CENTER

The Library and History Center are located adjacent to each other at 24266 Calle Aragon.

Library Hours
• Monday to Friday: 10 a.m. to 4 p.m.
• Wednesday: 10 a.m. to 7 p.m.
• Saturday: 10 a.m. to 1 p.m.
• Sunday: CLOSED
949-597-4274; lwvillagelibrary@yahoo.com

History Center Hours
• Weekdays from 11 a.m. to 1 p.m. and by appointment
949-206-0150; info@lagunawoodshistory.org; lagunawoodshistory.org

GET MOVING!

Visit lagunawoodsvillage.com > Amenities > Recreation or any of the bit.ly links below to enjoy the Village’s resort-style amenities.

• View a list of amenities, location, contact information, registration process and more at bit.ly/3tXFP9w.

• Purchase event tickets, register for outdoor classes, sign up for Clubhouse 4 activities via ActiveNet at bit.ly/39sfreE or by telephone between 10 a.m. and noon, Monday through Friday, at 949-597-4382. Visit bit.ly/3CDWA9d to view an ActiveNet tutorial video.

• Consider taking one or more of the almost 20 classes currently offered, including mat/chair yoga, ballroom dance, English or Korean language classes, cycling, aquatic classes and more. Check out our schedule of current recreation classes at bit.ly/3u086MB.

• Visit bit.ly/3u2eovu for a comprehensive list of virtual activities, classes and more.
EQUESTRIAN CENTER

Our charming and unique equestrian facility offers boarding for resident-owned/lesson horses and a riding program (lessons/trail rides) for residents and their sponsored guests. In addition, riders and non-riders alike enjoy various events at our facility, including summer barbeques, the Harvest Hoedown, Easter at the Equestrian Center and horse shows.

LOCATION
24312 El Toro Road
Laguna Woods, CA 92637
949-597-4275

HOURS
Business hours: 9 a.m. to 3 p.m., Wednesday through Sunday
Tour hours: Wednesday and Thursday at 2 p.m.; Friday, Saturday and Sunday at 12:30 and 2 p.m.
Riding program: Wednesday through Sunday; contact the Equestrian Center office for lesson schedules.
Tours and riding program are closed Monday and Tuesday.

HORSEMANSHIP CLASSES
Horsemanship classes at the Equestrian Center are all about developing the horse-man relationship. Horsemanship is a journey rather than a destination.

In these group classes, staff combines lectures, handouts, herd observation and hands-on education in the care of and communication with horses. It’s a great opportunity for those who would like to someday own a horse or for those who just want to learn how to work with horses.

Six-session drop-in classes are offered Friday at 10:30 a.m. and Sunday at 11:30 a.m.
Those who graduate Level 1 are invited to join Level 2. Call or drop by the Equestrian Center for more information.

HELP THE HERD FUNDRAISING
The Help the Herd fundraising program was created by the Village Community Fund to help ensure the Equestrian Center horses continue to thrive and be available for all residents to enjoy.

Visit villagecommunityfund.org/help-the-herd to donate to the Village Community Fund’s Help the Herd or visit villagecommunityfund.org for more information.
JOIN A CLUB!

In addition to the many amenities and activities offered through the Recreation and Special Events Department, more than 250 clubs, special interest groups and organizations offer residents a wealth of fun and entertainment.

Visit lagunawoodsvillage.com/amenities/clubs for more information.

ONGOING CLASSES

Schedules subject to change without notice.

MONDAY

Chi Kung
Clubhouse 1 patio, 8 to 9 a.m.
Free drop-in class

Yoga with Kim Min
Performing Arts Center dining room, 9 to 10:15 a.m.
Free drop-in class

Laughter Yoga with Cheryl Russell
Clubhouse 1 ballroom, 9:15 to 10:15 a.m.
Free drop-in class

Zumba Gold with Tracy Murray
Clubhouse 2 ballroom, 10 to 11 a.m.
$25 for 5 classes

Movement and Stretch with Sybil Moore
Clubhouse 5 fitness room, 10:30 to 11:30 a.m.
Free drop-in class

Ballroom Dance with Candi Davis
Clubhouse 1 ballroom, 10:30 a.m. to 12:30 p.m.
$25 for five group lessons
RECREATION

Stress-less Mindfulness Meditation with Dr. Lois Rubin
Via Zoom, 11 a.m. to 12 p.m.
Email soulhr@yahoo.com for access

Mat Yoga with Kristine DeYoung
Clubhouse 2 ballroom, 11:30 a.m. to 12:30 p.m.
Free drop-in class

Chair Yoga with Kristine DeYoung
Clubhouse 2 ballroom, 1 to 2 p.m.
Free drop-in class

Chinese Language Class with Grace Sams
Clubhouse 6 multipurpose room, 1:30 to 3:30 p.m.
Free drop-in class

Cycling with Alisha Sullivan
Clubhouse 5 fitness room, 5 to 6 p.m.
$25 per five classes

IKTA Self Defense with Ron Murray
Clubhouse 5 fitness room, 3:30 to 4:30 p.m.
$25 for five classes

Meridian Yoga with Phoebe Gong
Clubhouses 5 fitness room, 5:30 to 6:45 p.m.
Free drop-in class

WEDNESDAY
Chi Kung
Clubhouse 1 patio, 8 to 9 a.m.
Free drop-in class

Zumba Gold with Tracy Murray
Clubhouse 5 ballroom, 9 to 10 a.m.
$25 for five classes

Cycling with Alisha Sullivan
Clubhouse 5 fitness room, 10 to 11 a.m.
$40 per eight-class session

Mindful Movement Yoga with Jerry Bloch
Performing Arts Center dining room, noon to 1 p.m.
Free drop-in class

Russian Language Class with Janet Preissler
Clubhouse 2 Grevillea Room, 3 to 5 p.m.
Free drop-in class

TUESDAY
Yoga with Kim Min
Clubhouse 1 ballroom 8:30 to 9:45 a.m.
Free drop-in class

Tai Chi
Clubhouse 7 ballroom, 8:30 to 9:30 a.m.
Free drop-in class

Cycling with Alisha Sullivan
Clubhouse 5 fitness room, 9 to 10 a.m. and 10:30 to 11:30 a.m.
$40 per eight-class session

Chair Fitness with Janet Gilliam
Clubhouse 1 gym, 10 to 11 a.m.
$15 for five classes

Swim Clinic with Jan Levinrad
Pool 2, noon to 1 p.m. and 1 to 2 p.m.
Free drop-in class

IKTA Self-Defense with Ron Murray
Clubhouse 5 fitness room, 3 to 4 p.m.
$25 for five classes
**Contemporary Jazz with Laura Fremont**  
Clubhouse 5 fitness room, 5:30 to 6:30 p.m.  
$25 for five classes

**THURSDAY**

**Cycling with Alisha Sullivan**  
Clubhouse 5 fitness room, 7 to 8 a.m.  
and 8:30 to 9:30 a.m.  
$40 per eight-class session

**Tai Chi Dance**  
Clubhouse 1, multipurpose room, 8 to 10:30 a.m.  
Free drop-in class

**Chi Kung**  
Clubhouse 2 ballroom, 8 to 9 a.m.  
Free drop-in class

**Tai Chi**  
Clubhouse 7 ballroom, 8:30 to 10 a.m.  
Free drop-in class

**Chair Fitness Janet Gilliam**  
Clubhouse 1 gym, 10 to 11 a.m.  
$15 for five classes

**Tap Dance and Rhythms with Laura Fremont**  
Clubhouse 5 fitness room, 10:30 to 11:45 a.m.

**Mat Yoga with Kristine DeYoung**  
Clubhouse 2 ballroom, 11:30 a.m. to 12:30 p.m.  
Free drop-in class

**Chair Yoga with Kristine DeYoung**  
Clubhouse 2 ballroom, 1 to 2 p.m.  
Free drop-in class

**IKTA Self-Defense with Ron Murray**  
Clubhouse 5 fitness room, 3:30 to 4:30 p.m.  
$25 for five classes

**FRIDAY**

**Cycling with Alisha Sullivan**  
Clubhouse 5 fitness room, 7 to 8 a.m. and 8:30 to 9:30 a.m.  
$40 per eight-class session

**Chi Kung**  
Clubhouse 1 patio, 8 to 9 a.m.  
Free drop-in class

**Embrace Life Yoga with Phoebe Gong**  
Clubhouse 7 ballroom, 9:30 to 10:45 a.m.  
Free drop-in class

**Ballroom Dance with Ed VanOrnum**  
Clubhouse 1 ballroom, 9:30 to 11:30 a.m.  
$30 for five classes

**Zumba Gold with Tracy Murray**  
Clubhouse 2 ballroom, 9 to 10 a.m.  
$25 for five classes

**SATURDAY**

**Tai Chi Dance**  
Clubhouse 1 multipurpose room, 8 to 10:30 a.m.  
Free drop-in class

**Mind and Body Fitness with Jean Reitz**  
Clubhouse 5 fitness room, 10:30 to 11:30 a.m.  
Free drop-in class
Clubhouse Reservations | 949-597-4227
Schedule reservations at Clubhouses 1, 2, 5 or 7, or the Village Greens at the Community Center Recreation office Monday - Friday, 8 a.m. - 5 p.m.
• Reservations may be scheduled through December 31, 2023.
• Reservations are limited to Clubhouse 1, 2, 5 and 7 and the Village Greens.
• Clubhouse 6 and the Performing Arts Center reservations will resume at a later date.

Clubhouse 1 | 949-597-4281
• Clubhouse open 8 a.m. - 10 p.m. daily
• Fitness center open 7 a.m. - 7 p.m. Monday, Wednesday, Friday; 7 a.m. - 5 p.m. Tuesday, Thursday; 8 a.m. - 2 p.m. Saturday/Sunday
• Indoor mini-gym (badminton, pickleball, volleyball, basketball)
• Archery
• Shuffleboard
• Bocce
• Game rooms
• Billiards
• Drop-in lounge

Clubhouse 2 | 949-597-4286
• Open daily 8 a.m. - 10 p.m.
• Video lab and studio
• Card room
• Lawn bowling

Clubhouse 4 | 949-597-4344
• Art studio, ceramics, jewelry, lapidary, photo studio, sewing room, slipcasting, woodshop, machine shop
• Open 9 a.m. - 4 p.m. Monday, Wednesday, Friday; 10 a.m. - 2 p.m. Saturday/Sunday
• Tuesday and Thursday 9 a.m. - 8 p.m.
• Contact the clubhouse for specific studio days/times

Clubhouse 5 | 949-597-4382
• Open 8 a.m. - 5 p.m. Monday - Saturday, 8 a.m. - 2 p.m. Sunday
• Game room
• Gym 5:30 a.m. - 9 p.m. daily

Clubhouse 7 | 949-268-2417
• Open daily 8 a.m. - 10 p.m.
• Bridge games 12:30 - 4 p.m. Monday - Friday
• Bridge class schedule varies

Community Center | 949-597-4273
• Concierge, Resident Services 8 a.m. - 5 p.m. Monday - Friday
• Table tennis: 8 a.m. - 5 p.m. Monday, Wednesday, Friday; 8 a.m. - 9 p.m. Tuesday, Thursday; noon - 5 p.m. Saturday, Sunday
• Mac learning center: 9 a.m. - 3 p.m. Monday - Friday; 949-268-2263
• PC workshop: 11 a.m. - 3 p.m. Monday - Friday; 949-268-2262
• Community fitness center 7 a.m. - 7 p.m. Monday, Wednesday, Friday; Tuesday and Thursday 7 a.m. - 8 p.m.; Saturday, Sunday 8 a.m. - noon
**Equestrian Center | 949-597-4275**  
- Tours 12:30 p.m. Wednesday and Thursday; 12:30 and 2 p.m. Friday - Sunday  
- Call to inquire about riding program

**Garden Centers | 949-268-2387**  
- Daily sunrise to sunset

**Golf | 949-597-4336**  
- 27-hole course open daily 7 a.m. - 6 p.m.  
  - Online reservations only; see golf shop to create account  
- Driving range open 7 a.m. - 4:30 p.m.  
  - Wednesday close at 4 p.m. for clean pick  
- Par 3 course open 7:30 a.m. - 5:30 p.m.  
- Call 949-597-4373 for course conditions updates

**History Center | 949-206-0150**  
- Call to schedule an appointment

**Library | 949-597-4274**  
- Open 10 a.m. - 4 p.m. Monday - Friday  
  (7 p.m. Wednesday), 10 a.m. - 1 p.m. Saturday

**Paddle Tennis | 949-597-4273**  
- Tuesday, Thursday 7 a.m. - noon  
- First, third Saturdays 7 a.m. - noon

**Performing Arts Center | 949-597-4288**  
- Box office open 9 a.m. - 5 p.m. Monday, Wednesday, Friday  
- Billiards open Monday, Wednesday and Friday, 9 a.m. - 5 p.m.  
- Auditorium open for scheduled shows; dates and times vary

**Pickleball | 949-597-4273**  
- Monday, Wednesday and Friday mornings open play; sign up on patio for a game  
- Tuesday and Thursday mornings paddle tennis has priority 7 a.m. - noon  
- Saturday, Sunday open play  
- Second, fourth Saturday pickleball has priority

**Pools | 949-597-4273**  
Check the most current pool schedule at bit.ly/3u4adRE

**Recreation Coordinated Classes | 949-597-4273**  
- Class schedule: bit.ly/3rwVWtp  
- ActiveNet portal: bit.ly/3eKhxts  
- ActiveNet tutorial video: bit.ly/2UDQmJF  
- Virtual recreation: bit.ly/3Bsne8V

**Tennis | 949-268-2481**  
- 7 a.m. - 10 p.m. daily  
- No reservations required for courts 1 - 7  
  7 a.m. - 4:30 p.m.  
- Reservations via Court Reserve required for courts 8 - 10 | 7 a.m. - 4:30 p.m  
- Reservations via Court Reserve required for courts 6 and 7 | 4:30 - 9 p.m. (lighted)  
- For Court Reserve reservations, visit bit.ly/3x0MMXj.

**Saddleback Emeritus | 949-582-4835**  
Visit saddleback.edu/emeritus for the most current class schedule.
The GRF Reserve Fund

What is it, and why do we need it?

By Jim Hopkins, GRF Treasurer

The Golden Rain Foundation reserve fund can be thought of as a savings account used to accumulate enough money to maintain, repair, replace or improve the big-ticket items (assets) that GRF owns. These assets include our clubhouses, pool equipment, broadband equipment, landscape equipment, fitness equipment, golf facilities, street paving, maintenance and transportation vehicles, computers (equipment and software), security equipment and vehicles, and much more. In fact, VMS manages $142 million of gross assets for GRF. This requires a disciplined approach to be able to accumulate and judiciously spend the funds required to keep everything in working condition and to avoid the need for a special assessment for a major repair or replacement. Civil code restricts the reserve fund from being used for operating expenditures.

FUNDING THE GRF RESERVE FUND

Currently, reserves are funded in two ways. The first is included in our monthly HOA fee. The planned 2023 fee is $17 per month as it is in 2022 and is collected from 12,736 Laguna Woods Village manors.
This fee is projected to remain relatively stable based on the 30-year projection. In addition, when a manor is purchased, the new owner is required to pay a one-time trust facilities fee of $7,500. Both fees are used to fund the reserve account only.

**HOW MUCH RESERVE DOES GRF NEED?**

To answer that question, there is a well-organized, universally accepted and disciplined approach to estimating our future requirements, but it is not exact. The items or assets that are replaced or maintained range from fitness machines to vehicles to buildings. We may purchase certain machines every five to 15 years, replace a vehicle five to seven years and replace a roof every 15 to 30 years. Therefore, there is a significant level of planning to maintain adequate reserves for GRF’s $142 million in assets. The VMS Department of Financial Services uses a universally accepted useful life for each asset purchased and begins immediately calculating the funds needed to replace it using inflation estimates and other financial tools. Civil code requires a calculation of this type every three years, and VMS performs this analysis annually as a part of the budget process.

As a result of this process, the GRF board establishes a balance that it determines to be the minimum it needs in the fund. This is referred to as the “threshold” amount. The threshold is simply a targeted minimum balance set by the GRF board. It should not be considered a goal—it is a “low water mark.” From time to time, it needs to be re-evaluated in light of current annual spending patterns or plans.

**2022 PROFESSIONAL RESERVE STUDY RESULTS**

During 2022, GRF commissioned an independent reserve study by Association Reserves, which judges association reserves funds as low, medium and high risk for special assessments. Seven credentialed reserve specialists visited the GRF properties after performing desk analysis and issued a 700-page report that our facilities and equipment reserve funds were assessed as “medium risk.” Given the size and depth of our community, Association Reserves was surprised and pleased with the financial condition of our reserve fund. They concluded by suggesting a funding plan of $8.7M annually that would put our reserve fund balance in the low-risk category by 2032-35. The GRF funding of the reserve fund is expected to exceed $8.5 million in 2022.

**RESERVE FUND SPENDING PLAN(S)**

Current reserve fund appropriations are included in the capital improvement plan (CIP). Many items, such as vehicle and equipment purchases, are straightforward, while other authorized projects must go through a more rigorous process of engineering specifications, vendor bids and selection, as well as detail implementation planning and supervision. These projects often last beyond the current year but have been authorized for completion.

Certain expenditures greater than $500,000 require the concurrence of the corporate members, which are board members of United and Third Mutuals, as well as Mutual No. Fifty. Section 2.1.6 of the bylaws states:

“GRF shall obtain approval of the Corporate Members prior to engaging in any business or activity specified in the Trust Agreement or in Section 2.1.4 as requiring such approval. The vote shall be by ballot pursuant to Section 5.8.2.”

In order to facilitate the decision of the corporate members, the GRF board is authorized to prepare estimates:

“For purposes of this Section 2.1.4(4)(b), the costs may be incurred in the development of preliminary designs and cost estimates before presented to, and approved by, the Corporate Members only if it is necessary to
develop a meaningful understanding of the cost and scope of the project, but all such costs shall be included in the calculated total project cost.”

This process is designed to validate the necessity and estimate the cost for such projects. The implementation of the project will then be executed by VMS staff and qualified vendors, with the oversight of the GRF board.

UNSPENT FUNDS AND FUTURE REQUIREMENTS
In some cases, after a thorough review and analysis, a project may be determined by the board to have changed in scope or no longer be needed. If this is the case, the authorization will be changed or terminated. The appropriated funds are released and returned to the reserve fund for future availability. Unlike operating funds, any defunding, savings or spending delays from the reserve fund are returned to the fund to be considered in light of five and 30 years of spending requirements. Thus, savings from the current year reserve spending does not directly impact HOA fees in the next year.

FIVE- AND 30-YEAR RESERVE PLANNING
After the current-year appropriations, the next level of replanning is a five-year spending projection.

In addition to regularly scheduled replacement and maintenance, these projections may include any unique or major clubhouse renovation, building replacements and large equipment purchases. The general requirements are anticipated, but the specifics are not yet determined. Therefore, the GRF board takes this into consideration as it provides for the five-year projection period.

Finally, there is the 30-year planning of annual spending, contributions and resulting annual balance. This estimate combines the annual plan and five-year projection with the remaining 25-year estimate. The 25 years is largely based on the useful lives and replacement cost of the assets. The entire process is designed to bring visibility to the current and future capital improvements required to maintain the Village.

CURRENT STATUS OF THE GRF RESERVE FUND
As of September 30, 2022, the GRF reserve fund had a net balance of $31.2 million. Of that amount, $10.8 million is encumbered by existing spending authorizations not yet spent. Therefore, the balance for future spending is $20.4 million. While this amount exceeds the threshold, it must be viewed with the perspective of periodically replacing, repairing and improving $142 million in assets on a continuing basis.

Each year, based on analysis of the requirements, GRF may allocate one half or more of a current balance to keep up with the replace-and-repair cycles. Managing the annual reserve fund spending and balance is an ongoing effort. This is why we look at projected annual, five-year and 30-year spending cycles in managing the reserves.

The 2023 reserve spending appropriation is $8.2 million, while the five-year (2023-2027) reserve fund spending projection is $53.5 million, and the 30-year (2023-2052) estimate based on the reserve study is $322 million.

MORE ON GRF RESERVES
During every monthly GRF board meeting, the treasurer provides an update on finances, including the status of the reserve fund. Hopefully, this article has provided insight on the scope and importance of the reserve account. The future of the Village requires continuous financial investment, and the GRF reserve fund is a critical part of that investment.

For a detailed review of the content and planning of the GRF reserve fund, I suggest reviewing the Laguna Woods Village business plans or “greenbooks,” available in the documents section of the Laguna Woods Village website. Past editions are available as far back as 2017, and the 2023 update became available in December 2022.
Third Board of Directors

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

Mark Laws
President
2021-2024

Jim Cook
First Vice President
2021-2024

Ralph Engdahl
Second Vice President
2022-2025

Cris Prince
Secretary
2022-2025

Donna Rane-Szostak
Treasurer
2020-2023

Cusrow “Cush” Bhada
Director
2022-2025

Nathaniel Lewis
Director
2021-2024

Moon Yun
Director
2022-2023

Jules Zalon
Director
2022-2023

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FROM THE PRESIDENT OF THIRD

By Mark Laws

WHEN WILL YOUR MANOR BE PAINTED?

As you may know, in 2019, the warranty on the mutual’s outdoor manor paint was extended from 10 years to 15 years. As a result, instead of painting each manor every 10 years, our manors are now being painted every 15 years. This change has allowed Third to save approximately $1 million yearly.

There are 1,405 buildings containing manors within Third—some of these buildings are standalone manors (like those in gate 11) while others contain multiple manors (like the three-story Garden Villas). When Third Mutual had a 10-year warranty on its outdoor paint, the Maintenance and Construction Department (M&C) painted an average of 140 buildings per year. Now that the paint warranty has been extended to 15 years, M&C paints an average of 93 buildings per year. (Note: Carports and laundry rooms are painted when the nearest building with homes is painted.)

If your manor hasn’t been painted for at least a couple of years and you’re wondering when it’s next due to be painted, you can get a good idea from the Third Manor Outdoor Painting Plan at bit.ly/3ULDdaJ.

(If the document doesn’t open after clicking the blue link, please check your download folder.) Please note that this is the current plan, and it may change slightly in the event of inclement weather or other forces beyond M&C’s control.
M&C resurfaces and paints balconies and breezeways every seven and a half years. If you see cracking, peeling or flaking with the paint on the outside of your manor, please email Resident Services at residentservices@vmsinc.org to create a ticket to have M&C come check and see if the issues are covered under our paint warranty.

SEEKING VOLUNTEERS AS COMMITTEE ADVISORS
One of this board’s recent focus areas has been to assess and clarify priorities for each of our committees so that we can share those priorities with staff and our members. Once we share this information, we hope some of our knowledgeable members will volunteer as committee advisors to help us decide how best to proceed with our priorities and enhance our community.

If you’re interested in possibly becoming an advisor to the Landscape, Architectural Controls and Standards Committee (Manor Alterations), Maintenance and Construction or Resident Policy and Compliance committees, please view our Committee Priorities and Advisors presentation at bit.ly/3hrkp2S to learn the priorities each chairperson has identified for their committee and the knowledge and experience they seek in an advisor. (If the document doesn’t open after clicking the blue link, please check your download folder.)

Committee advisors are expected to prepare for committee meetings by reviewing the agenda package prior to each meeting as well as actively share their thoughts regarding the appropriateness and merits of the various policies and activities under discussion by the committee. Advisors influence board directors based on their knowledge of the topics being discussed but do not have a vote on the committee and are not expected to attend closed meetings.

If you have any questions or comments regarding committee priorities and advisor requests, or wish to be considered for an advisor role, please reach out to the appropriate committee chairperson:

• Landscape Committee: Chair Ira Lewis, nathaniel.ira.lewis@gmail.com
• Architectural Controls and Standards Committee: Chair Jim Cook, jamesclaytoncooklw@gmail.com
• Maintenance and Construction Committee: Chair Ralph Engdahl, rceng2@gmail.com
• Resident Policy and Compliance Committee: Chair Mark Laws, thirdmutual@lagunawoodsvillage.com

NEW WATER RESTRICTIONS IN THIRD MUTUAL
Watering exterior plants with potable water is limited to Wednesdays and Sundays.

The ongoing drought and increase in water rates mean water conservation is more important than ever. Third Mutual approved resolution 03-22-98 regarding water use (United Mutual is currently considering the same).

Third residents now must limit their use of potable water for watering exterior plants from hose bibs to Wednesdays and Sundays only.

BACKGROUND
On July 28, 2022, the Water Conservation Committee recognized that the State of California is experiencing record drought conditions, requiring parts of Southern California to reduce exterior irrigation water use.

On August 4, 2022, the Landscape Committee unanimously endorsed this recommendation to the Board of Directors.

FINANCIAL ANALYSIS
Passing this resolution incurs no additional cost to Third Mutual, and there are potential operational costs savings from a decline in water use.
APPROVALS AND BOARD ACTIONS
SEPTEMBER AND OCTOBER MEETINGS

SEPTEMBER
• Approved request to remove one star pine tree
• Approved resolution for board member participation in committees
• Approved resolution for 2021 operating deficit transfer
• Approved resolution for outside plant watering restrictions
• Approved 2023 business plan resolution (budget)
• Approved 2023 reserve funding plan
• Approved GRF committee appointments

OCTOBER
• Approved recording of liens against three members
• Approved 2023 collection and lien enforcement policy
• Approved resolution revising Alteration Standard Section 10 – Door, Exterior
• Approved Third Mutual committee appointments
• Approved GRF committee appointments

WHERE TO VIEW THE UPCOMING COMMITTEE/BOARD MEETING SCHEDULE
To view the most current schedule of board and committee meetings, go to lagunawoodsvillage.com > Calendars (sometimes referred to as TeamUp).

THIRD APPOINTS THREE NEW REPRESENTATIVES

Positions on GRF and VMS boards filled by appointment.

Third Laguna Hills Mutual filled three positions by appointment:

Rosemarie diLorenzo was reappointed as Third’s representative to the Village Management Services (VMS) Board of Directors for a three-year term through 2025 and was re-elected as the board chair.

Egon Garthoffner was appointed as Third’s representative to the Gold Rain Foundation Board of Directors for a three-year term through 2025.

Mary Seto was appointed as Third’s representative to the VMS board for a one-year term through 2023.
All communities experience neighbor disputes from time to time. When tensions arise and challenges surface, it’s best to try to amicably resolve your differences. However, it may become necessary to lodge a complaint or report a suspected violation.

Residents of LH-21 buildings have some of the most scenic views in Laguna Woods. Typically, they are on a hilltop overlooking a valley, with mountains in the background. The buildings are three stories high, with both stairs and an elevator to access each floor. There are seven manors and a laundry room on each level. Many of the buildings have two washers and two dryers per laundry room, while the rest have one washer and dryer per laundry room.

Residents pay $15.64 additional monthly assessment to maintain the elevators. The cost of the washers and dryers is paid by residents via per laundry cycle fees.

There is a common storage room on the second and third floors with outlined areas for each resident. Second- and third-floor units have decks, and first-floor units have patios.

Residents are provided a carport for one car, which includes an elevated storage unit at the back of the space. Many manor owners have added a storage unit underneath it. Additional non-covered parking is provided in front of the buildings.

There are 28 LH-21 buildings, with several types of manor configurations:

Resident of LH-21 buildings are members of the Garden Villa Association (GVA) and are included in our representation of three-story buildings at Third Mutual. They have regional representatives and building captains to help maintain a positive living experience.

For more information, please email GVA President Stuart Hack at gvalwv@gmail.com.

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<th>BUILDING TYPE</th>
<th>SQUARE FEET</th>
<th>BEDROOMS</th>
<th>BATHS</th>
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The United Laguna Woods Mutual Board of Directors meets the second Tuesday of each month at 9:30 a.m.

Lenny Ross
President
2022-2023

Thomas Tuning
First Vice President
2022-2025

Reza Bastani
Second Vice President
2020-2023

Mary Simon
Secretary
2022-2025

Azar Asgari
Treasurer
2020-2023

Prakash “Cash” Achrekar
Director
2020-2023

Maggie Blackwell
Director
2021-2024

Allison Bok
Director
2022-2024

Diane Casey
Director
2022-2025

Pearl Lee
Director
2021-2024

Anthony Liberatore
Director
2021-2024

By Maggie Blackwell

Five of eight United committees, Architectural Controls and Standards, Governing Documents Review, Landscape, Maintenance and Construction, and Finance regularly produce resolutions for board approval. Much of the time the resolutions are independent from other committees’ work, but not always.

The Governing Documents Review Committee has recently had reason to join with one or more committees to ensure new resolutions do not conflict with an unrecognized existing resolution, or against state law or United bylaws or regulations. Sometimes boards may make an effort to reduce regulations but may be unaware of related or conflicting documents. Staff must be given time to search for any and all regulations.

At the renewal or creation of regulations, prior or related versions are listed by number and superseded and canceled in the new resolution so that a regulation can be traced over time. An issue may arise that seems new, but a search will reveal parts from earlier resolutions or governing documents. Searches also help keep our regulations up to date as laws or conditions change.

In the Landscape Committee’s many discussions about trees, it became clear that certain unofficial tree removal criteria had replaced a longstanding resolution. Staff recovered the resolution, which was then recognized as controlling, and the problem was resolved accordingly. Other missed policies were also found, and the Landscape Committee is working to combine, simplify and update landscaping resolutions.

With years of covid and changing staff and Directors, United architecture/alteration approvals gradually became more like Third policies, losing recognition of the difference between co-op and condo common land laws. The Governing Documents Review Committee became aware of the differences, and staff worked with both the Governing Documents Review and Architectural Controls and Standards committees to eliminate conflicts and restore co-op land use regulations to comply with the Davis-Stirling Act. With approval of our attorney, the recommendation has been sent to United board for consideration.
ATTEND MEETINGS, BECOME INFORMED

Civil code rules about meetings

By Maggie Blackwell

Civil Code § 4920 - Notice of Board Meetings
(a) … the association shall give notice of the time and place of a board meeting at least four days before the meeting.
(d) Notice of a board meeting shall contain the agenda for the meeting.

Civil Code § 4930 - Limitations on Meeting Content
(a) … the board may not discuss or take action on any item at a nonemergency meeting unless the item was placed on the agenda included in the notice that was distributed.
(d) … the board may take action on any item of business not appearing on the agenda distributed.
(1) Upon a determination made by a majority of the board present at the meeting that an emergency situation exists. An emergency situation exists if there are circumstances that could not have been reasonably foreseen by the board, that require immediate attention and possible action by the board, and that, of necessity, make it impracticable to provide notice.
(2) Upon a determination made by the board by a vote of two-thirds of the directors present at the meeting, or, if less than two-thirds of total membership of the board is present at the meeting, by a unanimous vote of the directors present, that there is a need to take immediate action and that the need for action came to the attention of the board after the agenda was distributed …

Civil Code § 5000 - Membership Meetings
(b) The board shall permit any member to speak at any meeting of the membership of the association. A reasonable time limit for all members to speak at a meeting of the association shall be established by the board.

Attending open board and committee meetings is a great way to stay informed and participate in your community. Attend meetings in person, watch them online via Granicus or Zoom, and view live and recorded board meetings on TV6.

Members attending in person can speak once for up to three minutes during the meeting’s open forum, unless the item is elsewhere on the agenda, when the member may speak for a limited time following director discussion on the topic before the vote.

Members who attend via Zoom or Granicus are invited to submit comments by emailing meeting@vmsinc.org any time before or during the meeting. Include your name, unit number and the meeting on which you’re commenting in the email subject field.

A comment may make discussion on an agenda item more complete or inform directors of a problem. The comment may be addressed by the CEO, staff or directors, or sent to a committee to study, or need an answer by our attorney. A member has the right for time to make comments, but there is no requirement for a response.

Please remember that Robert’s Rules of Order do not allow personal attacks or the interruption of directors, staff or other speakers. Rudeness or provoking dialogue is not allowed.
Soon after you read this issue, VMS will mark its first anniversary since executive management was restructured. Much was accomplished in 2022 by VMS staff, the boards of directors and our new management team. For starters, the Village came off the two-year COVID pandemic and related lockdowns facing myriad challenges, mostly now solved. The persistent troubling exception is the severe shortage of qualified applicants for several departments. On the whole, Village residents should be pleased with how well VMS and all the boards guided us through the unusually difficult post-pandemic 2022.

MOVING ON

Internally promoted staff and newly hired department heads were required to deal with deferred and current issues while adjusting to their new positions and responsibilities. If that wasn’t enough, the 2023 budget process commenced this past June at a time when the U.S. was caught up in the highest inflationary period in 40 years. Department heads were tasked with projecting operating expenses for 18 months.

Various changes are coming in 2023. Some are upgrades to current systems, others will deliver substantial cost savings on existing programs and some are service-related procedure...
improvements. In every case the goal is to upgrade systems, improve resident service and/or reduce expenses. There are so many moving parts from VMS’ 10 departments that space here simply cannot address all of them.

**MAJOR ACCOMPLISHMENTS**
The following are some of the major changes for 2023 that are approved already. General Services Director Robert Carroll assessed the Village’s large vehicle inventory and resized it to meet current needs. Over the next four years, this effort is projected to save the Village almost $600,000.

While employee health insurance costs continue to soar nationwide, VMS’ own Human Resource Services Department negotiated an exceptional enhanced benefits program with a nationally renowned provider that will deliver a projected savings of $500,000 for 2023.

Landscaping Services Director Kurt Wiemann completed a report that outlined the need to replace the Village’s obsolete and inefficient 2001 irrigation system currently used to water 651 acres of landscaping, excluding the golf courses. VMS staff calculations provide a conservative minimum annual usage reduction of 74 million gallons, saving $280,000. However, the manufacturer estimates a possible reduction of 232 million gallons. If the manufacturer is correct, the new system could save the Village up to $800,000. With the ongoing drought and proposed water rate increases, either estimate (or somewhere in between) would be an excellent and welcome accomplishment.

**THE CHANGES CONTINUE**
Broadband Services will be introducing greater internet speeds—and adding a “super speed.” With younger people moving into the Village and so many residents working from home, the need for higher-speed internet access became necessary, and it’s coming to a computer near you!

Resident Services expects to have a new telephone system fully operational by June 2023. Among its many features will be automated agent assist, voice response, resident self-service and scheduling. A huge feature will be automated callbacks. “Bright Ideas” is a new employee suggestion awards program whose purpose is to solicit cost-savings and/or efficiency ideas and suggestions for service enhancement from employees and reward them for suggestions that are implemented. The VMS board welcomes the input from our staff of almost 800 hard-working individuals.

The Office of the CEO teamed VMS with the Orange County Recorder’s e-filing program, an electronic filing system for real estate transactions. This will allow documents to be recorded in real time and is a convenient benefit in time and cost savings for those buying/selling property in the Village.

**WHAT’S ON THE HORIZON?**
The strategic plan, operational since April 2022, is doing well. Board members and VMS executive management who attended the strategic planning meeting have contributed meaningful suggestions to improve resident services, ways to attract, develop and to
MEET THE NEW (AND RETURNING) VMS BOARD DIRECTORS

HOMA AFJEH
United, 2022-2025
Director Afjeh is a three-year Village resident with significant technical/engineering expertise and familiarity with nonprofit organizations. She is a member of the Chicago Club, Community Concerts and the History Club.

DEBBIE ALLEN
GRF, 2022-2023
Director Allen, who has lived in the Village since August 2022, has extensive legal and higher education administration experience, is a member of the Democratic Club and the American Legion, and is a building co-captain for the Garden Villas.

MARY SETO
Third, 2022-2023
Director Seto is a two-year Village resident with extensive human resources, finance and marketing experience and also has civic and volunteer experience. She is a member of the Pickleball Club, the Laguna Woods Village Table Tennis Club and the Garden Center Club, and participates in yoga and golf.

Also, Chair Rosemarie DiLorenzo (Third) was reappointed for a 2022-2025 term, Second Vice Chair Diane Phelps (GRF) was reappointed for a 2022-2025 term and Director Cynthia Rupert (GRF) was reappointed for a 2022-2024 term.

ONWARD AND UPWARD
Those of us on the VMS board are pleased with the results of our efforts in 2022 and we hope you are, too. It was a difficult year for the Village in unexpected ways. But in spite of it all, VMS exceeded its goal and worked effectively with our restructured management team, and will continue to keep operating expenses under control for 2023. We anticipate even more progress next year as we enjoy a higher level of services while safeguarding the financial stability of our wonderful Village.

We hope all residents and employees had a joyous holiday season and wish all a happy and healthy New Year.

retain a high-quality staff and other useful ideas. The adopted programs are now tracked for progress using key performance indicators.

The Village website will be redesigned to be more user friendly. There are many more improvements and changes prioritized for 2023, and VMS will implement as many as possible. Follow all changes and upgrades, as well as new or revised procedures, in the weekly “What’s Up in the Village” e-newsletter, the Village Breeze and the Laguna Woods Globe ... so stay in touch!

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An archive is a place where people can go to gather firsthand facts, data and evidence from letters, reports, notes, memos, photographs and organizations. Orange County archives are in the Old Orange County Courthouse in Santa Ana, near the current county offices, and contain documents that record important events in the county's history. Laguna Woods archive is in the Laguna Woods History Center.

WHAT THE HISTORY CENTER CONSIDERS AN ARCHIVE
An archive contains sources that pertain to the human history of the land we are on, referred to as “locale” history, and what is saved regarding the Village’s conception, planning, buildings and residents.

HOW THE HISTORY CENTER CREATES AN ARCHIVE
Digitally: All the center’s documents are saved on an internal network, with eight workstations, and not attached to the Village network system. All back issues of Leisure World news were scanned and saved by volunteers. Combining these scanned items with the Orange County Register’s Laguna Woods Globe current downloads creates a “Collection.”

Physically: Physicals are items you can see, touch or read. Items include original clubhouse dishes, uniforms, old-time street signs, old telephone books, printed materials and even a fragment of the original Leisure World Globe.

WHAT “ARCHIVAL MATERIALS” MEANS
Archival materials are anything that encounters the physical archives. Paper, for instance, must have a pH level of 7.5 or greater, must contain an alkaline buffer, be free of chemical impurities and be resistant to tears and folding. Pencils, containers, file folders and other items also have exacting standards.

ITEMS FOR DONATION TO THE HISTORY CENTER
Residents are welcome to donate things that relate to the history that is within the Village or before it came into existence.

The Laguna Woods History Center, a 501(c)(3) nonprofit that receives no assessment funding, is located next to the Village Library. Visit weekdays from 11 a.m. to 1 p.m. and by appointment (call 949-206-0150).
When a cancer diagnosis happens, time becomes more important than ever. That’s why we’re here — with the most personalized and effective treatment for you. At the MemorialCare Cancer Institute at Saddleback Medical Center, our oncology experts listen to your needs. Your schedule. Connecting you with life-saving screenings, breakthrough research, and advanced technology and imaging capabilities. Putting all of our time, into helping you take control of yours.
Building the future of women’s health together.

At MemorialCare Saddleback Medical Center, we’re pushing healthcare forward. Our Women’s Health Pavilion will be completed in 2023, offering a full array of women’s health services — including the new Sarah & Taylor Nederlander Breast Center — all in one state-of-the-art facility. Across the street, we’re refreshing our Women’s Hospital with newly renovated, private labor-delivery-recovery-postpartum suites and a new OB Emergency Department. One campus. One community. One commitment to women’s best health, now and far into the future.

Learn more at memorialcare.org/womenshealth