Spine and joint care tailored to what moves you.

Your passions define you, not your pain. The jogs at sunrise. Hiking. Baking with grandkids. Your joys are as unique as your body. That’s why our spine and joint care are uniquely tailored to you at the MemorialCare Orthopedic & Spine Institute at Saddleback Medical Center. We’ll develop a treatment plan that solves it your way, relieves the pain, and gets you back to what you love. Exploring non-surgical and minimally invasive options first. Offering elite expertise and precise navigation technology if surgery is needed. And giving you close guidance from your patient navigator, always. For all the things in life that move you, choose the team that’s called to care.

Find a Specialist.
memorialcare.org/MOSI
I don’t know about you, but I am a true-blue animal lover. As a guardian of rescued pets and a volunteer with German Shepherd Rescue of Orange County, I have a particular soft spot for rescue organizations of all kinds. So, I was absolutely thrilled to hear from Mary Engstrom, retail operations manager at Pacific Marine Mammal Center in Laguna Canyon, which performs marine mammal rescue, rehabilitation and research—and counts nine Village residents among its volunteers! Mary graciously invited me to the center, thinking it would make a great article for the Village Breeze. Find out more about visiting this canyon gem on page 12.

Another column, Community Connected, has grown leaps and bounds since its introduction into the Breeze. Its content is fueled by residents wishing to share photos, poems, various goings-on in and around the Village, updates from vital community groups and more. I sincerely thank everyone who has taken the time to contribute to these pages—please keep the content coming! Check out this issue’s offerings on page 14.

This issue’s features offer plenty for readers, too. Are you looking to incorporate more movement in your life? With more than 30 fitness classes offered through the Recreation and Special Events Department—from yoga and dancing to aquatics and self-defense—there is something for everyone, whether you are new to exercise, a trained athlete or somewhere in between. Find out more on page 16.

Most people dream of spending their retirement years relaxing. However, when resident Barbara Harris retired from her career as an accounting executive, she quickly discovered there was huge demand for her skills and has spent the past 15 years as the site coordinator for the PC Club-sponsored United Way Laguna Woods Free Tax Preparation Program. Discover what else this dynamo is doing to exercise her mind—and serve the community—on page 20.

Debbie Dotson, GRF first vice president and host of Village Television’s “Let’s Talk Tech,” is passionate about technology and education. On page 32, she combines both to deliver an A-to-Z rundown of tech terms from artificial intelligence to URLs. If you’re a technophobe looking to transform into a budding technophile, look no further!
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PREVENT MAIL THEFT WITH THESE SIMPLE TIPS

Deposit your mail directly into USPS blue collection boxes.

Postal inspectors in Laguna Woods and across the country work hard to protect your mail. But with deliveries to more than 100 million addresses, the Postal Inspection Service can’t do the job alone. Here’s how you can help keep your mail safe from potential theft:

- Enroll online in the United States Postal Service’s free Informed Delivery program at usps.com/manage/informed-delivery.htm, which lets patrons preview grayscale images of incoming mail, track packages, leave delivery instructions, reschedule delivery and more.
- Use the letter slots at your post office to mail letters, or hand them to a letter carrier.
- Deposit mail in USPS blue collection boxes before the last pickup time that appears on the schedule posted on each box.
- Remove mail from your mailbox promptly after delivery, especially if you’re expecting checks, credit cards or other sensitive items. If you won’t be home when the items are expected, ask a trusted friend or neighbor to pick up your mail. Don’t leave it in your mailbox overnight.
- Don’t send cash in the mail.
- Ask your bank for “secure” checks that can’t be altered.
- Request the post office hold your mail if you plan to be away from home for more than three days. You can initiate a mail hold at the post office or online at USPS.com.

- Call the Sherriff’s Department immediately at 949-770-6011 if you see a mail thief at work; then call postal inspectors at 877-876-2455 (press 3). If you believe your mail was stolen, report it immediately to Laguna Woods Village Security at 949-580-1400. Personnel also will direct you to file a report with the Sheriff’s Department and postmaster/postal inspector. Postal inspectors may determine whether your incident is isolated or part of a larger mail-theft problem. Your report may help them locate and apprehend the thieves.

File a mail-theft report by calling postal inspectors at 877-876-2455 or complete the report online at the United States Postal Inspection Service website at uspis.gov.

Enroll in “What’s Up” Weekly Emails

To receive the every-Friday “What’s Up in the Village” digital newsletter, which highlights current Village news, events and much more, email info@lagunawoodsvillage.com and ask to subscribe.
POWER OUT? DON’T BE PUT OUT

Find out about outages, wildfire mitigation efforts, emergency preparedness and general resources that may help deliver savings.

To ensure you have as much information as possible about Southern California Edison (SCE) at your fingertips, visit sce.com.

- Customer support: 800-655-4555
- Outage information: 800-611-1911; sce.com/outagecenter

For general resources, customer programs, emergency preparedness, maintenance/repair/rotating outages, wildfire mitigation plan and more, visit sce.com. From there, click Menu at the top of the page and choose among the Quick Services, Your Home, Customer Support, Outage Center, Safety and Wildfire Safety tabs.

For customers with a heightened need for power to support medical devices, SCE invites you to consider the following three steps:

- Visit SCE’s Medical Baseline landing page at sce.com/residential/assistance/medical-baseline to find out whether you qualify for a medical baseline allowance that may translate into savings for you.
- Contact SCE to advise of your critical care/medical needs and to have your account designated as such. This will enable SCE to identify the potential need in your community and collaborate with local government during large-scale emergency events.
- Update your contact information so we may be able to deliver critical information to you, particularly during emergency events.
CITY DISCONTINUES MEDS DROP-OFF

Residents can go to Rite Aid or CVS.

The City of Laguna Woods discontinued its personal medication drop-off program on June 30.

New legislation states that drug companies are now responsible for the proper disposal of the medications they produce or distribute and must supply safe disposal for medication at certain sites (free of charge).

Certain local pharmacies accept personal medication for disposal. For more information, please visit www.med-project.org. In Laguna Woods, personal medication drop-off is now available at Rite Aid (24330 El Toro Road, in the plaza with Home Depot and Stater Bros.) and at CVS (24167 Paseo De Valencia, next to Mother’s Market). Benefits of pharmacy-hosted medication drop-off include longer operating hours and more drop-off location options.

For updated City of Laguna Woods information on door-to-door collections of household hazardous waste, including batteries, sharps and more, visit bit.ly/3CKTYwo. For more information, please call Laguna Woods City Hall at 949-639-0500. City Hall is located at 24264 El Toro Road.

WHAT TO DO IF YOUR CABLE/INTERNET IS DOWN

It can be frustrating when technology doesn’t work like it’s supposed to. When you encounter issues with your cable or internet, here’s where to go for answers.

**BROADBAND/CABLE ASSISTANCE**
Visit lagunawoodsvillage.com/amenities/media-services/cable or call 949-837-2670.

**INTERNET ASSISTANCE**
Call West Coast Internet; the customer service line is 949-487-3302 and troubleshooting line is 949-487-3307.
CAR WASHING AND OVERWATERING

The rules and impact of both

FOLLOW THE CAR-WASHING RULES
Everyone wants a clean car and some prefer to wash it themselves. Before you get your hose and bucket ready, it’s important to know your mutual’s car washing rules.

- United Mutual: Car washing is allowed as long as a hose features a spray nozzle with a shutoff valve, again to conserve water. Visit https://bit.ly/3zmrxSj and scroll to Section 7.12, Washing.

AVOID OVERWATERING
From time to time the Security Department receives complaints about overwatering, which can pose a slip and fall hazard for others. Using a broom and a dust pan to clean outdoor surfaces is not only effective but it also helps conserve water. Overwatering can be detrimental to plants depending on their individual water requirements and may also cause dirt and other debris to flow onto walkways. Our Landscaping Services Department works diligently to keep plants healthy by following a systematic irrigation schedule. If you are aware of water waste in the Village, please call the anonymous Compliance Hotline at 949-268-2255, or email at compliance@vmsinc.org and provide specific information.

DON’T MISS THE OPT-OUT OPPORTUNITY

What to do if you missed the preferred delivery method form in your 2022 audit mailing.

If you are looking for ways to reduce clutter, save paper and cut costs, here’s a great opportunity. Senate Bill 392 mandates that an association deliver documents in accordance with the member’s preferred delivery method. This means that under certain circumstances the mutual may use a valid email address as the default method when sending documents or notices to members via individual delivery.

You should have received your 2022 audited financial statements along with a form requesting your preferred individual delivery method for mutual documents. This method can be a valid email address or mailing address, two valid email addresses or two mailing addresses. If you missed the form in your audit mailing, you may email your delivery method preference to information@vmsinc.org, or mail it or drop it off at the Laguna Woods Village Community Center, 24351 El Toro Road, Laguna Woods, CA 92637, Attention: General Manager’s Office. If you do not respond by Friday, September 1, 2023, the last mailing address provided will be deemed the preferred delivery method for this year.

Choosing the paperless option can save approximately $7.50 per manor in printing and postage for the spring and fall mailings. That means if 12,000 manors went paperless, this would save $90,000 in one year. Using Village apps like dwellingLIVE and EZ-Pay save additional costs.
VMS RECOGNITION OF EXCELLENCE AWARDS

Thank you to staff for going above and beyond.

The VMS Recognition of Excellence awards are presented each year in spring and fall to outstanding employees who demonstrated excellent customer service, achieved great results on projects and went above and beyond their regular job duties.

Recipients are nominated by their department directors, managers or supervisors.

The following employees were recognized in spring 2023:

- Makayla Schwietert – Corporate Secretary, CEO’s Office
- Paul Nguyen – Assistant Corporate Secretary, CEO’s Office
- Mandy Webb – Intermediate Account Clerk, Financial Services
- John Sanchez – Transportation Coordinator, General Services
- Gaby Espinoza – Human Resources Generalist Benefits, Human Resources
- Nicole Sarmiento – Recruiter, Human Resources
- Marcie Viveros – Human Resources Supervisor, Human Resources
- Timothy Osborn – PC Technician, Information Services
- Daniel Simoncelli – Network Administrator, Information Services
- Joshua Glass – Network Administrator, Information Services
- Grant Schultz – Software Analyst, Information Services
- Jose Vargas – Foreman, Landscaping
- Jorge Munoz – Small Equipment Foreman, Landscaping
- Laurie Chavarria – Senior Management Analyst, Maintenance and Construction
- Mark Weiss – Senior Production Coordinator, Media and Communications
- Gail Ford – Golf Shop Coordinator, Recreation and Special Events
- Renee Anderson – Recreation Coordinator, Recreation and Special Events
- Shoon Aung – Recreation Coordinator, Recreation and Special Events
- Kyle Belanger – Security Supervisor I, Security

Next time you see one of these employees, you may wish to thank them for their dedication to excellence and service.

ALOHA FRIDAYS

To add a bit of whimsy and fun on Fridays, the Transportation Division of the General Services Department has taken to wearing Hawaiian shirts. If you use Village transportation, and see your driver wearing his or her Hawaiian attire, be sure to give them a hearty “Aloha!”
2020 U.S. CENSUS FINDINGS

Find out how the demographics of the Village have changed, courtesy of a report from the City of Laguna Woods.

POPULATION
The 2020 U.S. Census estimated Laguna Woods’ population at 17,644 as of April 1, 2020, an increase of approximately 9% from the 2010 U.S. Census estimate of 16,192 as of April 1, 2010. As compared to the 33 other cities in Orange County, Laguna Woods has a population larger than the cities of La Palma (15,581), Los Alamitos (11,780) and Villa Park (5,843).

The California Department of Finance (DOF) produces annual population estimates for use by local governments in calculating annual appropriation limits and to aid in the allocation of certain state subventions to cities and counties, including monies accounted for in the City’s Fuel Tax Fund and Road Maintenance & Rehabilitation Program Fund. The DOF estimated Laguna Woods’ population at 17,450 as of January 1, 2023, a reduction of approximately 0.5% from the January 1, 2022, estimate of 17,536. Based on the January 1, 2023, estimate, Laguna Woods is the 312th most populous of 482 cities statewide (170 cities—or, just over 35% of all cities in California—have smaller populations).

AGE
The 2020 U.S. Census estimated Laguna Woods’ median age at 74.9 years as of April 1, 2020, a decrease of 2.1 years from the 2010 U.S. Census estimate of 77.0 years as of April 1, 2010.

The 2020 U.S. Census estimated that approximately 91% of Laguna Woods residents were 60 years or over, an increase of 2.5% from the 2010 Census estimate of 88.5%. The largest growing segment of residents was aged 70 to 79 years, increasing by 9.6%, from 26.6% in 2010 to 36.2% in 2020.

2020 U.S. CENSUS DATA
Every 10 years, the U.S. Census Bureau conducts a count of the nation’s residents. A census is mandated by Article 1, Section 2 of the U.S. Constitution and has occurred every 10 years since 1790. The 2020 U.S. Census counted residents based on where they lived as of April 1, 2020.

In addition to determining how many seats in the U.S. Congress each state receives, census results help to determine how billions of dollars in federal funding flows into states and communities each year. Medicaid and Medicare Part B are just two of the programs whose funding is affected by census results.
NEW, CONVENIENT GATE 12 ENTRY

DwellingLIVE drop-down menu offers specific day-pass option.

To help expedite entry through Gate 12 and the amenities within, Laguna Woods Village residents may secure Gate 12 passes for guests who use the dwellingLIVE gate clearance system. Residents can simply select Type of Pass, where a new drop-down menu offers a Gate 12 day-pass option.

Like other passes completed through the dwellingLIVE app, residents can forward passes to their guests via emails or text messages. This new option better documents for gate ambassadors all guest, resident and license plate information.

Gate ambassadors will maintain check-in protocols for those who choose not to use the new Gate 12 visitor pass option. This includes residents accompanying guests as they pass through the gate. Please contact Resident Services at residentservices@vmsinc.org or 949-597-4600, or Community Access/Gate Clearance at 949-597-4301, or by clicking Contact Us in the top right corner at lagunawoodsvillage.com.

WHAT TO DO ABOUT COYOTES AND BEE SWARMS

Encounters with nature are a routine part of Village life. To help ensure the safety of your fellow neighbors—and look out for the welfare of the wild creatures with whom we cohabitate—report sightings to the proper authorities or Village department.

COYOTES
Call the Laguna Beach Animal Services department at 949-497-0701 or email coyotes@lagunabeachcity.net to report sightings.

BEE SWARMS
Call Resident Services at 949-597-4600 or email residentservices@vmsinc.org.
MemorialCare Saddleback Medical Center received an "A" Hospital Safety Grade for Spring 2023 from The Leapfrog Group, a national nonprofit upholding the standard of patient safety in hospitals and ambulatory surgery centers.

This national distinction celebrates Saddleback Medical Center’s achievements in prioritizing patient safety by protecting patients from preventable harm and errors. The new grades reflect performance primarily during the height of the pandemic. It is the sixth time Saddleback Medical Center has received this award.

"We are proud to once again be recognized by The Leapfrog Group with an ‘A’ Safety Grade," said Marcia Manker, chief executive officer, MemorialCare Saddleback Medical Center. "This recognition reflects the efforts of our physicians and care teams to provide safe, compassionate care during the COVID-19 pandemic and our ongoing commitment to improving the health and well-being of the communities we serve by ensuring that our patients’ safety is our top priority."

The Leapfrog Group, an independent national watchdog organization, assigns an "A," "B," "C," "D," or "F" grade to general hospitals across the country based on over 30 national performance measures reflecting errors, accidents, injuries and infections, as well as systems hospitals have in place to prevent harm. The Leapfrog Hospital Safety Grade is the only hospital ratings program based exclusively on hospital prevention of medical errors and harm to patients. The grading system is peer-reviewed, fully transparent and free to the public. Grades are updated twice annually, in the fall and spring.

To see Saddleback Medical Center’s full grade details and to access patient tips for staying safe in the hospital, visit HospitalSafetyGrade.org.
SEAL-ING HEARTS

Visit a coastal treasure supported in part by Village volunteers.

For a delightful, educational and downright adorable excursion in Laguna Canyon, visit Pacific Marine Mammal Center (PMMC), which serves to inspire ocean stewardship through animal rescue and rehabilitation, marine mammal research, STEM education programs, and advocacy for a healthy ocean.

PMMC, the first marine mammal rehabilitation facility in California, was established in 1971. The center has about 10 pool enclosures housing sea lions, elephant and harbor seals, and fur seals; educational kiosks; a fabulous gift shop; and a cadre of volunteers with a vast amount of knowledge and love for our marine friends. You might even spy some Laguna Woods Village neighbors there, who are active and passionate volunteers! Village PMMC gift shop volunteers include Sharon Christensen, Marie “Fitz” Fitzgerald, Starlyn Howard and Mary Emminger; education docents include Diane Lukich, Kevin Hertell, Jeff Specht, Lydia Lewis and Sharon Updike.

Pacific Marine Mammal Center
20612 Laguna Canyon Road
pacificmmc.org | Open daily 10 a.m. to 4 p.m.
QUESTIONS ASKED & ANSWERED

What is United Mutual?
United Mutual is stock cooperative (co-op) housing comprised of 6,323 memberships. Corporation leadership consists of an 11-member board of directors who are elected by United Mutual members. United operates and maintains the manors, laundry rooms, carports and common grounds owned by the corporation, which also owns the unaltered interior manor fixtures, including appliances.

What is Third Mutual?
Third Mutual is condominium housing comprised of 6,102 memberships. Corporation leadership consists of an 11-member board of directors who are elected by Third Mutual members, which operates and maintains the buildings, laundry rooms, carports and grounds.

What is the Golden Rain Foundation?
The Golden Rain Foundation (GRF) maintains and improves facilities and services, acting as trustee of the Golden Rain Foundation of Laguna Woods Trust. This includes, but is not limited to, broadband, recreational facilities, the social services office, security patrol, the bus transportation system and the community center.

What is the role of Village Management Services?
Laguna Woods Village is self-managed. Village Management Services (VMS) is the managing agent contracted and owned by GRF, United and Third. As the contracted managing agent, the day-to-day operations of the association have been delegated to VMS by GRF and the housing mutuals. VMS is a separate corporation and is not an HOA. VMS meetings are held for the members of its corporation. The GRF, United and Third boards of directors are members of the VMS corporation and can attend VMS board open meetings. VMS meeting information should be relayed to members by their respective boards via an update at the regular monthly board meetings.
PLANNING FOR THE INEVITABLE

The Foundation of Laguna Woods Village announces a new initiative.

By Marcy Sheinwold

“Neighbors helping neighbors” has long been the motto of the Foundation of Laguna Woods Village, and many know the foundation for the financial assistance it provides in emergencies. But truly helping our neighbors sometimes means expanding the definition of help. When we learned that nearly half of local ambulance calls were due to falls, the foundation began funding fall prevention classes and emergency response devices to assist residents.

Another issue has also recently emerged—planning for the inevitable. For example, suddenly being admitted to the hospital without a medical directive can become a serious problem: Who will make decisions if you are unable to? Who will provide your medical history? Who will assist with aftercare planning?

Being prepared can make all the difference in emergencies, the event illness and end-of-life experiences for ourselves and for our family and friends. But many of us are reluctant to make decisions, have conversations with loved ones and health care providers, and take financial and legal steps to plan for an uncertain future.

The Foundation of Laguna Woods Village is starting a new initiative to help residents plan for the inevitable. Through classes, experts, television programs and publications, the initiative will explore the psychological, health, financial and legal aspects of planning, and identify resources to assist with the process.

Topics that will be considered include:

- Why do people resist planning? What are the barriers to planning?
- What issues do we need to consider in developing a plan that reflects our personal values and situation?
- How can we discuss our wishes with health professionals, family and others who may provide care?
- What legal and financial documents should we have, and how can we ensure that they are accessible when needed?
- Where can we turn for help in planning for the inevitable?

Creating a plan can give you peace of mind, help ensure that your wishes are honored and ease the burden on your loved ones.

To begin the process of advance planning, residents can call Social Services at 949-597-4267 to request a copy of a booklet titled “Five Wishes,” which introduces some of the issues involved.

The initiative began this summer. Programs will be publicized on Village Television and on the foundation’s website at www.foundationoflagunawoodsvillage.org. Please visit the website for additional information about the foundation’s many other activities, or contact the foundation at 949-268-2246 or foundation@comline.com with any questions.
CAPTURED IN THE VILLAGE

All resident photographers are cordially invited to share their favorite photos taken in the Village. Please email your submissions to ellyce.rothrock@vmsinc.org.

RESIDENT SHARES CHINESE CALLIGRAPHY AND POEMS

Kuan-Chen Fu, a 90-year-old Village resident, created “a poetic sketch of my mountainous home on a full-moon night,” which features the two verses he captured with a writing brush and calligraphy (pictured).

“When spring comes, God seems to, accidentally or intentionally, knock over his pink paint bucket near Gate 8, which creates a magnificent display to my beloved Laguna Woods Village.”—Kuan-Chen Fu

“Traditionally, one reads Chinese words from top to bottom of each line and from right line to left line,” wrote Kuan-Chen. “In this sequence, I am roughly translating the pictured artwork into English.”

“When spring comes, God seems to, accidentally or intentionally, knock over his pink paint bucket near Gate 8, which creates a magnificent display to my beloved Laguna Woods Village.”—Kuan-Chen Fu

“All resident photographers are cordially invited to share their favorite photos taken in the Village. Please email your submissions to ellyce.rothrock@vmsinc.org.”

“Outside my window, moonlight and flowers intertwine; their shadows align.”

“Next to my home, sweet osmanthus’ aroma fills the surrounding air; wine, and fragrance pair.”

Susan Adragna, Epiphyllum orchid cactus

Joel Goldstein, squirrel square-off

Andy Eugenio

Anonymous resident

Faro Mojahedi
GET MOVING
FOR FUN AND FITNESS

Recreation classes provide a path to good health and social interaction.

BY JENNIFER KARMARKAR
So many benefits

Research increasingly shows that regular exercise can prevent or delay health issues that accompany aging, such as chronic disease and bone loss. Giglio said, as well as relieve osteoarthritis pain. In addition, exercise can boost immunity, improve mood and mental health and increase strength and balance—which can help decrease the risk of falls.

Recreation classes are a great way for residents to not only get physical and mental exercise but also meet like-minded people in the community, she said. “Social engagement is so important, and taking classes improves cognitive functioning as well as increasing strength. We want people to be able to continue doing their activities of daily living, and, whether mental or physical, these classes really aid that.”

For residents who might be hesitant to “put themselves out there” and join a class, Giglio said that everybody is in the same boat. “Many people want to participate not only to better their physical and mental state but also to meet people and build their network. I encourage people to get outside their comfort zone and try something new. They might be pleasantly surprised.”

Chair yoga keeps it light

One of the more popular classes offered is chair yoga, taught by Village resident Kristine DeYoung. The free, drop-in class, offered Mondays and Thursdays from 1 to 2 p.m. at Clubhouse 2, offers “mindful movements combined with the breath.” DeYoung explained that low-impact chair yoga differs from mat yoga in that there is no pressure on the knees and shoulders. Called Iyengar-style hatha yoga, the class centers on stretching, strengthening and Zumba, for example—charge a nominal fee ranging from $3 to $6 per class. “We provide many opportunities for residents that are appropriate for differing abilities,” she said. “We offer a little of everything to engage people at different ages and physical stages of life.”

For more information on classes and schedules, visit lagunawoodsvillage.com/amenities/recreation, call 949-597-4273 or stop by the Recreation and Special Events Office in the Laguna Woods Village Community Center at 24351 El Toro Road.
and mind-body work, all while focusing on the breath.

The overall goal is to improve balance and posture, reduce pain and provide better mental focus by working every part of the body, from head to toe, DeYoung said. “We work every joint and stretch every muscle. The most important part is exhaling when you stretch. It’s like a release—not only releasing muscles but releasing toxins, which also enhances your mood.”

DeYoung is a certified Silver Age Yoga instructor, trained to work with seniors, and has been teaching in the Village for 10 years (she also teaches mat yoga Mondays and Thursdays from 11:30 a.m. to 12:30 p.m. at Clubhouse 2). Although yoga is a serious pursuit, she tries to keep the classes light and fun, she said. “I don’t deny the fact that we’re all older, and we have challenges. That’s part of the training of being a Silver Age Yoga teacher.”

AQUA ZUMBA IS FOR EVERYONE

If you’re looking for a fun fitness program that tones your body and puts you in a great mood, Aqua Zumba might be for you. “It’s so much fun you don’t realize you’re working out,” said instructor Tracy Murray (who also teaches Zumba Gold three times a week).

This class blends the Zumba philosophy with water resistance to create a safe, low-impact, high-energy aquatic workout also known as the Zumba “pool party.” It’s great for people recovering from injuries or those who have arthritis or knee or joint issues, said Murray, a certified Zumba instructor since 2015. It’s also a good cardio workout that reduces stress and improves blood circulation. The routines are similar to regular Zumba, moving alongside motivational music, but much slower.

Everything takes place in the shallow end of the pool—nothing happens underwater—so the activity is appropriate for all ages and mobility levels, she said.

“The water is a really great arena for those with injuries or disabilities—even those in a wheelchair. And there are always lifeguards there to assist,” Murray said. For residents wanting to sculpt and tone their body, the water pressure does it for them—without noodles, weights or equipment, she said. “And you
The class is based on the work of Rabbi Zalman Schachter-Shalomi, author of the book “Age-ing to Sage-ing,” and whom Rubin studied with during a weeklong conference at the Omega Institute. Although participants are not required to read the book, Rubin recommends it for those who want to immerse themselves in his teachings.

Email soulhr@yahoo.com for information or call recreation staff at 949-597-4273 to register for the free six-week session.

INDOOR CYCLING UPS THE FITNESS ANTE
Instructor Alison Sullivan’s cycling classes fill up quickly, so residents seeking a challenging, nonimpact activity need to be on their toes—literally. Sullivan teaches cycling at Clubhouse 5 Mondays from 5 to 6 p.m., Tuesdays from 11:30 a.m. to 12:30 p.m., Wednesdays from 10 to 11 a.m. and Thursdays from 7 to 8 a.m. Participants must be somewhat athletic to keep up with the class, she said. “Most people who take my class ride outdoors, and some are runners. It’s definitely challenging. You have to be in shape to do it.”

Keen on the benefits of indoor cycling, Sullivan explained it’s a great cardio workout and also good for the muscles and for weight loss. “It helps with any type of outdoor activity like walking, running—even gardening, as it increases strength and builds muscles in your legs,” she said.

A former professional figure skater, Sullivan graduated from Cal State Long Beach with a degree in recreation and has been coaching for more than 30 years. “I love the people who take my classes,” she said. “I’ve developed great friendships and they are such an inspiration to me. They like to talk, and I like to listen. They’re like my second family, and I think that’s the best thing about working here.”

Cycling with Alisha is $40 per eight-week session. Register in the recreation or Clubhouse 5 office, or call 949-597-4382.
Volunteering adds up to big returns for Barbara Harris, Village tax and technology guru.

BY JENNIFER KARMARKAR

Most people dream of spending their retirement years taking a well-deserved break from work and their career. When Barbara Harris retired, she doubled down. In 2008, after a 60-hour-a-week career as an accounting executive, she “settled down” in Laguna Woods Village and jumped into volunteering. She quickly discovered there was a huge demand for her skills in accounting, computer technology and tax preparation.

Harris was more than willing to oblige.

In addition to running her own digital accounting business, Harris is the site coordinator for PC Club-sponsored United Way Laguna Woods Free Tax Preparation Program—a volunteer gig she’s had for 15 years. She is also the longtime PC Club treasurer and an instructor in the PC Learning Center, where she teaches classes in dwellingLIVE, Gmail settings, Google applications and more. And if that isn’t enough, Harris also helps clubs transition to QuickBooks Online and apply for 501(c)(3) status.

Since “retiring,” Harris hasn’t slowed down one iota; in fact, she continues to find new ways to help Villagers, often meeting individuals one on one to help with a tax question or explain a brokerage statement. As she puts it, “What else am I going to do; take Pilates classes? I can do that at my cabin in Washington.”

A LIFELONG LOVE OF TECHNOLOGY
Harris grew up on Long Island and relocated to California when she was young. Like many young women of her generation, she was steered toward secretarial courses after high school. “I took typing and shorthand,” she said. “They made you figure out how many quarters, nickels and dimes to put in the pay envelopes.”

Fresh out of school, she went to work in a paper mill in Humboldt County. While employed there, she earned her Bachelor of Science in
accounting—an achievement that took her 16 years while working full time and raising a family. From there, it was an upward trajectory to upper management positions in manufacturing plants throughout the South and, finally, in California.

Harris admits math wasn’t her favorite subject in high school, but she’s always been intrigued by technology. She recalled working on her first PC, an IBM 8088, while at the paper mill. “I worked many hours designing a variable budget on a computer. Then I would press a button to do a manual calculation, and it took an hour. For that, I got written up by the company. I told them, ‘You know, someday there will be one of these computers on everybody’s desk.’”

Another time, she was hired to open a new manufacturing plant in West Virginia, and her staff told her they needed 10-key calculators. “I said, ‘No you don’t. You have a computer on your desk.’ I’m very passionate about understanding technology and how things work and how to use different software applications. For our tax program here in the Village, we’re on our fifth software application.”

**RECORD-SETTING TAX PROGRAM**

In her volunteer position as site coordinator for the United Way Laguna Woods Free Tax Preparation Program, Harris gets to indulge one of her other passions: giving back to the community. “I need to have a purpose to get up—I think we all need a purpose—and I get a lot of positive feedback from the community, as do all our volunteers,” she said.

The free, IRS-based tax-preparation service has been operating in the Village for more than 50 years. Once administered by AARP, the program has been operated by United Way for the past three years, providing an appointment-only drop-off service in which taxpayers leave their documents with volunteers at Clubhouse 7. The documents are collected and secured in the PC Learning Center, where IRS-certified tax preparers do the returns in a classroom gifted by the PC Club. Volunteers also pick up and deliver documents at The Towers and for homebound residents.

Harris starts training her volunteer tax preparers in January. (She holds classes in the fall for residents on preparing for tax season, which often piques interest in volunteering, she said.) Surprisingly, many of her volunteers are retired engineers, not accountants, she said. Others want to learn more about reading financial statements or how the tax codes work. “You learn a lot, and often people are interested in doing it for their own benefit,” she said.

During a typical tax season, Harris oversees about 20 volunteers; this year, however, 42 volunteers worked about four hours a week collecting paperwork at the drop-off site, preparing, assembling, printing and emailing returns. Typically, the program processes about 1,000 returns each season. But in 2022, it set a United Way Orange County record of 1,138 returns, an achievement of which

Volunteer tax preparers enjoyed a season-end celebratory luncheon in early June at Clubhouse 7.
Barbara Harris starts training her volunteer tax preparers in January, many of whom are retired engineers, not accountants. This year, 42 volunteers worked about four hours a week collecting paperwork at the drop-off site, preparing, assembling, printing and emailing returns. Typically, the program processes about 1,000 returns each season. But in 2022, it set a United Way Orange County record of 1,138 returns.

Harris is proud. She is equally proud of her volunteers, who, in 2020, were recognized by United Way for the highest tax season accuracy rate—98.6%.

“Our program would not have been as successful if it wasn’t for those other 42 people who helped us,” Harris said.

GRANT BRINGS NEW PCS
As a cost accountant, Harris is always looking for ways to save money. Recently, she learned about a grant offered by United Way for its tax preparation centers. She applied, and her efforts resulted in 21 new PCs and several scanners and printers for the PC Learning Center. The grant also included toner and paper. Prior to that, Harris said, the PC Club paid for printer supplies by shopping with coupons at Staples.

“It’s made tax preparation much more efficient,” she said.

With tax season over (except for late filers), Harris keeps busy in the Village teaching technology classes in the PC Learning Center. Located on the third floor of the Laguna Woods Community Center, the center serves more than 1,000 residents annually, with free classes ranging from Microsoft Word, Excel and PowerPoint to staying secure on the internet, dwellingLIVE, and Laguna Woods technology tools.

Harris noted that technology has evolved tremendously since she moved to the Village; residents are more tech savvy, and everybody now has mobile devices, which has made the Mac classes enormously popular. She enjoys partnering with Lorna Seung, the Korean-language educator. “We tag-team teach—she’s good on mobile devices, and I do the PC side.”

WHAT’S NEXT
When Harris moved to the Village, she hadn’t planned to be as busy as she is now—initially, she thought she would just prepare taxes. “But the volunteer running the program got sick and gave me the job, and I haven’t been able to get rid of it,” she joked. “And I’m not the type of person to shut it down.”

With her many pursuits, Harris still finds time to travel to the cabin she and her husband, Craig, own on Hat Island, Washington, where she enjoys gardening, yachting and doing yoga on the beach. She also makes yearly visits to see her daughter and 6-year-old granddaughter, who live on Guernsey, an island off mainland France.

For Harris, it’s all about maintaining a balanced life. “Taking a break gives me time to put things into perspective,” she said. “Splitting my time between an island and my condo in Laguna Woods is a great balance for me, and I’m healthy enough to do it. But I’ll always be volunteering for something.”
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
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According to El Toro Water District (ETWD) General Manager Dennis Cafferty, beginning August 1, our district’s rates for water, wastewater and recycled water services are proposed to increase by an average of approximately 9.5%. Driving the increases are necessary infrastructure improvements, electricity, cost to purchase and treat water, water treatment chemicals, disposal of treated wastewater and bio-solids, and district labor necessary to maintain the operations.

This means the Village as a whole will likely spend over $900K more this next year, possibly translating to an approximate $5- to $7-per-month increase in water, wastewater and recycled water costs per dwelling unit, according to Kathryn Freshley, Village resident and ETWD director.

Continued individual water conservation is necessary to keep Village water bills down. Despite conservation, water bills will increase; it’s a question of how much. What can we residents do? Maintain our ongoing residential conservation habits.

According to the Concerned Citizens Environment Committee, residential water usage during the winter for both Third and United Mutuals achieved more or less the state goal of a 15% reduction, with the average resident using about 47 gallons of water per person per day.

The group’s data is based on each mutual’s water consumption report distributed regularly by the Landscaping Services Department. Using United Mutual’s total water consumption for December and January, Concerned Citizens resident data expert Loren Lutzenhiser discovered the average United resident used 48 gallons per capita per day (GPCD) in December and 46 GPCD in January. Similarly, Third’s December residential average came out to 49 gallons per person per day. By 2030, legislation has proposed that the area reach 42 gallons.

Why so low? Scientists in 2022 found that the American West as a whole, from Montana to California to northern Mexico, experienced the driest 22-year period in more than 1,200 years, according to the Los Angeles Times. While California is roughly 90% drought free after a winter of rain and snow, according to the U.S. Drought Monitor, it is difficult to know when the next extended drought may hit, which is why continued water conservation efforts are vital.

Due to the state’s winter precipitation levels, Governor Newsom eased the drought restrictions, according to the ETWD. At the May 25 board meeting, ETWD rescinded its Level 2 water shortage that took effect March 24, 2022. Currently, the region has relief from the drought and is in a Level 0 water shortage stage. Nonetheless, ETWD asks customers to continue to use water wisely and conserve, and help keep water costs as low as possible.

Keep up personal water-saving habits to help conserve our reservoirs for future dry years—and keep Village water costs down.

COURTESY OF THE CONCERNED CITIZENS CLUB’S ENVIRONMENT COMMITTEE
Water Wise Tips - Take Action Now

- Swap a 15 minute shower for a 5 minute shower. Save up to 12 gallons per day.
- Turn off the water while brushing your teeth. Save up to 10 gallons per person per day.
- Fix leaks right away. Toilet leaks can waste up to 600 gallons per day.
- Turn off the water while washing your hair or lathering up. Save up to 150 gallons per month.
- Soak pots and pans instead of letting the water run to rinse off.
- Collect water used for rinsing fruit and vegetables. Use it to water plants.
- Take your car to a car wash that recycles water. Save up to 5,000 gallons per year.
- Switch to high-efficiency toilets. Save up to 19 gallons per person per day.
- Scrape food off dishes instead of pre-rinsing. Saves up to 2 gallons per minute.
- Keep a container of drinking water in the refrigerator instead of letting the faucet run until the water is cool.
- Run your clothes and dishwasher only when full. Clothes washers use 15-45 gallons per load. Dishwashers use 5-15 gallons per load.
- Use a broom instead of a hose to clean your driveway. Save 8-18 gallons per minute.
- Don’t use running water to thaw food. For food safety and water efficiency, defrost food in the refrigerator.
- Turn off the water while shaving. Save up to 10 gallons per person per day.
Scammers are bold. Every scam, con and swindle is created in effort to steal your personal and financial information. Don’t let them. Be skeptical of every unsolicited phone call and email you receive, and take care when surfing the web.

JUST HANG UP
Don’t answer calls from phone numbers you don’t recognize or calls you’re not expecting. Just hang up on robocalls—you don’t owe any explanation.
1. Never give personal information to unknown callers or allow them access to your computer over the internet. Hang up and call the organization directly to determine whether the call was legitimate.
2. Hang up on anyone claiming to be with a government agency, no matter how official or serious the situation sounds. Contact the agency that supposedly called you. Look up the number on your own—don’t trust your caller ID or the number the caller may have given you.
3. Don’t trust callers just because they know some of your personal information. Many fraudsters provide victims with their SSN to build trust.

DON’T GET HOOKED
Hackers use “bait”—a seemingly legitimate email file or link—to “phish” for victims and gain personal information. Here’s how to recognize fake emails.
1. Don’t trust the display name. Hackers aim to trick recipients by including the name of a legitimate company within the structure of the email and web addresses. If you only glance at these details they can look genuine. However, upon examination, you may find that it’s a bogus variation intended to appear authentic (i.e., customerservice@
SAFE SURFING
Only visit secure websites with domain names you recognize. Secure websites begin with https:// rather than http:// and have a padlock symbol in the top left corner. The “s” stands for secure, meaning your data is encrypted as it passes from your internet browser to the website’s server. An “s” does not mean the site is legitimate; make sure you recognize the organization and domain name.

• Bookmark trusted websites for future use.
• Choose strong passwords with uppercase and lowercase letters, numbers and, if possible, special characters. Do not include personal information in passwords that hackers can guess from other personal information they obtain. Do not use the same password across multiple websites.
• Don’t use a single word spelled correctly in any language. This is the time to intentionally misspell a word or use numbers and symbols in place of letters.
• Invest in a good password manager (bit.ly/2yUlz0i).
• Install antivirus software on your computer and keep it up to date.
• Invest in identity theft protection at bit.ly/Z1H75V.
• Monitor your credit for free at bit.ly/2Wsk3LO.

FIRST-LINE DEFENSES AGAINST SCAMS

• AARP (aarp.org/money/scams-fraud): Call 877-908-3360 to talk to a trained Fraud Watch Helpline volunteer.

• California Attorney General’s Office (oag.ca.gov/consumers#topics): Learn about common scams and other consumer issues.


mail.macys.work, not customerservice@macys.com).

2. Hover your mouse over links embedded in the email. If the address looks suspicious, don’t click on it.

3. Check for spelling mistakes/poor grammar.

4. Beware any email addressed to a “Valued Customer.” Legitimate businesses often use a personal salutation with your first and last name.

5. Don’t provide personal information. Legitimate banks and most other companies will never ask for personal credentials via email.

6. Ignore drama or a sense of urgency. Beware subject lines that claim your “account has been suspended” or your account had an “unauthorized login attempt.”

7. Review the signature. Lack of details about the signer or how you can contact a company strongly suggests a phish. Legitimate businesses always provide contact details.

8. Don’t open any email attachments you weren’t expecting. Hackers commonly hide viruses and malware that can damage computer files, steal passwords or spy on you without your knowledge.

Read AARP’s “14 Top Scams to Watch Out for in 2023” at bit.ly/3PmAJRn.
Stay in Touch!

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

**ADMINISTRATIVE OFFICES**
- General Information: 949-597-4600
  - information@lagunawoodsvillage.com
  - info@vmsinc.org

**AMENITIES AND RECREATION**
- General Information: 949-597-4273
  - recreation@vmsinc.org
- 19 Restaurant and Lounge: 949-206-1525
- Clubhouse 1 Office/Pool 1: 949-597-4281
- Clubhouse 1 Fitness Center: 949-597-4284
- Clubhouse 2 Office/Pool 2: 949-597-4286
- Clubhouse 4 Office/Pool 4 (Mon - Fri): 949-597-4291
- Clubhouse 4 Office/Pool 4 (Sat & Sun): 949-597-4344
- Clubhouse 5 Office/Pool 5: 949-597-4382
- Clubhouse 6 Office/Pool 6: 949-597-4436
- Clubhouse 7 Office: 949-268-2417
- Clubhouse Reservations: 949-597-4227
- Community Fitness Center: 949-268-2275
- Equestrian Center: 949-597-4275
- Golf and Village Greens: 949-597-4336
- Golf (Par 3 Course): 949-597-4334
- Performing Arts Center: 949-597-4289
- Performing Arts Center Box Office: 949-597-4288
- Village Library: 949-597-4274
  - lwvillagelibrary@yahoo.com
- Village Television: 949-597-4295

**COMMUNITY ACCESS**
- Community Access: 949-597-4600
- Gate Clearance: 949-597-4301

**EMERGENCY AND MEDICAL SERVICES**
- Fire, Police, Medical Emergency: 911
- Care Ambulance Service: 877-972-0999
- MemorialCare Saddleback Hospital: 949-837-4500
- OC Fire Authority Public Information Line: 800-545-5585
- OC Sheriff’s Nonemergency Dispatch: 949-770-6011

**MISCELLANEOUS**
- Animal Services, City of Laguna Beach: 949-497-0701
- City of Laguna Woods: 949-639-0500
- Florence Sylvester Senior Center: 949-380-0155
- Foundation of Laguna Woods Village: 949-268-2246
- Laguna Woods Globe: 949-837-5200
- Laguna Woods History Center: 949-206-0150
  - info@lagunawoodshistory.org
- Lost and Found: 949-597-4435
  - lostandfound@vmsinc.org
- RV Storage: 949-268-2284
- Saddleback College Emeritus Institute: 949-582-4835
- The Towers: 949-597-4278
  - thetowerslwv@pmpmanage.com

**RESIDENT SERVICES**
- Manor Alterations: 949-597-4616
  - alterations@vmsinc.org
- Resident Services: 949-597-4600
  - residentservices@vmsinc.org
- Social Services: 949-597-4267

**SECURITY**
- Compliance Hotline (anonymous): 949-268-2255
- Department of Security Services (24/7): 949-580-1400
- Disaster Preparedness Task Force: 949-597-4237

**TRANSPORTATION**
- Village Bus System: 949-597-4659

**UTILITIES**
- Broadband (Cable): 949-837-2670
  - LagunaWoods-Recycles@CRRmail.com
- CR&R Inc. (Trash): 949-625-6735
- El Toro Water District: 949-837-0660
- Southern California Gas Company: 877-238-0092
- Southern California Edison: 800-655-4555
- West Coast Internet Customer Service: 949-487-3302

**STAY IN TOUCH!**
Use these frequently called numbers to seek assistance, find answers and more.

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**The Laguna Woods Village Community Center**
24351 El Toro Road
Laguna Woods, CA 92637
lagunawoodsvillage.com
949-597-4600

Emails provided where available
In Your Neighborhood

To find out what's going on in and around your neighborhood, visit lagunawoodsvillage.com, go to the Residents tab, click on Maintenance & Construction and scroll down to Maintenance Project Logs.

**GRF PROJECT LOG**

**UNITED MUTUAL PROJECT LOG**

**THIRD MUTUAL PROJECT LOG**

**Street Sweeping Schedule**
*All times are approximate and subject to change*

**MONDAY TO FRIDAY**
7:30 a.m. to 3:30 p.m.
Cul-de-sacs

**MONDAY**
7:30 to 11:30 a.m.
Gates 1, 2, 3 – Calle Aragon to Via Estrada North
11:30 a.m. to 3:30 p.m.
Gates 1, 2, 3 – Calle Aragon to Via Estrada South

**TUESDAY**
7:30 to 11:30 a.m.
Gates 5, 6 - All streets in this area
11:30 a.m. to 3:30 p.m.
Gates 11, 14 – All streets in this area

**WEDNESDAY**
7:30 to 11:30 a.m.
Gates 7, 8 – Calle Sonora/Alta Vista (East Area)
11:30 a.m. to 3:30 p.m.
Gates 7, 8, 9 – Calle Sonora/Alta Vista (West Area)

**THURSDAY**
7:30 to 11:30 a.m.
Gate 10 – East of Ave. Sosiega & North of Monte Hermoso
11:30 a.m. to 3:30 p.m.
Gate 9 – South of Monte Hermoso

**FRIDAY**
GRF Facilities
Please see GRF Facilities Sweeping Schedule.
Every other week
Gate 9 – Towers Parking Lot
Gate 11 – Check area and re-sweep if needed.

**GRF Facilities Sweeping Schedule**

**1ST FRIDAY OF THE MONTH**
4 to 5:30 a.m. Clubhouse 1
5:30 to 6 a.m. Clubhouse 2

**2ND FRIDAY OF THE MONTH**
4 to 5:30 a.m. Clubhouse 3
5:30 to 6 a.m. Clubhouse 4

**3RD FRIDAY OF THE MONTH**
4 to 6 a.m. Clubhouse 7
6 to 7 a.m. Clubhouse 5
7 to 8 a.m. Clubhouse 6

**4TH FRIDAY OF THE MONTH**
4 to 7 a.m. Maintenance Center
Garden Centers
Equestrian Center Lot

**5TH FRIDAY OF THE MONTH (WHEN APPLIES)**
4 to 7 a.m. RV Lots
Golf Maintenance
As a simple definition, 5G is the fifth generation of cellular networking. It’s the latest step in mobile technology, the future for phones and devices and is exponentially faster and will improve functionality in future.

Isn’t a byte something you take out of a cookie? Isn’t a cloud in the sky? Yes, but when it comes to the tech world, these words mean something entirely different and, in some cases, may have a hazy relationship to the traditional word … or not.

If the terminology of technology intimidates you, you are not alone! The good news is that people of all ages can adapt to the evolving tech environment. These definitions can help in case you may have heard but don’t understand one or two of these terms.

5G
As a simple definition, 5G is the fifth generation of cellular networking. It’s the latest step in mobile technology, the future for phones and devices and is exponentially faster and will improve functionality in future.
devices. New phones come with 5G, but most older phones don’t have that capability.

ARTIFICIAL INTELLIGENCE (AI)
AI is machine or software technology that mimics human intelligence. Rather than the computer following preset commands, AI can learn, recognize speech, plan, solve problems and self-correct.

BIG DATA
Big data is a term for data groups that are so large that they can’t be processed through conventional data processing systems. The data is extracted from mobile devices, emails, search keywords, user database information, applications and servers. By finding ways to comb through this data, companies can identify consumer patterns and use them to predict and optimize their business.

BLOG
Shortened from the word weblog, the term blog was first coined in 1999. Blog posts are meant to provide valuable information to people in a way that’s free and easy to read. Because you can access websites for free in many cases, people share their expertise, opinions and prose in the form of a blog. Large companies often have a blog on their main website to provide a conversational look at their products or services.

BROADBAND
Broadband is the transmission of wide bandwidth data over a high-speed internet connection.

Cable broadband can also be called hybrid fiber-coaxial (HFC) and connects to the internet via a combination of fiber and coaxial cables. It uses the same infrastructure as a cable TV. Village Television is an example of cable broadband.

BROWSER CACHE
A cache saves information so that when you revisit a webpage, it takes less time to load than the first time you visited it because a version of the page was already saved in the cache on your initial visit. Because you have a cached version of the page, your browser doesn’t need to send a new request to see that page, and this makes it quicker.

Cleaning your computer’s history can also include removing the cache of information, which may include saved passwords. You can pick and choose what is removed, but if a webpage isn’t loading properly, removing the browser history often corrects the problem.

BYTE
The basic unit of information in computer storage and processing. Computers use a binary number system, which is composed of ones and zeros to compute.

CLOUD COMPUTING
Commonly known as the cloud, this is where data and...
DATA MINING
This is a process that companies use to analyze large amounts of data in user databases and websites to find consumer patterns, behaviors and relationships to profitably market their goods and services on the internet. This multimillion-dollar business is done in part using tracking cookies. Your data is the currency in this marketplace.

EMOTICON
Have you ever seen the cute little smiley faces or symbols on your texts and emails? An emoticon, which is short for emotion icon, is a symbolic representation of a facial expression using punctuation marks, numbers, letters and more. For example, :) is an emoticon for a smiling face. These are meant to express a person’s feelings, mood or reactions.

An emoji is a cartoon image to express those same elements. The fun is that these are often already built into your phone and ready to use! An emoji is a cartoon image to express those same elements. The fun is that these are often already built into your phone and ready to use! An emoji is a cartoon image to express those same elements. The fun is that these are often already built into your phone and ready to use!

A memoji is a cartoon version of yourself; one brand name is Bitmoji. You can create these using your mobile device or add them as a keyboard option.

FIREWALLS
Firewalls are systems designed to protect and secure a computer network from external security risks. A firewall can be added to your inbound wireless network to monitor your network traffic using internally set security standards. This important tool can keep you safer on the internet.
**GIF**  
A graphics interface format, or GIF, is a series of images, cartoons or video (no sound) that loops continuously. A GIF automatically plays the animation when clicked. You may have seen these online or in texts you’ve received.

**HYPERLINK**  
A hyperlink is a word, phrase or image that you can click on to jump to a new website or document or a new section within the current website or document. Hyperlinks are found in all webpages, allowing users to click their way from page to page. Text hyperlinks are often blue and underlined, but the style can vary and can even look the same as the rest of the text.

**INTERNET PROTOCOL**  
Commonly known as IP, internet protocol is a set of rules that determine how data should be delivered over the internet or public network and is typically transparent to you when using your device. An IP address is a numerical label allocated to each device active in a computer network that uses the internet protocol for transmission of data and information. If your phone, computer and TV are all using your wireless (or wired) connection to the internet, they all have their own address.

**KEYWORDS**  
Keywords are words or phrases that people commonly enter into search engines, which use the keywords to find related online content.

**MEME**  
A meme is a comical image, video, piece of text and so forth that is satirized to entertain or, on occasion, to make fun of someone’s mishap.

**METAVERSE**  
The word “metaverse” commonly refers to a virtual world that lies on top of or is an extension of the physical world. This term is going to become much more mainstream as technology evolves to incorporate AI, augmented and virtual environments, and more.

**MODEM/ROUTER**  
The word modem is a truncated version of modulator-demodulator. This hardware device allows your computer to connect to the internet by sending and receiving data through a cable connection such as a router to hook up to the internet. A router is the device used to connect personal computers to the internet via a service provider (like West Coast Internet here in Laguna Woods Village) via an ethernet cable or a wireless connection to access your home Wi-Fi network. (Wi-Fi stands for wireless fidelity in the same way Hi-Fi stands for high fidelity.) A modem and a router can be two separate devices or combined in one component.

**OMNIBOX/OMNIBAR**  
The bar at the top of your page where you type in the URL or a term combines your regular address bar and the search box into one area in your browser. Often it will just be called the search bar because that is exactly what it does.

**PASSCODE**  
This form of a password provides extra security. A passcode is usually a combination of words or a phrase that only means something to you and would not be easily guessed. An example of a password is “Shop1225tree,” which might represent the date of Christmas, that you shop and have a tree. A great option includes...
words that have no relationship to each other and a number. Often a browser such as Google Chrome will offer you a password when you create an online account and remember the passcode for you. These are the strongest methods to create a layer of security when using the internet.

**PODCAST**
Podcast became a term in 2004 and combined the terms iPod and broadcast. (Anyone remember the iPod?) Offered in audio or video formats, podcasts can be originally recorded or recorded broadcasts of a production, a lecture, a performance or other event. Podcasts are often a series of episodes in the same file format, so that subscribers can enjoy the program the same way each time.

**SEARCH ENGINE**
A search engine is software or an online service used to search data (such as text or a database) to find information on the internet. You likely are using your browser to do this daily, such as Google Chrome, Microsoft Edge or Safari—which have the search function built in. You can access other search engines easily, such as DuckDuckGo, Startpage and more by typing that into your URL omnibox.

**SEO**
Search engine optimization (SEO) is a marketing strategy that enables a company’s content to be easily found and promoted in online search engines. An example is including commonly searched keywords in website content, so that search engines will pull it up when someone types those keywords into a search bar.

**SOCIAL MEDIA**
This comprehensive term refers to websites and apps (applications) used to share ideas, thoughts, information, videos and images and to interact with that content. Popular examples are Facebook, Instagram, Twitter, Nextdoor, TikTok and Snapchat.

**SOCIAL MEDIA FOLLOWER**
A follower is a person who subscribes or opts in to receive updates from a business, brand or individual on a social media network such as Facebook. When you follow, any post made will show up on your page in your newsfeed. When you friend someone on Facebook, you automatically follow them, but you can unfollow and still stay friends. If a page has many followers, it is safer to read the posts without responding to keep your privacy.

**SOCIAL MEDIA INFLUENCER**
An influencer is someone who posts frequently, attains many followers and possesses impact and power on social media. Influencer opinions are respected by their followers, who see them as experts in their field or specialty. The more followers an influencer attains, the more marketable they become, and the more money they can make promoting products and services. This has become a big business particularly during the pandemic.

**SPAM FILTERS/AD BLOCKERS**
A spam filter is a program used to detect unsolicited, unwanted and virus-infected emails and prevent those messages from getting to a user’s inbox. Although these are easily infiltrated and your diligence is needed to discern spam and delete it from your email, using one is better than not.

An ad blocker is a piece of software you can add (often included with a software security package like Norton or McAfee) designed to block pop-up ads on
A “tiny” URL, often a bit.ly link (bit.ly/1abcd2Z), is commonly used to shorten a long URL to make managing and sharing links easier for businesses.

WEB APPS

Web apps are websites that look and feel like an app (think icon on your phone) but instead are accessed via the internet. Facebook and Google Docs are examples of web apps.

TWO-FACTOR AUTHENTICATION (2FA)

This highly recommended process provides you an extra layer of internet security. This verification method typically requires a correct login plus another verification check. For example, if 2FA is enabled on an online bank account, users may be required to enter a temporary code sent to their phone or email address to complete the login process. This code is sent to a phone or an email address per your instructions. Often if you use the same computer all the time, 2FA will recognize the device as “trusted” and not require the code again. Do not share your codes with anyone as this could create a security issue.

URL

Uniform resource locator (URL) in everyday terms is a web address. Every single page on the internet has its own unique URL (address). As of December 2021, 56.5 billion webpages were indexed through Google.

Get the Most Out of Medicare

Join a Medicare 101 class.

Not sure which Medicare plans and options are the best for you or a loved one? MemorialCare is here to help! Attend one of our complimentary classes to learn about:

- Original Medicare
- Medicare Advantage plans
- Prescription drug plans
- Medigap plans
- Eligibility guidelines
- Coverage options
- How to apply for Medicare
- And more!

Learn more and see a list of class dates and times at memorialcare.org/MCevents.
SECOND ANNUAL VILLAGE RENAISSANCE FAIRE

On Saturday, May 20, residents and their guests enjoyed food, drink and merriment at the second annual Village Renaissance Faire, a Medieval-themed experience that featured Shakespeare, dance, musical performances, wares sold by Village clubs and artists, a blacksmith, games, knights horses and the queen’s court.

IT’S NOT TOO LATE TO CHALLENGE YOURSELF IN 2023

Can you swim the distance from Greenland to Iceland in 2023?

Test your mettle by joining the 2023 Lap Challenge to discover whether you can swim the distance of 180 miles from Greenland to Iceland. The total distance is cumulative over the course of the year. Chart your distance in lengths or laps, using the same measurement each swim session (6,300 laps/12,600 lengths are equivalent to 180 miles; 35 laps/70 lengths are equal to 1 mile). To log your progress, check in with the pool attendant each session. The challenge is open to all residents, runs through December 29, 2023, and can be done at lap pools 2 and 5 only.
KEEP KIDDOS COOL AT THE POOL

Enjoy Kids Summer Splash Days!

Keep the grandkids cool at the pool with Kids Summer Splash Days, scheduled for Friday, July 21, and Friday, August 18, at Pool 2 from noon to 4 p.m. Admission includes swimming, water slide, games and ice cream. Purchase a wristband for $5 for kids age 2 and older in the Clubhouse 2 office Monday through Friday, 9 a.m. to 5 p.m. or in the Recreation office Monday through Friday, 8 a.m. to 5 p.m. Free for infants and adults. No food will be sold. Picnics are welcome, but glass and alcohol are prohibited.

For more information, call 949-597-4286 or 949-268-2417 or email recreation@vmsinc.org.

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.

2023 VILLAGE GAMES ARE A WRAP

Congratulations to all the winners of the 20th Annual Village Games! The event that took place from April 10 to May 4 featured more than 500 residents competing in 22 athletic and sports activities, including American mahjong, archery, badminton, basketball, bicycling, billiards, bocce ball, bridge (progressive), equestrian, golf (18-hole, nine-hole and par-3), lawn bowling, paddle tennis, pétanque, outdoor pickleball, poker, shuffleboard, swimming, table tennis, target shooting, tennis and volleyball.

At the May 4 closing ceremony in Clubhouse 5, 563 gold, silver and bronze medals were awarded at the individual competitions. The most popular events were pickleball, table tennis, tennis and paddle tennis.

“We want to thank and congratulate all of the participants in this year’s Village Games,” said Alison Giglio, Recreation and Special Events Director. “The games highlighted unique events providing friendly competition amongst our thriving residents. The event has been a Village tradition for 20 years, and we are so pleased to be coordinating the event in conjunction with the various clubs each year.”
RECREATION

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.
• 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.

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
• Monday through Friday from 11 a.m. to 1 p.m. or by appointment
949-206-0150; info@lagunawoodshistory.org; lagunawoodshistory.org

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. With so many clubs to choose from, there’s sure to be like-minded new friends to make. Visit lagunawoodsvillage.com > Amenities > Clubs today.
ENTER THE 5TH DIMENSION

Don’t miss this show featuring the soulful, psychedelic Grammy-award winners.

On Saturday, September 9, at 7:30 p.m., catch The 5th Dimension live onstage at the Performing Arts Center (PAC). Since 1966 when their journey began with sunshine pop, pop and psychedelic soul, The 5th Dimension has released more than a dozen hit albums and received 14 gold records, six platinum records and six Grammy awards. Their classics include such hits as “Up, Up and Away,” “One Less Bell to Answer,” “(Last Night) I Didn’t Get to Sleep at All” and “Aquarius/Let the Sun Shine In.” The opening act will feature special guest comedy star Scott Wood.

Purchase tickets for $35/$40/$50 at tickets.lagunawoods-village.com or the PAC box office Monday through Friday from 9 a.m. to 5 p.m. Credit card fees apply.

The Performing Arts Center and the box office are located at 23822 Avenida Sevilla.

MONDAY MOVIES AT THE PAC

Enjoy acclaimed films on the big screen for free.

The Performing Arts Center (PAC)/Clubhouse 3 is proud to offer a great lineup of acclaimed movies to enjoy on the big screen. Click the links below for movie synopses and featured casts, and watch previews:

- July 17 – Top Gun (1986)
- July 24 – Top Gun: Maverick
- August 21 – A Man Called Otto
- August 28 – Mr. Malcom’s List

Doors open at 1:45 p.m. and movies begin at 2 p.m. Admission is free and no tickets are required. The Performing Arts Center/Clubhouse 3 is located at 23822 Avenida Sevilla.

For more information, call 949-597-4288 or 714-597-4289, or email recreation@vmsinc.org.
Our charming and unique equestrian facility offers boarding for resident-owned/lesson horses and a riding program for residents and their sponsored guests. In addition, riders and non-riders alike enjoy various events at our facility, including summer barbecues, 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: Wednesday through Sunday from 9 a.m. to 3 p.m.
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 Sunday at noon.
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.
**ONGOING CLASSES**

Schedules subject to change without notice.

**MONDAY**

**Chi Kung**
Clubhouse 1 patio, 8 to 9:30 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

**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

**Cycling with Alisha Sullivan**
Clubhouse 5 fitness room, 5 to 6 p.m.
$40 per eight-class session

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

**Clogging with Edith Jones**
Performing Arts Center rehearsal room, 8:30 to 10 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

**Beginner’s French with Sylvie Escande**
Clubhouse 5 multipurpose room, 9 to 9:50 a.m. and 10 to 10:50 a.m.
Email escandesylvie122@gmail.com for schedule

**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, 3:30 to 4:30 p.m.
$25 for five classes

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

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**ONGOING CLASSES**

Schedules subject to change without notice.

**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

**Clogging with Edith Jones**
Performing Arts Center rehearsal room, 8:30 to 10 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

**Beginner’s French with Sylvie Escande**
Clubhouse 5 multipurpose room, 9 to 9:50 a.m. and 10 to 10:50 a.m.
Email escandesylvie122@gmail.com for schedule

**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, 3:30 to 4:30 p.m.
$25 for five classes

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

**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

**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
Spanish Class with Walter Valencia
Performing Arts Center dining room, 1 to 3 p.m.
Email kevinvalencia@verizon.net to register

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
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

Mindful Flow Yoga with Jill Camera
Clubhouse 1 ballroom, 1 to 2 p.m.
Free drop-in class

Circle of Love Meditation with Zahir Movius
Clubhouse 5 fitness room, 2:30 to 4 p.m.
Free drop-in class

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 a.m. to noon.
Free drop-in class

Line Dance
Clubhouse 5 fitness room, 2 to 3 p.m.
Free drop-in class

Disco Dance
Clubhouse 5 fitness room, 3 to 4 p.m.
Free drop-in class
Clubhouse Reservations | 949-597-4227
Schedule reservations at Clubhouses 1, 2, 5 or 7; the Village Greens; the Performing Arts Center; or the Community Center recreation office Monday - Friday, 8 a.m. to 5 p.m.
- Reservations may be scheduled through December 31, 2023.
- Reservations are limited to Clubhouses 1, 2, 5 and 7; the Village Greens; or the Performing Arts Center.
- Performing Arts Center reservations are limited to Monday, Wednesday and Friday from 8 a.m. to 10 p.m. and Tuesday and Thursday from 8 a.m. to 5 p.m.
- Clubhouse 6 reservations will resume at a later date.

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

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

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

Clubhouse 5 | 949-597-4382
- Open 8 a.m. to 10 p.m. daily
- Game room
- Gym open 5:30 a.m. to 9 p.m. daily

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

Community Center | 949-597-4273
- Concierge, Resident Services Monday through from Friday 8 a.m. to 5 p.m.
- Table tennis: Monday through Friday from 8 a.m. to 9 p.m.; Saturday, Sunday from noon to 5 p.m.
- Mac learning center: Monday through Friday from 9 a.m. to 3 p.m.; 949-268-2263
- PC workshop: Monday through Friday from 11 a.m. to 3 p.m.; 949-268-2262
- Community fitness center Monday, Wednesday, Friday from 7 a.m. to 7 p.m.; Tuesday and Thursday from 7 a.m. to 8 p.m.; Saturday/Sunday from 8 a.m. to 2 p.m.
**Equestrian Center | 949-597-4275**
- Tours Wednesday and Thursday 2 p.m.; Friday through Sunday 12:30 and 2 p.m.
- 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. to 6 p.m.
  - Online reservations only; see golf shop to create account
- Driving range open 7 a.m. to 4:30 p.m.
  - Wednesday close at 4 p.m. for clean pick
- Par 3 course open 7:30 a.m. to 5:30 p.m.
- Call the course condition hotline at 949-597-4373 for course updates

**History Center | 949-206-0150**
- Open Monday through Friday from 11 a.m. to 1 p.m. or by appointment

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

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

**Performing Arts Center | 949-597-4288**
- Box office open Monday through Friday from 9 a.m. to 5 p.m.
- Billiards open Monday, Wednesday, Friday from 9 a.m. to 10 p.m.; Tuesday and Thursday from 9 a.m. to 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. to 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. to 10 p.m. daily
- No reservations required for courts 1 - 7 7 a.m. to 4:30 p.m.
- Court Reserve reservations required for courts 8 - 10 7 a.m. to 4:30 p.m.
- Court Reserve reservations required for courts 6 and 7 4:30 to 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.
GRF Board of Directors

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

Bunny Carpenter
President
2022-2025

Debbie Dotson
First Vice President
2021-2023

Reza Karimi
Second Vice President
2021-2023

Joan Milliman
Secretary
2020-2023

James Hopkins
Treasurer
2022-2025

Elsie Addington
Director
2021-2023

Egon Garthoffner
Director
2022-2025

Yvonne Horton
Director
2022-2025

Gan Mukhopadhyay
Director
2021-2024

Martin Roza
Director
2023-2024

Juanita Skillman
Director
2021-2024

COMMITTEE WORK

By Joan Milliman, Secretary

Without committees, our Village boards could not accomplish everything they have to do in the time they have to do it. Committee work involves consideration and investigation, and providing recommendations to their respective boards of directors’ actions on community-related tasks. From identifying budgets, managing finances, maintaining buildings and organizing social activities to keeping everyone informed and safe, committees are essential to a well-functioning homeowner’s association.

GRF Committees
The standing (permanent) committees for GRF are:

• **Community Activities Committee.** The Community Activities Committee ensures that our residents safely remain fit, engaged and entertained. It works with the Recreation and Special Events Department, which served more than 11,000 people during the first half of last year with various club meetings, special events and individual residents’ parties and events. In addition, the new Renaissance Faire annual event was added at the Equestrian Center.

• **Finance Committee.** This committee reviews the capital requirements, service levels and projected revenues related to Financial Services Department operations. The budget process was greatly improved last year, and a new business
A management system—a modern enterprise resource planning (ERP) system (Microsoft Dynamics 365)—is being designed and tested. The system will streamline our business management in many ways.

• **Mobility and Vehicles Committee.** The Mobility and Vehicles Committee serves as liaison between the GRF board of directors and the General Services Department for all vehicular needs and transportation issues and ensures that transportation services meet the needs of the community. Last year General Services developed a new vehicle replacement policy and completed a vehicle fleet right-sizing project, saving the Village more than $600,000.

• **Landscape Committee.** The Landscape Committee keeps our nearly 2,100 acres of property beautiful, healthy and ecologically responsible. Working with the Landscape Department, a new automated irrigation system, regulated by weather rather than timers, is being installed; the mandated conversion to electric tools and equipment is proceeding; and a successful mulch and compost program has been established.

• **Maintenance and Construction Committee.** Thousands of buildings, residences and facilities need constant upkeep so they remain pleasing and safe. The Maintenance and Construction Committee oversees these important responsibilities. This committee, in addition to normal building maintenance and construction, is responsible for such things as the installation of shepherd’s crook fencing around Village walls; the installation of solar parking lot lights at the maintenance lot; and the constant GRF paving, seal coat and concrete repairs.

• **Media and Communications Committee.** The Media and Communications Committee ensures that all of our residents and employees remain aware and informed on all important issues and concerns. Major forms of information include the weekly eblast, What’s Up in the Village, the bimonthly Village Breeze magazine, all the daily programs on Village Television and the message board.

• **Security and Community Access Committee.** Our Security and Community Access Committee ensures that all of our 18,600 residents remain safe and sound. For example, security personnel patrol 24/7, the disaster preparedness plan is constantly tested and disaster supplies are available for sale in the Community Center.

**Committee Meetings**
To find dates and location of various committee meetings, visit lagunawoodsvillage.com > Calendars > Calendars Home and then click on GRF or your mutual.

**Getting Involved**
If you want to get involved in committee work, ask to be an adviser on the committee whose work you know something about. Occasionally, a task force of experts is formed by appointment via a call to the community from the board. Consider answering that call. Becoming an adviser to a committee is a great way to learn about Village governance and serve the community as well. Service on a committee is always considered if you want to become a board member.

To find dates and location of various committee meetings, visit lagunawoodsvillage.com > Calendars > Calendars Home and then click on GRF or your mutual.
A PROPERTY INSURANCE UPDATE

By Mark Laws, President

The Third board continues to work with staff, our attorney and our insurance broker to reduce the cost of Third Mutual’s property insurance.

Over the past couple of years, Third Mutual has been purchasing $675M worth of property insurance. After performing risk analyses, our insurance broker has recommended we purchase $255M worth of property insurance, which per their assessment would be a 1-in-10,000-year event and is the maximum amount of damage that Third should anticipate experiencing in a wildfire event.

Per our attorney, based on the opinions of expert consultants, the review of said consultants’ reports as related to per-occurrence coverage and a thorough examination of both the governing documents and applicable law, the mutual is able to reduce its total insurance coverage amount while still complying with governing documents requirements.

As a result of these assessments, for our June 1, 2023, annual insurance renewal, Third purchased $255M worth of property insurance.

Unfortunately, the cost of property insurance for homeowner associations as well as individual homeowners continues to rise. The coverage cost of Third’s property insurance has increased over 50% from last year and, as a result, we’re not saving as much as we’d hoped by purchasing $255M instead of $675M. However, had we continued to purchase $675M of property insurance, with the increased property insurance coverage costs, Third would have had to spend approximately $3.7M more for property insurance, which equates to more than $50 per manor per month.

We’ve made progress, but there’s still work to do. The Third board continues to work with the United board to determine if there are economies of scale that can benefit both mutuals by purchasing property insurance together. We’re also working with the Community Associations Institute in its efforts to lobby state leaders to assist HOAs, which are all struggling to adequately protect their property while California property insurance costs soar.
I moved into the Village in 2002 and have lived in three-story buildings the entire time. I love the views, the neighbors and the safety. It has been interesting, living among people from many walks of life, ethnic backgrounds, prior occupations and current hobbies. Everyone living in the community has a life story worth hearing and sharing.

Three-story building living has its unique advantages. Foremost is the security of caring neighbors and limited access to nonresidents. You can lock the front door and take a long trip, knowing that neighbors will look out for your manor, pick up your mail and water your flowers. Your building captain is always available to help when needed.

These buildings lend themselves to social mingling, from outside BBQs to family parties in the Garden Villa rec rooms. Some buildings have regular social gatherings that enhance friendships among residents. The rec rooms are used for card games, mahjong, billiards, potluck dinners and even music practice. My wife delivers treat bags to everyone in our building on Halloween, and we receive occasional surprise food gifts out of the goodness of a neighbor’s heart.

During the COVID-19 shutdown, groups met outside, shared meals, enjoyed a cocktail, walked the closed golf course and found new friends.

In Garden Villa buildings, you enjoy the convenience of parking one car in the underground garage and having storage closets in your assigned space. LH-21 residents have designated covered garage space with storage. Adjacent parking is also provided for guests and second cars.

All three-story buildings have a laundry facility on each floor with a reasonable-use cost. With Third Mutual switching to a new washer/dryer manufacturer, we are hopeful that the recent service problems will be quickly put behind us.

The condos come in various sizes and configurations, from about 710 square feet to about 2,400—a manor to fit almost anyone’s needs.

Living in a three-story building does have challenges, particularly for people who had never lived in a multistory, multiunit environment. It takes patience and adjustment of expectations to accept that you share walls, floors and ceilings with your neighbors. Sound, vibrations and odors travel. That is the nature of the living arrangement. Usually, people work things out. Upstairs residents tread softly and use area rugs because they care.

For me, it has been rewarding to meet and live with people who are not like me as well as those who are. I feel blessed to live in this exciting, active community and in a three-story building.
WHAT CAN A DIRECTOR DO TO HELP YOU?

By Maggie Blackwell, Director

No director can guarantee success regarding a resident’s request. Directors must observe regulations in the Board of Directors Handbook, which is located at lagunawoodsvillage.com. Here is just a sampling:

- “Board members shall not make promises on behalf of the board” (page 54).
- “Don’t give preferential treatment to friends or supporters” (page 8).
- “… individual directors are not to give directives to staff. Committee chairs may approach their key staff members, but all other directors should go through their committee chair, board president or the CEO if they have questions or wish to discuss something with staff” (page 10).
- “Directors shall not direct staff unless with board authority” (page 42).
- “Directors shall not interact with staff in a manner that prevents them from fulfilling their primary job responsibilities” (page 42).

Village Management Services Inc. hires and directs all staff. Keeping assessments down may mean decreased service in many areas. Service is delivered as equally as possible. No one is privileged; anyone can ask for service.

When you contact a director, their first question to you should be whether you’ve contacted Resident Services, Security or Compliance. Directors can refer you to the relevant VMS contact, ask that you email them so they can forward it to the proper contact or recommend that you email the appropriate committee with your comment/question or speak during a meeting’s open forum for member comments.

All directors want to help residents, but they must follow procedures.
POSSIBLE SOLUTION TO A CHALLENGE

Securing private loans in United Mutual for purchase/refinance

By Azar Asgari, Treasurer and Finance Committee Chair

Following “Loans for United,” a portion of a larger article that appeared in the May/June Village Breeze, I’d like to further clarify finer points regarding the loan ad hoc committee mentioned by reviewing the bigger picture, from the beginning when the issue of loans was originally created.

In late 2019, insurance companies were starting to require new valuations for property insurance submittals. The insurance broker advised a new valuation would have to be completed to renew the program in 2020, as insurance companies would not release quotes without one. The new appraisal showed a significant change in value—from $700 million to $1.5 billion, generally considered good news. However, it was hard (or, better to say, impossible) to satisfy Fannie Mae’s standards for full replacement cost property insurance.

In 2018, full replacement cost property insurance (fire protection) of $700 million in value cost us only $600,000. However, in 2020, our insurance broker was unable to find carriers who could provide full replacement cost property insurance of $1.5 billion. After completing a detailed fire analysis study of United, our insurance broker recommended that a coverage limit of $225 million per occurrence would be reasonable coverage for our mutual. Even though the coverage of $225 million per occurrence was far from full coverage, property insurance expenses went from $1.2 million in 2019 to $2.8 million in 2021. The following year, in 2022, the same coverage for property insurance cost us $3.3 million. As you can see, property insurance plays a major role in raising the monthly HOA fee. At this rate of increasing insurance, securing full property insurance for $1.5 billion is not possible.

As a result of not providing full replacement property insurance, Fannie Mae, the U.S. government-sponsored mortgage company, halted federally backed loans for United Mutual (and Third Mutual, too). Soon, the door for borrowing money was closed to existing United shareholders and new buyers in United. All sales in United became cash-only transactions; National Co-op Bank, the only company loaning funds to United members, stopped supplying these loans and refinancing, as their loans had been federally backed by Fanny Mae. The United board heard resident requests—refinancing and purchasing/selling properties is needed. Therefore, a private/non-institutional loan ad hoc committee was created. I became chair of the ad hoc committee, meeting weekly with four additional members (who each have more than 30 years’ experience in financial/commercial bank lending and resale and wholesale mortgages) to find a solution through a noninstitutional lender.

Please note: The United Loan Ad Hoc Committee is not considering using mutual reserves or any internal lending. The goal of this ad hoc committee is to research, analyze and create potential noninstitutional and privately-sourced lending options for United Mutual members.

The results of the ad hoc committee’s research and discussions, after review by legal counsel, will be sent to the board.

Residents are welcome to share input during open United meetings. Visit lagunawoodsvillage.com > Calendars > Calendars Home > United Mutual for the meeting schedule.
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USE DWELLINGLIVE, SAVE MONEY

By Deb Allen, Director

Village Management Services (VMS) is continuously striving to find ways to save our members money: Using the dwellingLIVE app to check in visitors is a great way to do so.

In 2022, residents placed more than 225,000 calls to gate clearance to get our guests into the Village rather than using dwellingLIVE. Did you know that each phone call for guest clearance is approximately $1.60 per call? Additionally, did you know that if residents used dwellingLIVE and reduced the number of calls made to the gate ambassadors, we could save $360,000 annually? Just imagine what else that money could be used for in our community.

If you are unfamiliar with the dwellingLIVE app and using its technology, this article provides everything you need to know. DwellingLIVE is an application you can access using your smartphone, computer or iPad/tablet. Find the application by following these directions.

Via Computer

1. Using your preferred browser, such as Google Chrome, Internet Explorer, Microsoft Edge or Mozilla Firefox, go to the Laguna Woods Village website at www.lagunawoodsvillage.com. In the upper right-hand corner, click the Guest Passes tab. (Or, log in directly at https://community.dwellinglive.com.)
2. Scroll mid-page to the image of a car behind a gate and click Guest Passes.

3. You are now on the main dwellingLIVE website. Enter the email you provided to Resident Services upon first moving in to the Village. If your email has changed since that time, contact Resident Services at residentservices@vmsinc.org or 949-597-4600 to update your data.

4. Enter the password you created for the main Laguna Woods Village website. If you have not entered this website before, your password is your resident ID number, which is located on your resident ID card.

5. If you have forgotten your password, click Forgot Password and follow the prompts to set a new password.

6. After entering your email and password, click Add Guest (next to Guest History) in the top right-hand corner; typically, Temporary Guest is used.

7. Use the drop-down menu to Select Guest Type: Guest (for a day pass); Guest-OPP (for an overnight pass).

8. Enter your guest’s name and click either Email This Pass or Text This Pass.

**Via iPhone/Android**


2. Click the three small bars in the upper right-hand corner.

3. Click Residents.

4. Under Guest Passes, click dwellingLIVE.

5. Enter your email and password (your default password is your resident ID number that you can find on your resident ID card).

6. If you have forgotten your password, click Forgot Password and follow the prompts to set a new password.

7. Another way to access dwellingLIVE is to download the app to your smartphone. Visit the App Store, click the search icon, type in dwellingLIVE and download the app. Follow instructions 6 through 8 under “Via Computer.”

8. For Android smartphones, find the app at Google Play. The instructions for adding guests are the same as those for the iPhone.

**Adding a Guest**

1. Once logged into dwellingLIVE, you will see your property address listed.

2. Click your address. Manage Guests and Create New Guest will be at the bottom of the screen.

3. Click Create New Guest and fill in the requested information.

4. Select Guest Type: Guest (for a day pass); Guest-OPP (for an overnight pass).

5. Once you fill in the email address or phone number of your guest, click Save and Send ePass. Your guest will receive a bar code needed to enter the gate. Additionally, your guest can also provide your name and your manor number at the gate if they are uncomfortable with giving the bar code to the gate ambassadors.

**For Additional Support**

Please visit the Mac learning center or the PC workshop, both located on the third floor of the Community Center building. Volunteers are glad to help you locate, download and use dwellingLIVE.

**Author’s note:** Thank you to Meg Estrada and Dale Londre for their help in writing this article.
Much of the City of Laguna Hills (including Laguna Woods) was built on unusually rich deposits of fossil-bearing sediments. The fossils belong to long-extinct creatures such as mammoths, saber-tooth cats and giant ground sloths. A whale jaw was found during the construction of Laguna Woods Village. Nearby a camel tooth was found and carbon-dated from 100,000 to 1 million years old. Yes, camels roamed this area, but eventually died out.

Visit the City of Laguna Hills exhibit at the L.H. Community Center, 25555 Alicia Parkway.

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). Visit laguna woodshistory.org for more information.
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