



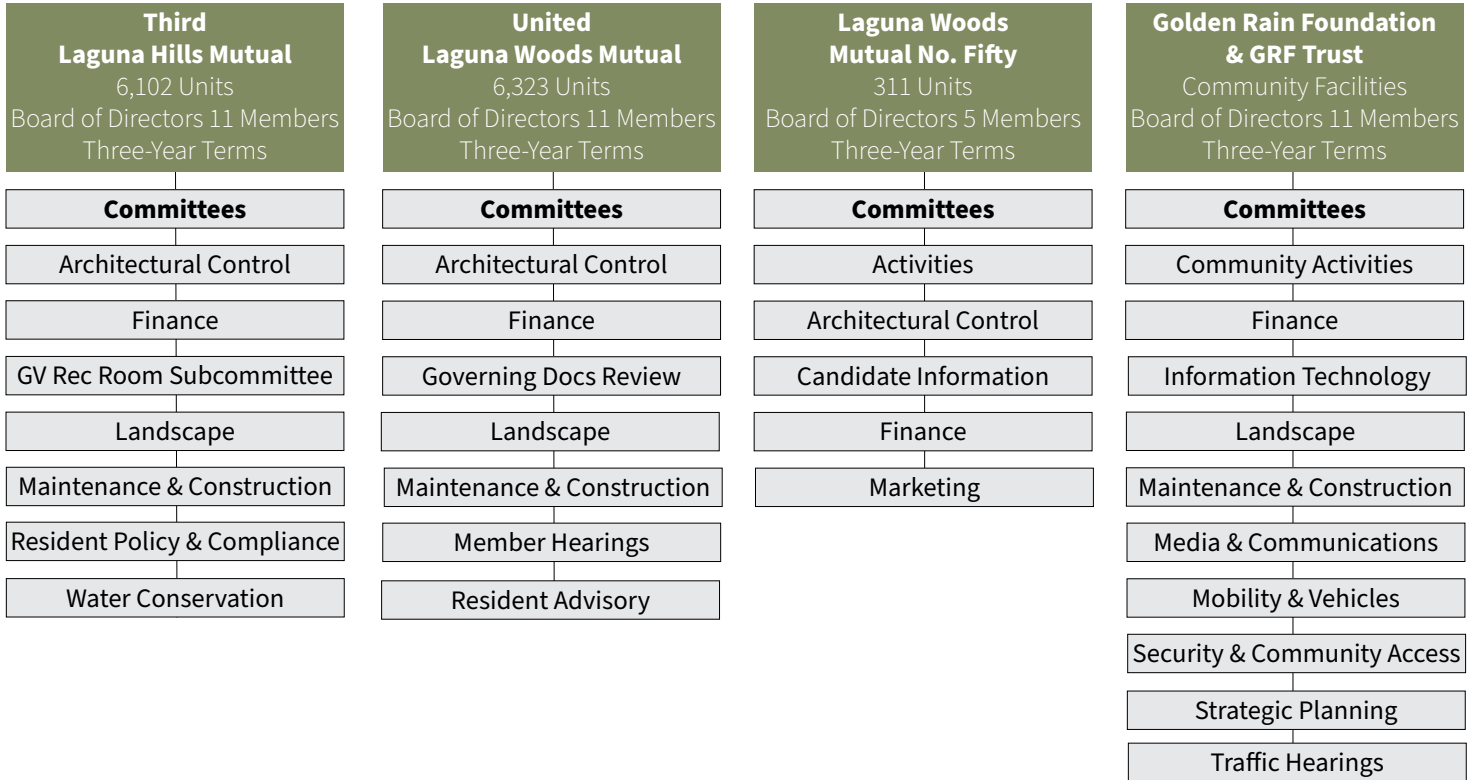
New Resident Orientation Agenda

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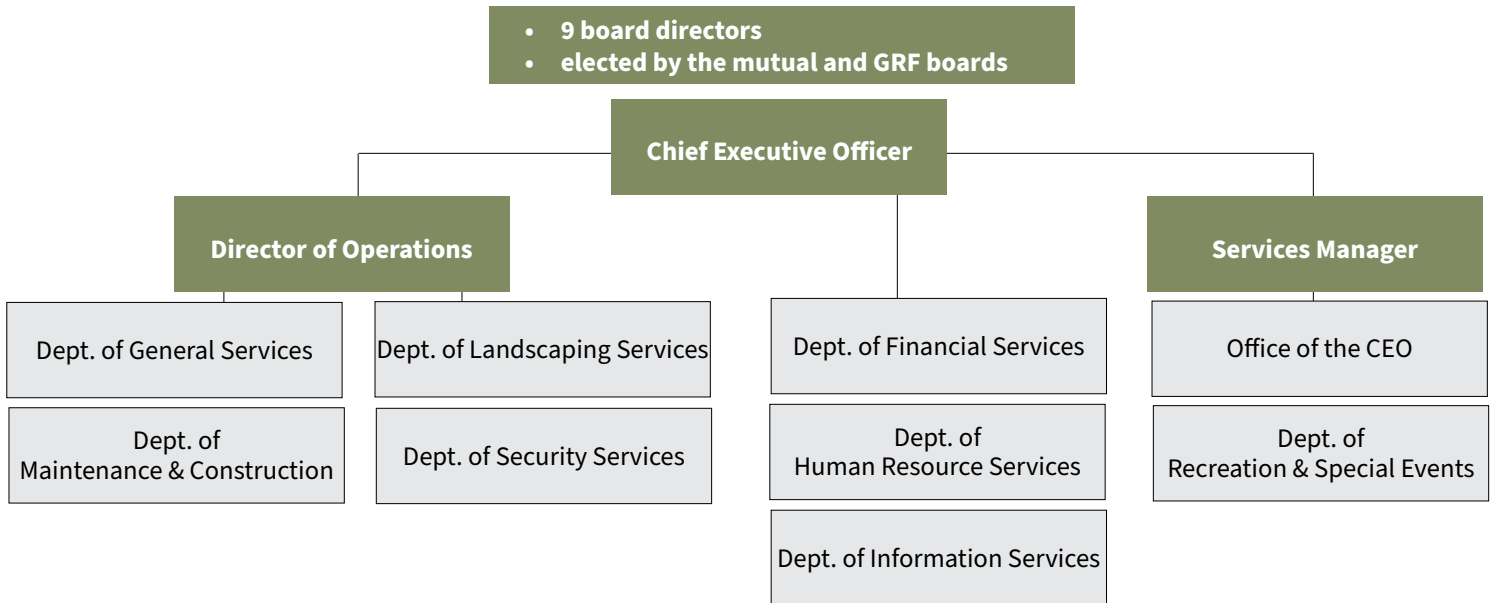


Laguna Woods Village®

CORPORATIONS AND COMMITTEES



VILLAGE MANAGEMENT SERVICES INC.



OUR MISSION is to ensure that Laguna Woods Village residents receive unparalleled opportunities to enjoy the utmost in active living.
OUR VISION is to lead the community with innovative ideas and services developed for our active 55+ residents.
 We are dedicated to improving and enhancing all that we offer to enrich our residents' lives.
OUR CORE VALUES include mutual respect, safety, integrity and friendliness shared within our diverse community.

2024 MONTHLY ASSESSMENT

HOW \$815.82 IS SPENT

FOR THIRD • FOR GRF

MAINTENANCE & CONSTRUCTION \$39.50
THIRD \$25.99
GRF \$13.51



GENERAL SERVICES \$43.83
THIRD \$21.50
GRF \$22.33



UTILITIES \$92.35
WATER \$43.97
SEWER \$22.66
TRASH \$19.51
ELECTRICITY \$6.21



ADMINISTRATION \$22.95
THIRD \$11.49
GRF \$11.46



GVA/LH-21 SURCHARGE

BLDGS W/ REC ROOMS \$22.33
BLDGS W/O \$15.83

RESERVE \$180
THIRD \$163
GRF \$17



SECURITY \$46.66
THIRD \$4.88
GRF \$41.78



RECREATION
GRF \$47.99



INSURANCE \$146.60
THIRD \$125.19
GRF \$21.41



CONTINGENCY/ DISASTER
THIRD \$50.47



IT \$22.25
THIRD \$6.58
GRF \$15.67



TRANSPORTATION
GRF \$10.29



BROADBAND
GRF \$15.46



LANDSCAPE \$91.74
THIRD \$82.05
GRF \$9.69



LEGAL \$5.73
THIRD \$4.10
GRF \$1.63





ANNUAL INSURANCE DISCLOSURE AND POLICY SUMMARY - October 1, 2023

PROPERTY INSURANCE (Renewed on 6-1-23)

Blanket property insurance for fire and special form with Lloyd's of London and other program participants insures residential, common and community buildings and business property (coverage for Unit as originally built; no coverage for improvements, alterations, additions or personal property of unit owners or residents).

Policy amount: \$255,000,000 per occurrence Deductible: \$100,000 per occurrence
Key exclusions: earthquake, landslide, (and others)

COMMERCIAL GENERAL LIABILITY INSURANCE

The commercial general liability insurance for the Housing Mutuals and Golden Rain Foundation (GRF) is with Philadelphia Insurance Companies, insuring against liability arising out of the ownership and use of common areas.

Policy amount: \$1,000,000 per occurrence Deductible: None for bodily injury claims
\$2,000,000 aggregate

There is also an Umbrella Liability policy with Great American and AXA XL Insurance Company.

Policy amount: \$25,000,000 per occurrence Deductible: Excess over General Liability insurance policy

CRIME/FIDELITY INSURANCE

Third Mutual has a crime/fidelity policy with Hartford and Great American Insurance Companies.

Policy limits: \$31,500,000 Employee Theft, Computer & Fund Transfer Fraud Deductible: \$50,000

EARTHQUAKE INSURANCE (Renewed on 6-1-23)

Third Laguna Hills Mutual has a Difference in Conditions insurance policy with Princeton Excess & Surplus Lines Insurance Company for earthquake insurance on residential and common area buildings.

Policy limit: \$10,000,000 Deductible for earthquake: 5% of the building value, \$100,000 minimum

GRF has a Difference in Conditions insurance policy with Arrowhead General Insurance Company including earthquake and flood for GRF facilities such as clubhouses, streets and the cable system.

Policy limit: \$15,000,000 Deductible: \$25,000 per occurrence except earthquake and flood
Deductible for flood: \$50,000 Deductible for earthquake: 5% of the building value, \$50,000 minimum

This summary of the Association's policies of insurance provides only certain information, as required by Section 5300 of the Civil Code, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any Association member may, upon request and provision of reasonable notice, review the Association's insurance policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the Association maintains the policies of insurance specified in this summary, the Association's policies of insurance may not cover your property, including personal property or real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate additional coverage.

The total amount of insurance was discussed with the insurance broker and the Board followed their guidance.

For questions regarding proof of insurance coverage have your escrow company or trust contact:

AJ Gallagher Insurance Services (Property, Crime and Earthquake): Email: Southwest.InterimCerts.GGBUS@ajg.com
(All requests for certificates must be sent via email and cannot be fulfilled over the phone. Standard turnaround time for issuance is within 24 hours and any request that is indicated as a "Rush" in the subject line is fulfilled same day if received by 12:00 p.m. PST. Requests should have "Third Laguna Hills Mutual" in the subject line)

If you have questions about the Mutual's insurance policies, please call Risk Management 949-597-4202

The following insurance information should be discussed with your personal insurance agent.

THIRD LAGUNA HILLS MUTUAL INSURANCE DISCLOSURE AND POLICY SUMMARY

THE INSURANCE CARRIED BY THIRD MUTUAL AND GRF DOES NOT COVER YOUR PERSONAL LIABILITY OR ITEMS THAT ARE YOUR PERSONAL RESPONSIBILITY such as improvements, alterations and additions, personal property, or loss of use. The Mutual's property insurance only covers the Unit as originally built. **OWNERS SHOULD PURCHASE a "CONDOMINIUM OWNERS" (HO-6) INSURANCE POLICY** to protect against unexpected expense in the event a loss occurs. **This is also a requirement for many lenders. Please advise tenants/lessees that they should purchase "renters" insurance** for their personal liability, personal property, and loss of use.

SOME* ITEMS YOU SHOULD CONSIDER WHEN REVIEWING YOUR OWN PERSONAL INSURANCE:

- ◆ **Owners are responsible for damage to the interior of their Unit (property for their exclusive use) as well as improvements, alterations and additions** (CC&Rs Article XIII, Section 3). This includes carpet and floor coverings, paint, wall, and window coverings, cabinets, appliances, water heater, air conditioning, kitchen, bathroom, and lighting fixtures, and other property inside your manor (CC&Rs Article I, Section 40). **Repair of damage to such items, including personal property, from a loss such as a plumbing failure in your manor or an adjacent manor, is the responsibility of the individual owner or tenant.** If the repair estimate exceeds the deductible on the Mutual's property policy, which is currently \$100,000, a claim will be submitted to the Mutual's insurer which will include the cost to repair the "standard interior" (as originally built). The Mutual's property insurer does not accept claims for damage to improvements, alterations, additions, personal property, etc.
- ◆ **Owners are responsible for damage to Mutual-controlled property** caused by the Owners' misuse or neglect, by additions or alterations, or by guests or lessees. If the damage is your responsibility, Third Mutual can charge you for the repairs (CC&Rs Article IV, Section 3). If the repair costs exceed the deductible on the Mutual's insurance, currently \$100,000, a claim will be submitted to the Mutual's property insurer. In such cases, both the Mutual and its property insurer reserve the right to charge the Owner to recover the costs, including the Mutual's deductible. Your own insurance may help cover your obligations, although some homeowner's insurance companies will not cover the Mutual's deductible. Consult with your agent about your insurer's practices and increasing your policy limits accordingly.
- ◆ **Personal Property/Contents insurance** for items such as appliances, furniture, clothing, household goods and for special property like jewelry, coins, artwork, antiques, furs, silver, and collectibles.
- ◆ **Personal Liability insurance** for your actions and responsibilities both inside and outside your manor. Everyone should have liability insurance to protect their equity and retirement savings.
- ◆ **Loss of Use or Additional Living Expense insurance** if your manor/building is damaged and cannot be lived in until repaired, in accordance with the Davis-Stirling Act Civil Code §4775(b), members, residents and lessees are responsible for paying to live elsewhere while work is done. Monthly assessments must still be paid during this time.
- ◆ **Loss assessment insurance** to protect against a special assessment from the Mutual for damage. While there has not yet been this type of assessment in Laguna Woods Village, we are required to tell you that this is a possibility. (Show your agent/broker the limits listed in this disclosure.)
- ◆ **Earthquake and/or Flood insurance** for the interior of your Unit, additions, alterations, personal property, and loss of use.
- ◆ **Earthquake Loss Assessment insurance** to protect against a special assessment from the Mutual for damage caused by an earthquake.
- ◆ **Automobile insurance** on your car, truck, van, motorcycle, or motor home.
- ◆ **Liability and Physical Damage** insurance for your golf cart.

Please report building damage to:

Resident Services (Monday-Friday, 8:00 AM to 5:00 PM)
Resident Services e-mail address:

phone: (949) 597-4600
residentservices@vmsinc.org

After business hours, or to report personal injury, please call:

Security Dispatch: phone: (949) 580-1400

In an emergency: CALL 911

*The above list is not exhaustive. Please discuss insurance questions with your agent or broker.



RESIDENT SERVICES

WHO—AND WHEN— YA GONNA CALL?

A guide to contacting Resident Services

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

After-Hours Resources

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

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

When to Call Resident Services

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

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



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

When NOT to Call Resident Services

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



HOW THE RESIDENT PORTAL CAN HELP YOU

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

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

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

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

How to Set Up and Access the Resident Portal

The Village website resident portal allows residents to submit service requests and view scheduled, opened and completed work orders, view account balances, view and print assessment statements, pay assessments or chargeable services via credit card, and enter emergency contact information.

For more information, call Resident Services at **949-597-4600**.



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

There are two ways to obtain an OPP:

Online

- Follow the Guest Passes instructions.
- Your guests are now entered into the system and will be cleared when they come through the gate for an OPP.
- Gate Ambassadors can print out the OPP at the gate, or residents may email the OPP to their guests via DwellingLive.

Email

Residents may also add guests to the Gate Clearance list by emailing their information to community-access@vmsinc.org.

Telephone

If you do not have access to a computer, tablet or smartphone, call Gate Clearance at **949-597-4301**.



RESIDENT SERVICES

DwellingLive IS OUR FRIEND

ENROLL to simplify guest access and overnight parking.

Did you know you can register guests online, and print access and overnight parking passes (OPP) 24 hours a day, seven days a week, using a computer, tablet or smartphone? It's easier than you think!

Guest Passes via DwellingLive

- Visit lagunawoodsvillage.com on your computer, tablet or smartphone.
- Click on the Guest Passes tab at the top right corner of the home page.
- Follow the onscreen instructions to call Gate Clearance or register a guest online.
- Use your email and resident ID to log in.
- First-time DwellingLive users can enroll by following the registration instructions.
 - Use your email address of record and default password (your resident ID number).
 - If you don't know your email address on file, or you want to change your information, contact Resident Services at residentservices@vmsinc.org or call 949-597-4600.
- Once you are logged in, select guest and pass type, and fill in the appropriate information.
- Click Save.
- Your guests are now entered into the system and will be cleared when they come through the gate.
- Download the DwellingLive app for iPhone and iPad at the App Store, and for Android devices at Google Play.

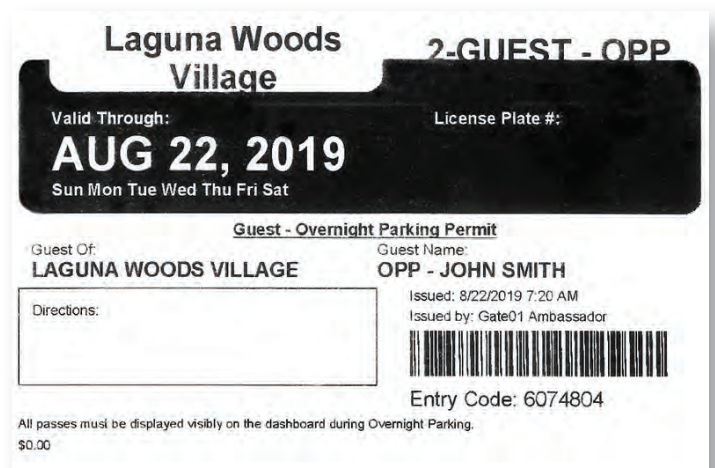


Overnight Parking Passes (OPP) via DwellingLive

Overnight guests, even those who have a multiday pass or are on your annual guest list, still need an Overnight Parking Pass (OPP) for every night they park in the Village. Even if guests have already cleared the gate with an annual pass and later decide to stay the night, you still must call and request an OPP.

If either an OPP or annual pass is lost or forgotten, printing a new pass renders the old pass invalid.

Easily register guests online with DwellingLive at your convenience 24 hours a day.





Laguna Woods Village®

ANNUAL GUEST PASSES

Annual guest pass applications and nonresident owner applications are available at all clubhouses, the Towers, the Laguna Woods Village Library and the Community Center. Online applications are available at lagunawoodsvillage.com > **Resident Services** > **Important Documents** > **Community Access** > **Annual Guest Pass Application**. A maximum of five annual passes can be issued per manor. For questions, please call Resident Services at **949-597-4600** or email residentservices@vmsinc.org.

Return applications to: Laguna Woods Community Center, Attn: Community Access, P.O. Box 2220, Laguna Hills, CA 92654, along with a legal-sized, self-addressed, stamped envelope.

Before giving a pass to your guest, please print in large, legible letters the first and last name of the passholder on the line provided. **Only the named passholder may use the pass**. Any pass presented without the passholder's name properly printed will be confiscated and the passholder immediately escorted out of the Village.

As a courtesy reminder, you are responsible for the conduct of your guests. For everyone's enjoyment and quality of life, please be sure your guests know and comply with all community rules.

- Laguna Woods Village is private property. Violation of community rules can result in immediate removal from the premises and permanent revocation of guest privileges.
- Pass must be presented to gate staff when entering Laguna Woods Village and upon request of any security officer, other staff or a resident.
- Passholders are not authorized to clear other vehicles through the gates.

All commonplace traffic rules must be observed in Laguna Woods Village, including:

- Park only in designated parking spaces.
- Do not park on sidewalks.
- The speed limit is 25 MPH on streets and 15 MPH in cul-de-sacs.
- While in Village common areas, guests must remain in the immediate company of their resident sponsor, except as allowed by specific Recreation and Special Events Department rules.
- **Absolutely no solicitation** is allowed inside Laguna Woods Village.
- **Issuance of this pass does not authorize the passholder to reside in Laguna Woods Village at any time.**
- Passes are property of the Golden Rain Foundation of Laguna Woods and must be relinquished upon notification. When moving out of the community, it is the responsibility of resident sponsors to collect all passes from all guests and return them to Community Access. A fee may be imposed for each pass that is not returned.
- There is a \$15 nonrefundable fee to replace any pass other than at the annual renewal (lost, altered or destroyed passes).



EZ Pay

Whether you're in the Village or on vacation, ensure your payments are made without having to worry about a potential late fee. Getting started with EZ Pay is easy!

Simply complete the short EZ Pay Authorization Agreement and submit a voided check. Your bank account will be debited on the sixth of each month or the first business day after the sixth, should the sixth fall on a weekend or holiday.

Visit www.lagunawoodsvillage.com/residents/financial-services for more information and the agreement form.

Non-Emergency Maintenance Chargeable Services

The Board of Directors of the Third Laguna Hills Mutual passed resolution 03-18-140 on September 21, 2018, to approve the following updated schedule of non-emergency maintenance chargeable services. This program has been implemented for the convenience of the Members of Third Mutual.

Trade	Description of Service	Limitations	Cost*
Carpentry	Door Lock Services (rekeying, gate locks, storage cabinets)		\$55
	Mailbox Lock Service	Mutual Supplied	\$43
	Installation of Entry Door Dead Bolt Lock (excludes keyless lock systems)	Resident Supplied	\$70
	Installation of Manor Address/Letter on Entry Door	Resident Supplied	\$41
	Rescreen Sliding Screen Doors	Mutual Supplied	\$77
	Rescreen Window Screens	Mutual Supplied	\$60
	Install/Replace Door Stops/Bumpers	Resident Supplied	\$55
	Install/Replace Bathroom Accessories (towel bars, grab bars, toilet paper holders, soap dishes or toothbrush holders). Drywall installations only, not for fiberglass or tile.	Resident Supplied	\$55
	Sliding Closet Door Repair and Maintenance	Resident Supplied	\$77 to \$114
	Sliding Glass Door Repair and Maintenance	Resident Supplied	\$77 to \$114
	Sliding Window Repair and Maintenance	Resident Supplied	\$55 to \$114

Electrical	Light Bulb Replacement (max six bulbs per visit)	Resident Supplied	\$59
	Door Bell Service	Resident Supplied	\$108
	Breaker Service (electrical panel)	Mutual Supplied	\$63
	Ceiling Heat Service (thermostat)	Mutual Supplied	\$87
	Repair/Replace Outlets	Resident Supplied	\$59
	Repair/Replace Light Switches/Dimmer Switches	Resident Supplied	\$59
	Range Hood Filter Cleaning Service		\$92
	Replace Existing Light Fixture	Resident Supplied	\$92
	Replace Existing Smoke Detector (hard wired only)	Resident Supplied	\$59
	Replace Smoke Detector Batteries	Mutual Supplied	\$59

Plumbing	Repair/Replace Faucet (cartridge style)	Resident Supplied	\$91
	Repair/Replace Faucet (old style)	Mutual Supplied	\$156
	Repair/Replace Toilet Seat	Resident Supplied	\$58
	Low Flow Toilet Replacement	Mutual Supplied	\$200
	Repair/Replace Angle Stop Valve	Mutual Supplied	\$137
	Repair/Replace Shower Head and Shower Hose	Resident Supplied	\$58
	Repair/Replace Tub Spout	Resident Supplied	\$91
	Repair/Replace Fitting/Flange/Valve	Mutual Supplied	\$129
	Toilet Operation Repair Service	Mutual Supplied	\$91
	Mix-It Valve Service	Mutual Supplied	\$95
	Water Heater Repair	Mutual Supplied	\$38 to \$150
	Water Heater Replacement	Mutual Supplied Only and 10 year Mfg. Warranty	\$1,721
	Water Heater Service/Element Replacement	Mutual Supplied	\$171
	Water Shut Off and Turn On Request		\$58
	Ice Maker Hose Replacement	Resident Supplied	\$58

Paving	Pole/Bollard Installation (water heater related)	Building Code/Permits	\$150 to \$300
	Stain/Oil Clean-Up		\$126

Facilities	Heating/Cooling Filter Cleaning/Replacement Service (includes filter cleaning, filter change, diagnosis of the unit to make sure it's operating to capacity and checking thermostats)	Resident Supplied	\$124
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Limitations	All Mutual-supplied parts will be standard brand only.		
	All Mutual-supplied parts will be limited to parts in stock.		
	All Mutual-provided parts and labor carry a 30-day warranty, unless specified otherwise.		
	Resident supplied: Resident to supply the replacement or repair parts at the time of service.		
	Failure to be present at the time of service will result in a \$15 no-show fee.		
	*Estimated cost includes service charge, labor and materials (unless otherwise specified)		

Resolution 03-18-140, which provides for an updated schedule of Non-Emergency Chargeable Services, includes the following guidelines:

- The service call charge for all Maintenance chargeable services is \$25.
- The \$25 permit processing fee for work that requires a City of Laguna Woods building permit, if VMS pulls the permit, shall remain in effect and will be charged to the Mutual Member.
- There is a \$15 service charge if the Mutual Member (or representative) is not home for a scheduled appointment and fails to cancel in advance.
- Should a Mutual Member not be notified of a scheduled appointment change or the technician does not make the scheduled appointment, the subsequent scheduled appointment will be at no charge to the Mutual Member.



Laguna Woods Village®
Where new adventures begin

Key File Program – Authorization Form

The Community Access Department maintains keys to manors within the Community for the convenience of Laguna Woods Village residents. The Key File Program is completely voluntary and is not a requirement. Members are encouraged to file keys for their Manors with Community Access in order that,

1. Should an emergency maintenance repair be required during a resident's absence, access can be made to the Manor to affect repairs, and
2. A residing member can obtain the key(s) to the Manor to gain access when they have misplaced or otherwise cannot locate their keys.

Any keys that may have been on file prior to the purchase of your manor have been distributed to the real estate broker for disposition. Currently, there are no keys in the Key File Program for your Manor.

To submit keys for your Manor into the Key File Program, please visit the Community Access department located in the Laguna Woods Village Community Center, 24351 El Toro Road, Laguna Woods, CA.



Laguna Woods Village®

If we can't reach you, we can't notify you!

When seconds count, you can count on 

CodeRED is the community notification system used to call, text and/or email Laguna Woods Village residents with time-sensitive and/or emergency information. This system is separate from the regular email information you may be receiving from the Media and Communications Department and requires a specific, unique enrollment.

The Security Services Department and the Laguna Woods Village Disaster Preparedness Task Force encourage you to take a few minutes to ensure we have accurate contact information for you so you are informed in the event of an emergency or threat to the Village. Safety is a two-way street. Be sure to register today to receive the information you need, when it matters, regarding events such as:

- Critical power outages
- Earthquake emergency procedures
- Evacuation
- Gate or road closures
- Safety threats
- Fire

Please fill out the form on the reverse side of this paper and return it in person the Laguna Woods Community Center front desk at 24351 El Toro Road, or mail it to Media and Communications, Village Management Services Inc., 24351 El Toro Road, Laguna Woods, CA 92637. You may also complete the form online through the Laguna Woods Village website. Go to www.lagunawoodsvillage.com, and look for the link at the top of the home page that says CodeRED.

Please be assured that all information provided for your CodeRED notification is confidential and will only be used to contact you in the event of an emergency.



Laguna Woods Village®

Contact Information Form and CodeRED Emergency Notification Record

If we can't reach you, we can't notify you!

Manor is Leased Owner occupied Vacant

Date _____

Your Information

Resident ID #	Manor #	Name	
Email		Home phone	Cell phone
Non-occupant owner address		City, state, zip	

Emergency Contact(s)

Name	Relationship	Home number
Email	Work number	Cell number
Address	City, state, zip	
Name	Relationship	Home number
Email	Work number	Cell number
Address	City, state, zip	

Additional Information

Attorney's name	Phone
Power of Attorney/Trustee's name	Phone
Pet care contact name	Phone
Doctor's name	Phone

Special Circumstances (Check the conditions that apply to you.)

- Dementia Visually impaired Hearing impaired Nonambulatory
- Life-support system (equipment that requires electricity) Do you have a caregiver?*

*Do you have an approved caregiver application on file? For assistance contact Resident Services at 949-597-4600.

Note: California Civil Code Section 4041 requires owners to provide annual written notice to the association of the following. This includes contact information of the legal representative, if any, including any person with power of attorney or other person who can be contacted in the event of an emergency or extended absence from the manor. Emergency contact information may be given to hospital personnel upon request.



Pedestrian Safety Tips

By Security Chief Eric Nuñez

Contact chief@vmsinc.org

Walking is a great form of exercise that offers physical and social benefits. In the Village, most roadways have designated sidewalks, but there are other areas, such as culs-de-sac, driveways and intersections, where pedestrians must remain alert for approaching motorists.

In addition to typical hazards pedestrians may encounter during a walk, residents should consider a few additional factors before heading out. As we age and our peripheral vision, hearing, reflexes and coordination change, safe roadway crossings and quick evasive action become more challenging. For these and other reasons, pedestrians and active walkers should take the following precautions when venturing out into the community.

Extra Crossing Safeguards

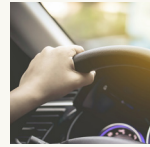


- ▶ Walk within designated crosswalks, and allow plenty of time to cross the street.
- ▶ Wait for a “fresh green” when crossing at traffic signals to allow yourself ample time to cross safely.
- ▶ Try to cross the street with other pedestrians—there’s safety in numbers.
- ▶ If possible, make eye contact with approaching motorists to ensure they see you.
- ▶ Never text or look down at your phone when crossing any intersection.
- ▶ Be watchful of motorists making turns at intersections. Drivers are concentrating on their maneuvers and avoiding oncoming traffic, so they might not see you. Always look for vehicles making right turns at red lights and for vehicles making left turns.



SAFETY TIPS FOR WALKERS

- Dress to be seen. Wear light, bright-colored or reflective clothing, especially if you walk at night. If you do walk when it's dark, carry a flashlight.
- Wear comfortable and sturdy shoes that provide proper footing and reduce your risk for a fall. Running or walking shoes that offer plenty of shock absorption, arch support and cushion are best.
- Mind lighting conditions, especially during dawn, dusk and times of high glare or low light. Decreased daylight, shadows and nightfall make it harder for motorists to see pedestrians.
- Walk on sidewalks. If you must walk in the street, walk facing traffic.
- Take extra care when walking through parking lots. These locations create unique hazards because drivers may be turning quickly or backing out of a parking space. Be sure to look for backup lights, and listen for engine noise.
- Walk with a friend. An exercise companion can add to the pleasure of your outing—and increase the safety factor. Enjoy your conversation as you walk, but don't let it distract you from monitoring road and traffic hazards.
- Plan walking routes to avoid dangerous intersections or high-traffic areas. Look for safe, alternative routes with adequate sidewalks or footpaths.
- Stay attentive to your surroundings. Be a defensive walker who is ready for the unexpected.
- Know your physical limitations and overall health. Use caution if you are recovering from an injury or illness, or if you are taking prescription medication that may cause dizziness. Stay hydrated.



SAFETY TIPS FOR MOTORISTS

Safety is a shared responsibility—those behind the wheel must watch for pedestrians everywhere, at all times.

- Use extra caution when driving in hard-to-see conditions, such as nighttime or bad weather.
- Slow down and be prepared to stop when turning or otherwise entering a crosswalk.
- Yield to pedestrians in crosswalks and stop well back from the crosswalk to give other vehicles an opportunity to see the crossing pedestrians so they can stop, too.
- Never pass vehicles stopped at a crosswalk—there may be pedestrians crossing that you cannot see.
- Never drive under the influence of alcohol and/or drugs.
- Always be aware of posted speed limits.
- Always be aware of modified speed limits in school zones and in neighborhoods where children are present.
- Be extra cautious when backing up—pedestrians can move into your path.

Our core values include mutual respect, safety, integrity and friendliness shared within our diverse community.—VMS Security Department





Laguna Woods Village®

SECURITY BULLETIN

MANDATORY DECALS:

- GRF year decal on window.
- Numbered golf cart decal.

OPTIONAL DECALS:

- Red decal for golf course access (small decal placed on the lower right corner of the golf cart).
- Color decal for every golf cart using common area electricity. Decals are mutual specific: United Mutual is a yellow decal and Third Mutual is a green decal.

ANY GOLF CART PLUGGED INTO A COMMON ELECTRICAL OUTLET ABSENT A DECAL WILL BE FINED.

By Security Chief Eric Nuñez

Contact chief@vmsinc.org



More than 1,300 golf carts are registered in Laguna Woods Village and this number is on the rise. Golf carts are used for many more purposes in addition to transporting golfers around a course. With full road access within the community and limited sidewalk access outside the community, golf carts are a convenient, energy efficient and environmentally friendly mode of transportation. However, the frequent use of golf carts in and around the Village also comes with risks and limitations.

The City of Laguna Woods Municipal Code allows residents to drive golf carts on the sidewalks and cross streets within the city. However, the City of Laguna Hills does not have such an ordinance. Golf carts are not allowed to be driven to the Five Lagunas Mall or Saddleback MemorialCare Hospital, which are within the City of Laguna Hills.

The following factors must be considered when driving a golf cart on roadways, paths or sidewalks:

- If your golf cart is equipped with a seat belt, use it! Seat belts save lives and could keep you from falling out in the event of an accident. If your golf cart is not equipped with seat belts, consider getting them installed.
- Outside the Village within the City of Laguna Woods, stay on designated sidewalks authorizing golf cart use. Do not drive golf carts on roadways unless crossing at an intersection controlled by traffic signals and crosswalks.
- Never drive intoxicated or under the influence of any medication. The rules of driving under the influence are the same for golf carts as for motor vehicles.
- Obey all traffic laws and rules of the road. Avoid distractions and be alert of your surroundings. Remember, you are sharing the road with drivers of larger vehicles who might not be watching for golf carts.
- Slow down and use extreme caution during turns, blind corners, parking lots and intersections.
- Do not text and drive! Pull over and stop if cell phone use is necessary.
- Always yield to pedestrians.
- Drivers and all passengers should keep all limbs (arms, legs and feet) inside the golf cart while the vehicle is moving, except when signaling a turn.
- Always turn and look behind golf cart before backing up.
- Drive only as fast as conditions allow. Reduce speed when driving down hills, during inclement weather, on wet roadways or when visibility is limited.
- Watch for potholes, dips and uneven surfaces.
- When parked, keep your charger at least six inches off the ground and never leave your extension cord unattended.

DIFFERENT RULES FOR GOLF CARTS AND GOLF CARS

GOLF CART:

The California Department of Motor Vehicles does not require that golf carts be registered if they are only used within a mile of your home. Brake lights and turn signals are not required, although it is highly recommended that you have a street-ready vehicle if you are planning to primarily drive it on public roads.

However, it is important to note that, according to California state law, golf carts may only be driven on roads with a speed limit of 25 mph or less. This eliminates many thoroughfares within the state.

GOLF CAR:

The California Department of Motor Vehicles does require that golf cars be registered. These low-speed vehicles are also expected to have some of the street-ready safety features common in regular cars, such as brake lights and turn signals.

According to California state law, golf cars (which are also referred to as neighborhood electric vehicles or low-speed vehicles), are limited to roads with a posted speed limit of 35 mph.



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
lvillagelibrary@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 949-770-9669
 The Towers 949-597-4278
thetowerslww@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
 CR&R Inc. (Trash) 949-625-6735
LagunaWoods-Recycles@CRRmail.com
 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!

Telephone and email

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

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

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.
Gate 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
Every other week
Gate 9 – Towers Parking Lot

FRIDAY

GRF Facilities
Please see GRF Facilities Sweeping Schedule.
Gate 11 – All streets in this area
No numbered cul-de-sacs fourth week of month

GOT (the Right) INFO?



Questions or curiosity about something you heard that doesn't sound quite right? Village Management Services has answers—in person, online, via email, on Village Television, in the Village Breeze and more!

GET FACTS

- Email info@lagunawoodsvillage.com, which is monitored and answered daily by staff.
- Read the every-Friday “What’s Up in the Village,” a digital newsletter containing news, event information, updates and much more. Email info@lagunawoodsvillage.com if you would like these messages sent directly to your inbox. Include “Subscribe me to ‘What’s Up in the Village’” in the subject line.
- Read the bimonthly Village Breeze. The Village Breeze is delivered to every manor via the United States Postal Service’s Every Door Direct program. Call the regional postmaster to inform them of missed delivery at **949 837-1848**. Copies are available throughout the Village at Clubhouse 1 fitness; clubhouse offices 1, 2, 4 and 5; Community Center concierge desk; Community Center fitness; Community Center Recreation office; Equestrian Center office; Garden Center 2 office; Golf pro shop; Par 3 office; Tennis clubhouse; and Village Library.
- Check out the latest news at lagunawoodsvillage.com > News > News Home (lagunawoodsvillage.com/news).
- Watch “**This Day**” on TV6 Monday through Saturday at 9 a.m. (rebroadcast at 12:30 and 5 p.m. daily).

ATTEND OPEN MEETINGS

- At lagunawoodsvillage.com under **Calendars**, go to **Calendars Home** and **select All**

Governance Boards, GRF, Third or United.

- Clicking the Calendars Home button also will take you to a landing page from which you can select the governing board calendar of your choice. Click on the meeting of interest.
- Meeting information and agenda packets can be found by clicking on the meeting of interest on the calendar.

GET ANSWERS TO FAQs

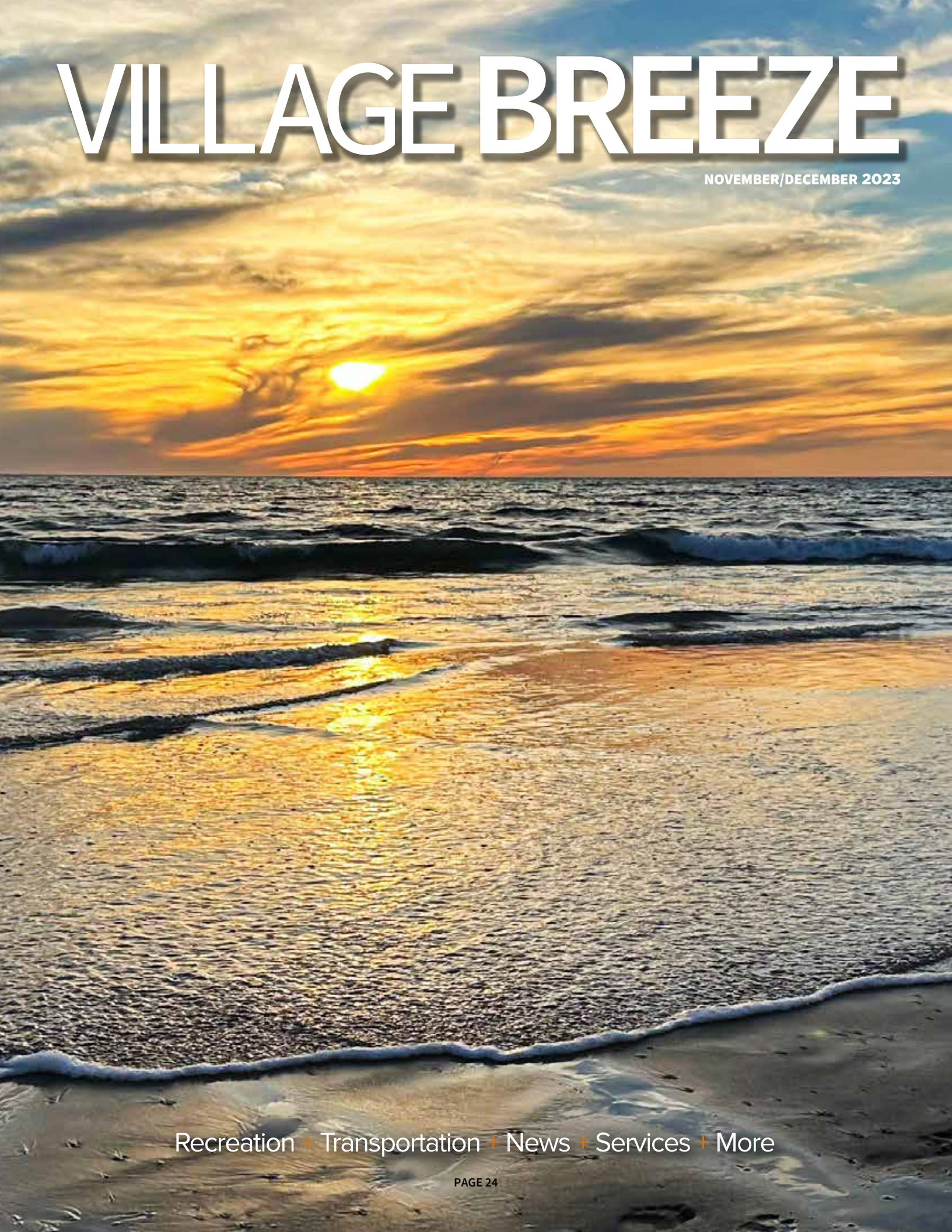
- Click **How Do I?** at the top main menu of the Village website for a list of answers to frequently asked questions regarding general information, sales and leasing, billing, decals and passes and more.

WHO CAN YOU CALL?

- Click **Contact Us** in the top right-hand corner of the Village website for general information, important phone numbers and more. A **What can we help you with?** online form (scroll to the bottom of the Contact Us landing page) allows you to make an inquiry to be answered by staff.
- Visit <https://bit.ly/3uJZF7h> to view the full phone list or click **View Full Phone List** at Contact Us.
- Visit <https://bit.ly/2PXD8VV> for a comprehensive list of frequently called numbers.

VILLAGE BREEZE

NOVEMBER/DECEMBER 2023



Recreation + Transportation + News + Services + More

Residential Organics Recycling

Residents are encouraged to dispose of their organic waste in any of the green lid carts (“organic carts”) located throughout Laguna Woods Village.



Green lid carts are for organic waste

What is considered organic waste?

The following waste can be placed in organic carts:

- Food (e.g., breads, coffee grounds, dairy, eggs/eggshells, fats, fish, fruits (pits too!), grease, meat (including bones), nuts/nutshells, oils, shellfish/shells, and vegetables)
- Food soiled paper (e.g., paper coffee filters, napkins, plates, tea bags, and towels, as well as pizza boxes (bottoms only; tops should be recycled!) and wooden chopsticks)
- Pet food (e.g., birdseed, cat food, and dog food)

Cardboard, glass, metal (aluminum/tin), and plastic should be placed in regular recycling containers. Polystyrene should be placed in trash containers.

If an organic cart is full or unavailable for any reason, waste may be placed in a nearby trash container.

What about green waste?

The Laguna Woods Village Landscape Services Department offers a weekly service to pick up residential green waste. Please place your green waste close the curb, in a single pile; staff cannot go into the back of units or pick up multiple piles. All requests must be made through Laguna Woods Village Resident Services at residentservices@vmsinc.org or (949) 597-4600 by Thursday at Noon for pick-up on Friday (holidays may affect these hours). If you submit your request after the deadline, your request will be fulfilled as soon as possible the following week. As a reminder, green waste is not permitted to be placed in the regular trash, recycling, or organic containers located throughout Laguna Woods Village.

Can organic waste be bagged before being placed in an organic cart?

Organic waste may be bagged in compostable or paper bags, or wrapped in newspapers, before being placed in an organic cart. Consider asking for paper bags when shopping for groceries; after groceries are unpacked, those same bags can be used to collect and dispose of organic waste.

Why is residential organics recycling required? What are the benefits?

In 2016, Governor Brown signed into law Senate Bill 1383, which aims to reduce methane, hydrofluorocarbon gas, and anthropogenic black carbon emissions in a statewide effort to combat climate change and improve public health. Senate Bill 1383 mandates residential organics recycling.

Organic waste in landfills emits 20% of California’s methane, a climate super pollutant 84 times more potent than carbon dioxide, as well as air pollutants like PM_{2.5}, which contributes to asthma and other health conditions¹. By lessening the amount of new organic waste disposed of in landfills, residential organics recycling will reduce the impacts of harmful emissions.

What happens to organic waste once collected?

Organic waste collected in Laguna Woods is transported to an anaerobic digestion facility where it is converted to renewable natural gas and/or organic compost.



¹ State of California. California’s Short-Lived Climate Pollutant Reduction Strategy, 23 Nov. 2021, <https://www.calrecycle.ca.gov/organics/slcp>.



For assistance locating your nearest organic cart, please call CR&R Incorporated at (949) 625-6735 or visit www.cityoflagunawoods.org/LWVorganics.

ORGANICS

R E C Y C L I N G

Bag waste in compostable or paper bags, or wrap in newspaper



YES

YES

FOOD

- Bones
- Breads
- Coffee Grounds
- Dairy
- Eggs/Eggshells
- Fats
- Fish
- Fruits
(pits too!)
- Grease
- Meat
- Nuts/Nutshells
- Oils
- Shellfish/Shells
- Vegetables

FOOD SOILED PAPER

- Coffee Filters
- Napkins
- Plates
- Tea Bags
- Towels
- Pizza Boxes
(bottoms only; tops should be recycled!)
- Wooden Chopsticks

PET FOOD

- Birdseed
- Cat Food
- Dog Food



KEEP LIDS CLOSED!

NO

NO CARDBOARD

NO GLASS

NO METAL (ALUMINUM/TIN)

NO PET WASTE

NO PLASTIC

NO POLYSTYRENE

NO



POLICY REGULATING PASSIVE HOME BUSINESSES

The governing documents of Third Laguna Hills Mutual and United Laguna Woods Mutual state that members shall use their units as a private dwelling, and for no other purpose. However, both mutuals recognize the need to establish restricted conditions under which a passive business may be conducted within a residential unit, and this policy regulating passive home businesses was revised and adopted by United Laguna Woods Mutual via Resolution 01-24-86 on August 13, 2024, and by Third Laguna Hills Mutual via Resolution 03-24-75 on July 16, 2024.

The intent of the restrictions is to preclude the use of the dwelling unit in any manner that creates a nuisance, has an adverse effect on the mutual's insurance rates, or has a negative impact on surrounding properties. A nuisance or negative impact can result from increased vehicular traffic, pedestrian traffic, noise and parking congestion, as well as other conditions that affect other residents or properties in the surrounding area.

Further, it is the mutual's intent to prescribe a reasonable standard that allows certain businesses to operate without negatively affecting neighbors and/or the community.

Limitations of Dwelling Use

1. The business shall not change the principal character of the dwelling as a residence.
2. The business shall not employ persons, paid or unpaid, who are not bona fide residents of the dwelling.
3. The business shall be conducted only within the dwelling structure interior and shall not operate in, or be conducted upon any common area or limited-use common area, including a garage, patio, balcony or carport.
4. The business shall not display any signage or other evidence of a business inside or on the exterior of the premises.
5. The business operator shall not use the dwelling address in any advertisement or on any business stationery or business cards.
6. The business shall not occupy more than one room within the dwelling, or 25% of the gross floor area, whichever is less.
7. The business shall not produce, store, maintain on the site or use in its operation any hazardous material (other than typical household cleaning materials in small quantities) that can affect the mutual's insurance rates.
8. No tools, materials or any equipment used in the business may generate smoke, noise, dust, odors or vibration that are atypical of residential property use.
9. A business that uses telephone, computer or mail marketing may not ship, send or otherwise distribute, or receive delivery of business-related goods or merchandise, at the dwelling.
10. Persons conducting home businesses are subject to the regulatory codes and ordinances of the jurisdiction(s) in which the dwelling is located.

Violations of this policy can result in suspension of the use of GRF facilities and voting privileges, and a monetary penalty of up to \$500.

Updated 8-13-2024

APPLICATION FOR PERMIT TO CONDUCT A PASSIVE BUSINESS IN A MANOR		MUTUAL <input type="checkbox"/> UNITED <input type="checkbox"/> THIRD
RESIDENT NAME	MANOR ADDRESS	
DESCRIBE NATURE OF BUSINESS (SALES, COUNSELING, CONSULTING, ADMINISTRATIVE, ETC.)		
DESCRIBE WHERE AND HOW SERVICES WILL BE PROVIDED (IN CUSTOMER'S HOME, HOME OFFICE, ETC.)		
APPLICANT ACKNOWLEDGMENT		
<p>I am applying for this permit to conduct a business in or from my Laguna Woods Village manor. I understand that the governing rules of my mutual homeowners' association prohibit the conduct of any business, commercial undertaking or other professional activity that can cause a nuisance to other residents or to the community at large.</p> <p>I attest that the business will not cause an increase in vehicular and/or pedestrian traffic, either from deliveries of product for resale, shipping or otherwise; that the business will not cause excessive noise, parking congestion and other conditions that affect other residents or surrounding areas; and that my manor address will not appear on my business stationery or business cards, or in any advertising that I may use to solicit business.</p> <p>I have read the mutual policy regulating passive home businesses on the reverse side of this application form and agree to comply with all the restrictions and conditions therein.</p>		
APPLICANT SIGNATURE	DATE	

ACTION BY MUTUAL BOARD OF DIRECTORS	
APPLICATION DENIED	APPLICATION APPROVED
The board of directors of this mutual corporation has reviewed the application to conduct a passive business. Based on the information provided, the board of directors denies this application.	The board of directors of this mutual corporation has reviewed the application to conduct a passive business. Based on assurances provided by the applicant herein, the board of directors approves this application.
SIGNATURE	SIGNATURE
SIGNATURE	SIGNATURE
SIGNATURE	SIGNATURE
DATE	DATE