

VILLAGE BREEZE

NOVEMBER/DECEMBER 2024

HOW VMS MEASURES UP

A new report
reveals answers

TALKIN' 'BOUT MY GENERATION

Clues on 7 generations
living today

DON'T BE FOOLED

Tips to avoiding the
craftiest scams



PLUS

Recreation + Landscaping + Manor Alterations



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LETTER FROM THE EDITOR

THE LIVING YEARS

“Every generation blames the one before and all of their frustrations come beating at your door.” These lyrics went through my mind while I worked on “Snapshots on Seven Generations” on page 12, but I couldn’t place the song. So, I Googled the lyrics.

“The Living Years,” a song by Mike and the Mechanics released in 1988, voiced the regret of a man whose father passed away before they could make amends. The soul-searching song stood out among the music that was popular in the era. It’s funny what our brains will pull up from time to time and how the lyrics of a song can take us right back to another decade.

As I learned about the generations, the researchers emphasized that people are unique individuals no matter what generation they are born into and that no one generation is better or worse than any other. The study isn’t an exact science, so there will always be exceptions of people not fitting their generation demographic. I myself was born the first year of Generation X, but as the youngest in my family, I always identified with my three older Baby Boomer siblings. With multiple generations in the Village, in the workplace and at holiday tables, we hope you find this exploration illuminating.

Jenning Lai presents tips to protect yourself from frauds and scams this holiday and throughout the coming year. We were privileged to host Assemblywoman Diane Dixon and Department of Financial Protection and Innovation Targeted Outreach Specialist Jackie Wylie for a town hall discussion and Senior Scam Stoppers seminar recently. Several in attendance requested this information be made available to all Village residents, so we provide details on how you can watch the full presentation on demand in the pages ahead.

A new benchmarking report compares the Village to other active 55+ communities and VMS Board Second Vice Chair Manny Robledo shares the eye-opening highlights. If you’re thinking about getting an e-bike this holiday or any time soon, don’t miss Kim Campbell Thornton’s article on everything you need to know to have a fun, safe ride. With new board directors, department updates, Community Connected contributions and more, we hope you find this issue as helpful as we did.

As “The Living Years” song advises to “say it loud” and “say it clear,” here’s wishing you love, joy and peace around all your holiday tables and throughout the coming year.

Susan

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VILLAGE BREEZE

THE OFFICIAL MAGAZINE OF
LAGUNA WOODS VILLAGE

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

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

Submissions will not be returned.

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

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

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WHAT'S UP IN THE VILLAGE



UPDATED EV CHARGING RATES

The GRF board has reviewed electric vehicle charging rates for chargers located at the Laguna Woods Village Community Center (24351 El Toro Road). The updated rates are effective immediately:

USAGE FEES

As of October 1, 2024, EV charging rates are as follows:

- The cost to approved Village residents remains at \$0.31 per kWh for both Level 2 and Level 3 chargers.
- The cost to the general public is \$0.45 per kWh for Level 2 chargers and \$0.65 per kWh for Level 3 chargers.

PARKING

Seven parking spaces are for EV charging only; parking rates are as follows:

- Level 2 chargers: \$2/hour after four hours
- Level 3 chargers: \$2/hour after one hour

The parking fee is charged to encourage drivers to move their vehicle after charging to allow access to other drivers.

| GRF EV Charging Rates - Usage and Parking - Effective Oct. 1, 2024 | | | |
|--|-------------|--------------------|---------------------------|
| | Members/kWh | General Public/kWh | Parking Rates |
| Level 2 Chargers | \$0.31/kWh | \$0.45/kWh | \$2/hour after four hours |
| Level 3 Chargers | \$0.31/kWh | \$0.65/kWh | \$2/hour after one hour |

Visit bit.ly/GRF-EV-Charging for a complete guide on plugging in an EV at the Community Center.

For more information or to register to receive these rates, please contact Resident Services at [949-597-4600](tel:949-597-4600) or residentservices@vmsinc.org or in person at the Community Center at 24351 El Toro Road.



WATCH VILLAGE TELEVISION ON YOUTUBE

Watch all of the meetings and programs on Village Television on the Village Television YouTube channel.

1,000's of episodes of Village Television programs, club shows and governance meetings, updated daily.

You can watch these shows in your browser, on your mobile device, and on most connected televisions via the YouTube app.

Visit youtube.com/@VillageTelevision and subscribe.

Watch what you want, when you want!



Join Our Team

BECOME A RECREATION LEADER

The Recreation and Special Events Department, which provides superior services and programs through excellent customer service and innovation to enhance residents' quality of life, is seeking recreation leaders to join its busy team.

Recreation leaders assist in community service programs at various facilities, including the Performing Arts Center, pools, clubhouses and outdoor event areas. The primary function of this position is to set up, break down and assist with fun and engaging community events. Shifts are nights, weekends and holidays.

Visit bit.ly/3NIojAN or call **949-597-4230** for more information.



NO MORE CA DMV KNOWLEDGE TEST FOR SENIORS

California drivers 70 years of age and older whose licenses expire in 2024 and beyond will no longer be required to take a written knowledge test. Some renewal notices of customers with licenses that expire in 2024 may indicate a required knowledge test, which will be waived during the in-office visit. The policy change comes with exceptions for customers whose driving records meet any of the following conditions:

- Two or more accidents during the two years immediately preceding the expiration of the license
- Three or more accidents during the three years immediately preceding the expiration of the license
- A DUI suspension during the two years immediately preceding the expiration date of the license
- A violation point count greater than one within the two years immediately preceding the expiration date of the license (drivers with points on their record will be eligible for the eLearning course, available in English, Spanish and Chinese)

An office visit is still required for the vision exam and an updated photo. The DMV encourages customers to start their renewal application online at dmv.ca.gov to minimize time in an office.



WHAT'S UP IN THE VILLAGE



EMERGENCY RESPONSE DEVICE OFFERS SECURITY

Since January 2024, approximately 372 falls have been reported in the community. If you are at risk of falling or live alone, an emergency response device (ERD) can provide a sense of security and perhaps even save your life.

The Laguna Woods Village Social Services Division partners with The Foundation of Laguna Woods Village to provide temporary emergency financial assistance for an ERD to residents experiencing financial hardship. Access to such assistance is available through Social Services. The process involves meeting with a social worker to complete a financial assessment to determine eligibility and to discuss additional resources. In keeping with confidentiality, the foundation does not know the identities of residents receiving financial assistance.

Visit the Social Services office, located on the first floor of the Laguna Woods Village Community Center at 24351 El Toro Road, or call the division at [949-597-4267](tel:949-597-4267).


dwellingLIVE
Utilities

Manage your visitors

See at a glance who is scheduled to visit and when.



Manage your profile data

Let the guests know how to connect with you when necessary.



Manage your visitors

See at a glance who is scheduled to visit and when.



TECH TOOLS YOU CAN USE

Helpful technology classes are available at the Bob Sellards PC Club Learning Center adjacent to the PC Club workshop on the third floor of the Community Center.

Classes cover the purpose and use of Laguna Woods Village tech tools, including:

- DwellingLIVE
- Ticket portal
- Resident portal

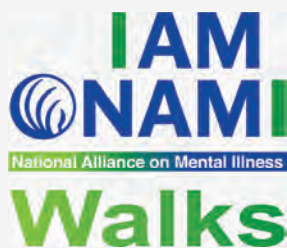
Visit thepclub.org to register on the PC Club website and select Class Registration in the left menu. You can also register at the PC Club workshop on the third floor of the Community Center from 10 a.m. to 4 p.m.

2025 ASSESSMENT PAYMENT REMINDERS

The VMS Financial Services Department wants to remind members that they should receive their 2025 assessment letter via email or USPS by the end of November—and to update their payment source to reflect the new amount.

- **Bill pay via bank:** Please update the new assessment amount to start with the January 2025 payment. Members who continue to pay the 2024 amount in the first few months of 2025 may receive a balance due notice for underpaid assessments.
- **EZ Pay:** The 2025 assessment amount updates automatically with the January payment. Please ensure adequate account funding for the payment on the 6th of each month.
- **Check:** Please ensure the January 2025 payment reflects the new assessment amount.

NAMIWALKS OC NOV. 16



On Saturday, November 16, from 7 a.m. to 1 p.m. at Anaheim's Angel Stadium, join National Alliance on Mental Illness (NAMI) Orange County for the annual NAMIWalks, a signature event celebrating its 20th year. Accompanying the 5K walk will be vendors, food, prizes and more, all while raising funds that will directly improve the mental wellness of today's youth.

NAMIWalks will enter 2025 as one of the nation's Top 30 Peer-to-Peer events for the fourth straight year, after raising \$14.7 million and registering 8,085 teams. Over 160 walks are presented by NAMI state organizations and NAMI affiliates from coast to coast. United by unique experiences, journeys and stories, NAMIWalks is a celebration of individuals with mental illness, their families, their loved ones and their community.

NAMI, the nation's largest grassroots mental health organization, works to promote mental health awareness and reduce stigma, raise funds for NAMI's free, top-rated mental health programs, build community and let people know they are not alone. Funds raised directly support NAMI's goal of mental health for all.

To register for this year's NAMI OC Walk, please contact Jennifer Lewis [831-471-5435](tel:831-471-5435) or visit [NAMIwalks.org/orangecounty](https://namiwalks.org/orangecounty). Visit namioc.org for more information.

VILLAGE SOCIAL SERVICES IS HERE FOR YOU

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

For more information, call the Laguna Woods Village Social Services Division at [949-597-4267](tel:949-597-4267).



HOW DO WE MEASURE UP?

A new benchmarking report compares VMS to other active 55+ communities.

BY MANNY ROBLEDO, VMS BOARD SECOND VICE CHAIR

Village Management Services, Inc. (VMS) became the property manager of Laguna Woods Village in 2017, and in February 2024 the VMS board initiated an effort to assess how the company is doing compared to other active 55+ communities, other Southern California cities and private companies offering similar services. Performance benchmarking is a commonly used business technique that helps companies compare production statistics, generate ideas for improving processes, approaches and technologies to reduce costs, strengthen customer satisfaction and continuously improve.

A VMS board ad hoc committee worked with VMS staff to produce performance metrics and obtain similar metrics from other organizations. I'm pleased to report that Laguna Woods Village provides more extensive services at a lower cost than the other communities providing similar services. To provide members with a greater understanding of VMS services and costs, the complete 45-page report is available at bit.ly/3NaMvLN.

Read on for highlights from the report.

ASSESSMENT HISTORY (PAGES 8-12)

- United's and Third's assessments combined with GRF's compare very favorably with other active 55+ communities.
- There are always opportunities for doing things better, cheaper or faster. An unfortunate reality is that when the costs of goods and services and wages keep going up, it's difficult to reduce costs year after year after year,

Laguna Woods Village provides more extensive services at a lower cost than the other communities providing similar services.

ad infinitum, without reducing services. As it gets harder to find the next efficiency, it gets easier to choose service reductions. Residents must understand the tradeoffs involved.

HOW ASSESSMENTS ARE SPENT (PAGES 13-15)

- The report shows a breakdown of how much each service costs and where our assessments are spent.

GENERAL ADMINISTRATION (PAGES 4-7)

- VMS offers higher service levels than its sister communities at a lower cost and at leaner staffing levels.
- Generally, VMS also offers higher service levels than area cities at comparable cost and leaner staffing levels.
- VMS makes better use of technology than its sister communities but lags behind the cities' use, pointing the way to improvement opportunities.

FINANCIAL SERVICES (PAGES 16-18)

- Analysis indicates VMS has outperformed its sister companies and five of the six neighboring communities when comparing both staffing levels and department costs as a percentage of the total company.

- CFO Magazine (January 2020) stated that finance departments within for-profit organizations, on average, maintain departmental expenses at 1% of total revenues, establishing an industry standard. VMS Financial Services operates at 1.1% of total companywide revenue after adjustment for its nonprofit status.

GENERAL SERVICES – CABLE AND INTERNET BUNDLE (PAGES 19-20)

- After comparing Laguna Woods Village cable and internet services with those offered by Cox Communications locally, the service levels and pricing offered by VMS are a great value.
- Village residents pay \$88.18

monthly for a cable/internet bundle with 295 channels and 125 Mbps (Megabits per second) internet service.

- A comparable cable/internet bundle from Cox would cost \$165, including 140 channels and 100 Mbps.

GENERAL SERVICES – FLEET MAINTENANCE (PAGES 21-22)

- The VMS staff hourly repair rate is less than a third of the average of three local repair shops (\$63.08 vs. \$198.33).
- The VMS staff cost for a typical preventive maintenance service is \$63.08 vs. \$143.33 for local repair shops.
- Additional savings accrue from not having to transport vehicles to an off-site facility.

GENERAL SERVICES – TRANSPORTATION (PAGES 23-26)

- Compared to public and private entities in the transportation services industry, VMS transportation



Compared to public and private entities in the transportation services industry, VMS transportation offers greater service levels with more routes and services at a competitive annual cost.



Purchasing access to country clubs, racquet clubs, fitness centers, aquatic clubs, craft facilities and similar amenities, is far more expensive than the amenities residents enjoy in Laguna Woods Village.

- offers greater service levels with more routes and services at a competitive annual cost.
- Over the last two years, the VMS Transportation Division has reduced costs by more than twice the projected savings had the Age Well Senior Services 2022 proposal been accepted.

INFORMATION SERVICES – INFORMATION TECHNOLOGY (PAGES 27-28)

- Laguna Woods Village spends a significantly lower percentage of revenue on IT (1.87%) compared to the national average of all industries (7.62%), underscoring a need to adjust IT spending to improve organizational results.

LANDSCAPING (PAGES 31-36)

- Comparable costs of same service level of turf

- maintenance: in-house \$150/acre vs. contracted \$185/acre
- Comparable costs of same service level of shrub bed maintenance: in-house \$0.27/square feet vs. contracted \$0.35/square feet
- VMS operates its own plant nursery with inventory ranging from about 46,000 to 51,000 plants with an average cost of \$6.17 per plant from 2022 to 2023. The average quoted cost for the same plant assortment from three local wholesale nurseries is \$8.56, 39% higher.
- VMS operates its own green waste processing center for \$135,000 per year generating usable mulch worth \$360,000. Without the center, VMS would have to contract with CR&R to haul away the 35,000 cubic yards of green waste generated annually from shrub bed maintenance, turf removal,

tree trimming and removals, at a cost of \$2.12 million. Total yearly benefit to the community is \$2.34 million.

MAINTENANCE AND CONSTRUCTION (PAGES 37-38)

- Maintenance and Construction provides chargeable services to residents at a lower cost than available from outside services. Some sample comparisons with Home Depot:

| Service | VMS | Home Depot |
|--|-----------|-----------------|
| Bathroom grab bar installation | \$55 | \$75-\$150 |
| Replace electrical outlet | \$59-\$80 | \$65-\$125 |
| Replace light fixture | \$92 | \$75-\$125 |
| Water heater installation (Third, 38-gallon, 10-year warranty) | \$1,720 | \$1,600-\$5,400 |

RECREATION AND SPECIAL EVENTS (PAGES 39-41)

- Laguna Woods Village offers many more amenities for \$228 monthly than Rossmoor, Walnut Creek (\$274 monthly) or Leisure World Seal Beach (\$213 monthly).
- For those living in communities that don't provide similar amenities, purchasing access through country clubs, racquet clubs, fitness centers, aquatic clubs, craft facilities, etc., is far more expensive than the Laguna Woods Village experience.

SECURITY SERVICES (PAGES 42-45)

- The monthly assessment per manor for Laguna Woods

Village Security Services is approximately 24% higher than Rossmoor Walnut Creek and Leisure World Seal Beach (\$37.25 vs. \$30) but that difference provides markedly higher service levels than received by our sister communities.

- VMS Security responded to 3.8 service calls and 0.6 medical aid calls per manor per year compared to 0.9 service calls and 0.2 medical aid calls for Rossmoor Walnut Creek. Leisure World Seal Beach did not provide comparable data.
- VMS staffs 13 gates, one for every 980 manors, compared to one for every 6,676 manors at Rossmoor Walnut Creek and one for every 2,200 manors at



VMS operates its own green waste processing center, saving over \$2 million in costs and generating nearly \$360,000 worth of usable mulch.

- Leisure World Seal Beach.
- Unlike our sister communities, VMS Security also provides traffic enforcement within our boundaries.

COMMITTED TO IMPROVEMENT
VMS is committed to continuous improvement and will use the results of this study to support that effort.



Need Help With Medicare?

Attend a complimentary class.

If you have questions about Medicare and aren't sure which plan is right for you, learn about your options at a free Medicare class. Our Medicare specialists will discuss Medicare Advantage plans, Original Medicare, prescription drug plans and Medigap plans, along with eligibility guidelines and how to apply.

For class dates and times, please visit memorialcare.org/MCEvents or call Jose at (714) 640-7158.





SNAPSHOTS OF SEVEN GENERATIONS

The experiences that shaped the age groups living today

BY SUSAN LOGAN-MCCRACKEN

“Age is one of the most common predictors of differences in attitudes and behaviors,” according to Pew Research Center, a nonpartisan fact tank that conducts demographic research.

What role does the generation we’re born into play in making us who we are? Although every individual is unique and can’t be defined by a generational lens, demographic researchers study parenting trends, available technology and events that occurred in a generation’s formative years as a tool to promote greater understanding.

Experiencing something is quite different from learning about it in history class. For example, watching 9/11 unfold as the Millennials have is different from learning about it as a historical event as Generation Z has. Living through World War II as the Greatest and Silent generations have is different from reading about it in history books as subsequent generations have.

With seven generations feasting at holiday tables, five generations in the workplace and four generations living in the Village, here’s a snapshot of each.

THE GREATEST GENERATION (BORN 1901-1924)

In his book by that title, Tom Brokaw coined the name for the generation of Americans who fought in World War II at great personal sacrifice to themselves. This generation also

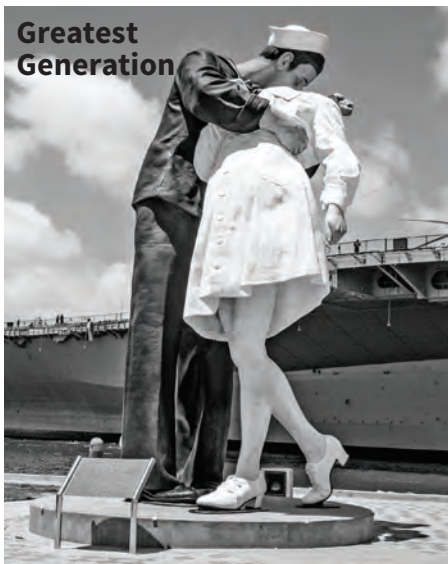
Sources

To learn more about generational research, check out these sources:

Center for Generational Kinetics, genhq.com

Library of Congress, guides.loc.gov/consumer-research/market-segments/generations

Pew Research, pewresearch.org/topic/generations-age



witnessed the Great Depression and a polio epidemic. Although automobiles started to become common as this generation came of age, many cars had to be started by hand crank. Radio provided entertainment in households during its golden age as this generation grew through adulthood from the 1920s to the 1950s. Ross Cortese (born in 1916) and many who built the Village were part of this generation. Village centenarians who live in the Village today were born into the latter part.

SILENT GENERATION (BORN 1925-1945)

Don't let the name fool you. Elvis, Buddy Holly, Jerry Lee

Lewis, James Brown and Aretha Franklin were born into this generation. They grew up during the Great Depression and World War II, during which they learned to save, sacrifice and work hard. They served in the Korean War and also earned the moniker the Builder Generation, because they were instrumental in building the economy and infrastructure following the second world war. This generation witnessed remarkable technological developments from the household use of electricity, indoor plumbing and landline telephones

becoming widespread, to television replacing radio as the preferred news and entertainment platform. They are the octogenarians and nonagenarians of the Village today.

BABY BOOMERS (BORN 1946-1964)

Named for the baby boom that occurred following the second world war, this is the first generation recognized with definitive dates by the U.S. Census Bureau, which in 2015 numbered 75.4 million baby boomers, the largest U.S. age demographic until Millennials surpassed that number. This generation made its mark at every life stage. As teenagers, vinyl records, transistor radios and rock and roll became popular as exhibited by the iconic 1969 Woodstock concert, still celebrated here in the Village. Many protested the Vietnam War and fought for Civil Rights





and resourcefulness as well as striving to achieve a work-life balance. Influential individuals from this generation include Elon Musk, J.K. Rowling, Nicole Kidman, Jennifer Lopez, Queen Latifah, Will Smith, Celine Dion, Tiger Woods, Tom Brady and Shaquille O’Neal. The Village’s youngest residents are Gen Xers.

**MILLENNIAL GENERATION
(BORN 1981-1996)**

The U.S. Census Bureau numbered Millennials at 83.1 million in 2015 when they surpassed Baby Boomers as the largest generation. Named for coming of age around the turn of the millennium, this generation is also referred to as Generation Y. This generation remembers and was impacted by the September 11, 2001, terrorist attacks, which took place during their formative years, according to the Library of Congress. In fact, 9/11 is the line of demarcation between Millennials and Generation Z, according to the Center for Generational Kinetics. Millennials remember and were impacted

in the 1960s and 1970s and later transformed the job market from the 1980s to around 2010 when the first baby boomers began to retire. Influential baby boomers, including Apple founders Steve Jobs and Steve Wozniak and Microsoft founder Bill Gates, launched the tech boom that began in the 1980s. Other influential baby boomers include Jeff Bezos, Oprah Winfrey, Steven Spielberg, Denzel Washington, Michael Jordan, Kamala Harris and every U.S. president from Bill Clinton to Donald Trump (President Biden was born in 1942). The Village’s average age is 75, placing most current residents within this generation.

households, many were referred to as latchkey kids, because they came home after school while their parents were still at work. Cable television and MTV became widely available during their formative years, during which they witnessed the end of the Cold War, the fall of the Berlin Wall, the tragic explosion of the Challenger space shuttle, the AIDS epidemic, the War on Drugs and numerous economic downturns. They’ve come to be known for their independence

**GENERATION X
(BORN 1965-1980)**

Generation X is the smallest generation compared to the generation that precedes it and the two generations that follow it. Growing up more than any other generation in dual-income or single-parent





Millennial Generation

by the tragic events. Millennials witnessed the rise of the internet, but can still recall cable television and landline phones. Many Millennials entered the workforce during the Great Recession and financial crisis of 2008, which affected their finances and economic views, according to the Library of Congress. Today many are children and grandchildren of Villagers as well as parents of their own children. Influential millennials include Mark Zuckerberg, Taylor Swift, LeBron James, and the Prince and Princess of Wales.

GENERATION Z (BORN 1997-2012)

Named because they follow Generation Y, Generation Z is also called the iGeneration and digital natives, because mobile phones and the internet have always existed in their lives. Most were either too young to remember the 9/11 terrorist attacks or were not yet born, but because of the tragic events, they grew up in a world of heightened security, and the U.S. was at war with Afghanistan for most of their lives. Their high school and college experiences were transformed by the coronavirus pandemic, as classes and graduations went virtual or were significantly scaled back to allow for social distancing. They adapted to virtual learning in education and remote work in the job market since the pandemic. Influential Gen Zers include Greta Thunberg, Simone Biles, Billie Eilish, Amanda Gorman, Chloe Kim, Katie Ledecky, Caitlin Clark and Lamar Jackson. Many are children and grandchildren

of Village residents, and their digital adeptness likely makes them go-to resources for help with technology.



Generation Alpha

GENERATION ALPHA (BORN 2013-PRESENT)

Generation Alpha is the first generation to be born entirely in the 21st century. Smartphones and social media became widely used before they were or will be born. Mostly children of Millennials, who use social media to share photos and personal life events, many from this generation have had an online presence since birth. During their formative years, the coronavirus pandemic propelled their use of digital communication, mobile devices and online classrooms. They will likely rely on emerging artificial intelligence tools like Alexa, Siri, ChatGPT and those yet to be invented. Prince William and Princess Kate's children are part of this generation. These are likely the younger grandchildren and great grandchildren of Village residents today.



Generation Z



Don't Get Taken!

Tips to protect yourself from frauds and scams

BY JENNING LAI

Fraud and scams are rampant in today's digital and interconnected world, affecting individuals, families and businesses. Whether it's through phone calls, emails or social media, scammers continuously develop sophisticated schemes to trick unsuspecting victims, particularly individuals of retirement age and especially during holiday season. The California Department of Financial Protection and Innovation (DFPI) offers crucial insights and prevention tips to help you protect yourself and your financial assets from falling prey to frauds and scams.

COMMON SCAMS AND TACTICS

Scammers often employ different methods to deceive individuals, such as impersonating government agencies, financial institutions or

well-known businesses. Here are some common scam tactics to be aware of:

- **Imposters:** Scammers often pose as representatives from organizations such as the IRS, Social Security Administration, utility companies or law enforcement. They may claim there is an issue with your account or taxes, or even threaten legal action to prompt an immediate response.

Scammers are becoming increasingly sophisticated, using technology and social engineering techniques to trick even the most cautious individuals. Never provide personal information unless you have initiated the contact.

- Phishing, vishing and smishing:
 - Phishing involves emails that appear to be from legitimate organizations, attempting to trick you into providing sensitive information.
 - Vishing is a scam conducted over the phone, where fraudsters pose as trusted entities and demand personal information.
 - Smishing involves text messages designed to lure you into clicking on a link or providing personal information.
- Wrong-number text scams: Scammers might send a message claiming to have the wrong number, attempting to build a rapport before asking for money or personal details. This tactic can also lead to long-term scams, called “pig butchering,” in which scammers maintain contact over time to gain trust.
- Tech support scams: Scammers impersonate tech support agents, claiming that your computer or device has a virus. They may request remote access or payment to



Don't answer calls from unknown numbers or respond to unsolicited messages, and ignore prompts to press buttons or click on links. The above image shows an actual text message scam.

SENIOR SCAM STOPPERS

Assemblywoman Diane Dixon and Department of Financial Protection and Innovation (DFPI) Targeted Outreach Specialist Jackie Wylie hosted a town hall discussion and presented a Senior Scam Stoppers seminar on July 31 in the Community Center board room. You can watch the Senior Scam Stoppers event with Targeted Outreach Specialist Jackie Wylie at [bit.ly/3zFsr12](https://www.youtube.com/watch?v=3zFsr12) on the Village YouTube channel.

The DFPI is California's licensing and regulatory agency responsible for overseeing state financial institutions, products and professionals. Part of its mission is to enhance consumer awareness and protect California consumers by preventing potential marketplace risks, fraud and abuse. By offering resources and presentations, the DFPI aims to raise awareness and provide consumers with the knowledge to identify and avoid scams.

Visit the DFPI at [DFPI.ca.gov](https://www.dfpi.ca.gov) or call **866-265-2677**.



Go directly to the source—contact the organization using official contact details rather than those provided in a suspicious phone call, text message or email.

fix the issue, but this is a trick to steal personal information or install malware.

FRAUD RED FLAGS

Staying vigilant and recognizing red flags can protect you from becoming a victim. Scammers often exhibit the following traits:

- Convincing and urgent: They create a sense of urgency, pressure you to act quickly or threaten with consequences if you don't comply.
- Emotional manipulation: They might play on your emotions, using fear, excitement or sympathy to convince you to act.
- Secretive: Scammers may ask you to keep the matter confidential or not tell anyone.
- Unusual payment requests: Be cautious if you're asked to pay using unconventional methods such as wire transfers, prepaid cards, gift cards or cryptocurrency.

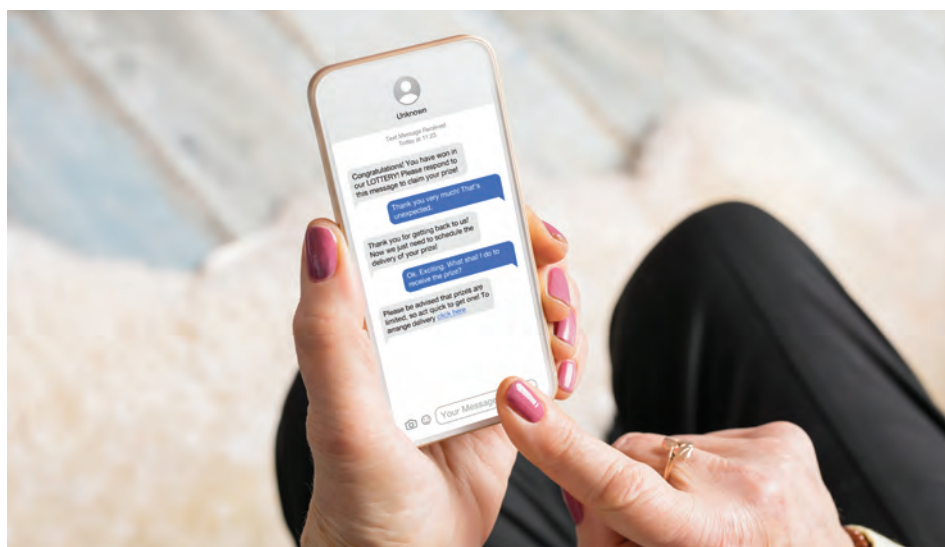
ESSENTIAL FRAUD PREVENTION TIPS

Here are some practical tips from DFPI to help you stay protected from fraud and scams:

- Verify before acting:
 - Always verify the identity of the person or organization contacting you, whether

it's through a call, text, email or social media.

- Never provide personal information unless you have initiated the contact.
- Go directly to the source – contact the organization using official contact details rather than those provided in the suspicious message.
- Be cautious with phone calls and messages:
 - Don't answer calls from unknown numbers or respond to unsolicited messages. Ignore prompts to press buttons or links, or to respond with “yes” or “no.”
 - Government agencies do not make unsolicited calls requesting personal information or payments.
 - Never click on links from unknown sources and be cautious of text messages or emails with urgent requests.



Scammers might send a text message claiming to have the wrong number or that you've won a prize in an attempt to build a rapport before asking for money or personal details. Don't respond or click the link.

- Cyber safety and secure networks:
 - Use two-step verification (2FA/MFA) to enhance the security of your online accounts.
 - Avoid using the same password across multiple accounts and regularly update them.
 - Be mindful of the information you share on social media to avoid being targeted by scammers.
- Protect physical documents:
 - Use a crosscut or micro-cut shredder for disposing of personal documents and mail.
 - Use anti-fraud gel pens when writing checks to prevent tampering.
 - Drop important mail or payments directly inside a post office and check your mailbox regularly.
- Monitor financial accounts:
 - Regularly review bank and credit card statements for any unauthorized transactions.
 - Consider freezing your credit to prevent fraudsters from opening new accounts in your name.

REPORT FRAUD AND SCAMS

If you suspect that you have been targeted by a scam or fraud, take immediate action:

- Contact DFPI: Call the toll-free number at **866-275-2677** or file a complaint through their website at **dfpi.ca.gov/file-a-complaint**.
- Report to the Federal Trade Commission (FTC) at **reportfraud.ftc.gov**.



BEWARE BANK SCAM CALLS

According to the Orange County Sheriff's Department (OCSD), Village residents have been targeted by fraudulent telephone calls from individuals impersonating bank representatives. It is essential to remember that legitimate banks will never request personal information such as your Social Security number, bank PIN or driver's license number, nor will they ask you to withdraw funds from your account. Scammers may even use the name and telephone number of your actual bank branch to enhance their deception.

Follow these tips to protect yourself:

- Hang up immediately.
- Call the customer service number on your ATM card to verify their call.
- If you can't reach your bank, call the OCSD nonemergency number at **714-288-6742**.
- If you've shared personal information, please call OCSD to report it.

Report cyber scams to the FBI's Internet Crime Complaint Center (IC3) at **ic3.gov**.

Scammers are becoming increasingly sophisticated, using technology, social engineering techniques, artificial intelligence and voice cloning to trick even the most cautious individuals. Awareness and proactive measures are your best defense against fraud. By following the tips provided by DFPI, you

can significantly reduce the risk of falling victim to scams. Remember, when in doubt, always verify and take your time before making financial decisions.

For more information, resources or to request an educational presentation, visit the DFPI website at **[DFPI.ca.gov](https://dfpi.ca.gov)** or email the Outreach Team at **outreach@dfpi.ca.gov**. Stay informed, stay vigilant and protect yourself from fraud.

WHOOSH AND WATCH OUT!



Stay safe and have fun on an e-bike.

BY KIM CAMPBELL THORNTON

It wasn't that long ago that they seemed like a novelty, but now electric bikes are common sights on streets and trails. They're a great development for those of us who still have a kid's love of riding a bike but maybe not the same aerobic capacity or physical stamina as we did in our younger years. Even if you're in great shape, pedal-assist is a bonus on windy days or when going uphill. And don't pooh-pooh it as cheating.

"Don't let the pedal-assist fool you into thinking you're not getting any exercise," said e-bike enthusiast Roger Adams. "It just allows you to go farther in the same amount of time."

If you're considering adding an electric bike to your life, do some planning before buying your bike and hitting the road. Here's what to know.

E-BIKE BASICS

An e-bike doesn't require registration, licensing or insurance, but following the same rules of the road that govern pedal-powered bicycles and other road vehicles is required. They're subject to speed limits, traffic signals and signs, and limitations on where they can be ridden.

Depending on the type of bike and the rider's age, Orange

Although riding an e-bike doesn't require registration, licensing or insurance, following the same rules that govern all other road vehicles is required.

County ordinances may require riders to wear a helmet. For instance, most places require kids younger than 18 to wear a helmet, but helmets are required for all riders of class 3 e-bikes, which are capable of maximum assisted speeds of 28 mph.

TYPES OF E-BIKES

Before purchasing an e-bike, understand the different styles available, including cruisers, performance road bikes, tandem bikes, recumbent trikes and mountain bikes. Electric bikes are also categorized by the way electric power is applied: pedal-assist (class 1), electric propulsion up to 20 mph through pedal-assist or throttle control (class 2) and pedal-assist up to 28 mph (class 3).

The choice depends on how and where the bike will be used. Here are some things to consider.

- **Class 1 bikes** tend to be easiest for beginners. They're generally affordable and have the fewest restrictions on where they can be ridden.
- **Class 2 throttle-powered bikes** have similar benefits and don't necessarily need to be pedaled.
- **Class 3 bikes**, with their greater speed and power, can be a good choice for running errands or regular

commutes, but they usually aren't permitted on bike paths or mountain bike trails. Class 3 bikes are typically more expensive than class 1 or class 2 electric bicycles.

- **Cruisers** are great for relaxed rides on bike paths and boardwalks.
- **Electric mountain bikes** are gaining acceptance on some Orange County trails.
- **Recumbent trikes** offer good back support and may suit riders with balance issues.
- **Tandem bikes** can be a good choice for couples or family members.

In Huntington Beach, Dan and Robin Johnson enjoy riding their tandem bike every weekend. A tandem makes it easier for them to communicate and they take up less space on the bike trail than if they were riding side by side. Drawbacks include lack of control for the person on the back seat, difficulty in making tight turns, and the bike's weight.

BUYING AN E-BIKE

Check riding range. Battery size and motor power affect how far you can ride before needing to recharge. A more powerful motor lets you go faster, but it powers down more quickly. Plan on three to five hours of charging

RESOURCES

- Orange County Transit Authority
octa.net/getting-around/active/oc-bike/e-bikes
- OC Public Works
ocip.ocpublicworks.com/e-bike
- REI Expert Advice
rei.com/learn/expert-advice/how-to-choose-an-ebike.html
- Journey Bikes
journeybikes.com/blogs/news/top-15-electric-cycle-routes-in-orange-county
- Life Behind Barz 60
youtube.com/@lifebehindbarz60

time, more for bikes with bigger batteries.

Consider convenience. Many riders appreciate the ease of e-bikes that fold up for storage and transport. That's especially useful if you live in a small home, a condo or apartment, or use your bike to run errands or commute to work or a volunteer activity.

Try before you buy. It's all too easy to order an e-bike online and then be dismayed by how big and heavy it is, said 64-year-old Tom Hawn of Golden, Colorado, who has an e-bike YouTube channel. Test-ride bikes



Despite the pedal-assist feature, riding an e-bike can give you a great workout.

at a local store to get a feel for the one that suits you best.

“You don’t feel the heavier weight once you get rolling, but you do feel it at a stop or when loading it onto a car’s bike rack or trying to get it out of the house or garage to ride,” he said.

When you find a model you like, dig into pricing and reviews online to help you make your decision. Hawn recommends spending \$1,600 and up to get a bike that won’t be a disappointment. If budget is a concern—and when isn’t it?—look for a used e-bike on Facebook Marketplace or Craigslist.

“There are many nice and expensive e-bikes the owners just didn’t like or ride much, so they are in like-new condition, low mileage, that you can pick up for a fraction of the cost,” Hawn said.

However, there’s a benefit to buying from a local bike shop. It might cost more upfront, but guaranteed warranty service and ease of regular maintenance can make it worth the money. A local shop may also sponsor regular group rides or classes, which can be fun and educational.

SAFETY TIPS

Watch your speed. That’s conventional wisdom when riding any bike, but it’s extra-smart with an e-bike. The amount of speed they achieve can be surprising. Turn off pedal-assist when going downhill, advises Placentia resident and e-bike rider Diane Claridge.

Get to know the brakes. Electric bikes are heavier and faster than standard bikes, so they need strong, reliable and responsive brakes. Understand the type of braking system on

your bike and how to use it. Good braking technique can help prevent serious accidents.

Get a grip on how the throttle works. “Know what function the bike is set for,” Adams says. “If you don’t know that the bike is set for electric assist, twisting the throttle can start the bike forward quickly and land the startled rider on the ground.”

The following tips will help you stay safe and avoid conflicts with other riders or pedestrians and crashes with cars.

- Wear high-visibility clothing or a reflective vest.
- Put lights or reflectors on your bike to enhance visibility.
- Have a bell to alert pedestrians to your approach or give a friendly “on your left” as you pass.
- Use bike lanes or paths whenever possible.
- Ride with the flow of traffic.
- Know and use hand signals to alert drivers to your intentions.
- Moderate your speed in crowded areas.
- Park without blocking sidewalks or doorways.

Watch for pedestrians.

An electric bicycle is treated like a motor vehicle and is not permitted on any Village walkways by GRF, United and Third vehicle, traffic and parking rules. In areas outside the Village where e-bikes are allowed on sidewalks, you must slow down to 5 miles per hour and always yield right-of-way to pedestrians. Bicycle and e-bike riders are subject to the same rules of the road as motorists.



WALK SAFELY

Walking through the Village can be a treat for the senses and a boon for physical health, but it's always a good idea to heed important safety reminders. Most Village roadways have designated sidewalks, but there are other areas, such as culs-de-sac, driveways and intersections, where pedestrians must watch for approaching motorists, including e-bikes. To ensure your safety as a pedestrian, take the following precautions:

- Walk on the sidewalk and not the road. Stepping in front of oncoming cars or bicyclists can cause a serious accident for all involved. If you must walk in the street, walk facing traffic.
- 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.
- 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.
- Never text or look down at your phone when crossing any intersection.
- If possible, make eye contact with approaching motorists to ensure they see you.
- Try to cross the street with other pedestrians—there's safety in numbers.
- Wait for a “fresh green” when crossing at traffic signals to allow yourself ample time to cross safely.
- Walk within designated crosswalks, and allow plenty of time to cross the street.
- 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.
- 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.
- 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.



CAN YOU HEAR ME?

By Marcy Sheinwold, for the Foundation of Laguna Woods Village

Thank you to all the clubs whose activities and projects were part of the Foundation of Laguna Woods Village’s recent Good Neighbor initiative. All the many submitted club proposals reflected a goal of strengthening our community, fostering social connections and celebrating being a good neighbor. The seven projects involved had different audiences, activities and purposes. One was targeted to game players, one focused on culture, one involved nutrition, one appealed to book lovers and another catered to pickleball players.

What is most important is that these activities and projects started the conversation about how we can address the often-overlooked problem of loneliness affecting older adults. About half of adults report feelings of loneliness.

We do not think that these initial efforts erase the problem, but it is hoped that people are becoming more aware of the issue and

that Village activities will be undertaken in the months ahead to continue creating “good neighbor” opportunities to increase social interaction.

During this initiative, the foundation identified one cause of loneliness as hearing loss. Hearing loss prevents people from actively engaging with others and participating in conversations, and often causes an inability to participate in group activities. This all leads to increased isolation, which gets worse as hearing continues to deteriorate.

The foundation hopes to address this problem in the coming months and will co-sponsor a “first” hearing testing clinic to be held in December. Residents will be able to find out if they have hearing loss. According to the National Institutes of Health, about one in three people between the ages of 65 and 74 has hearing loss in the United States. Nearly half of individuals older than 75 have difficulty hearing, but only about 20 percent actually seek help.

Although there are no simple answers to the problem of loneliness, it is an issue worth examining. The foundation hopes that its next phase of dealing with hearing loss provides a further path forward.

For more information about the hearing testing clinic or the foundation, please contact us at thefoundation@comline.com or [949-268-2246](tel:949-268-2246).



COMMUNITY BRIDGE BUILDERS EVENTS

‘A TASTE OF THE WORLD THROUGH DANCE, FOOD AND MUSIC’

Sunday, December 8, at 7 p.m. (Register by November 24) - Clubhouse 5

Get your dancing shoes ready as 70 dancers from Korea, India, Iran, Israel, Hawaii, China, United States and Latin America perform dances from around the world. Dance to the music of the Rhythm Rebels, enjoy an international finger food buffet and experience the delights of numerous cultures. Registration is \$25 per member and \$30 per nonmember. Please register by November 24.

‘MAKING THE INVISIBLE, VISIBLE’

Monday, February 24, 2025, at 6 p.m. - Performing Arts Center

Watch the red-carpet grand premiere of the “Making the Invisible, Visible” video created by the volunteer work of 87 residents (plus a few nonresident young actors) and produced by the Laguna Woods Community Bridge Builders and Village Television. The video raises awareness of ageism.

THE RETURN OF ‘ONE SONG - PLUS ONE’

Monday-Wednesday, March 3-5, 2025, 1 to 3 p.m. - Performing Arts Center

The One Song project is returning with Leeav Sofer conducting “One Song – Plus One.” Mitchell Jay created and composed a song just for Laguna Woods singers, who will sing the first “One Song” plus the new one.

For all the above events, contact Rebeca Gilad at [949-452-0464](tel:949-452-0464) or email lwcommunitybridgebuilders@gmail.com.



INTRODUCING SILVER SINGERS

By David Korts

A new club for solo singers was recently launched in Laguna Woods Village. We do not have meetings; instead, we have performances. Currently, we have gigs twice a month and we are actively seeking to expand that to several more a month. Our singers come from a wide range of professions, from lawyers to retired doctors, to a retired professor. We even



Continued from page 25

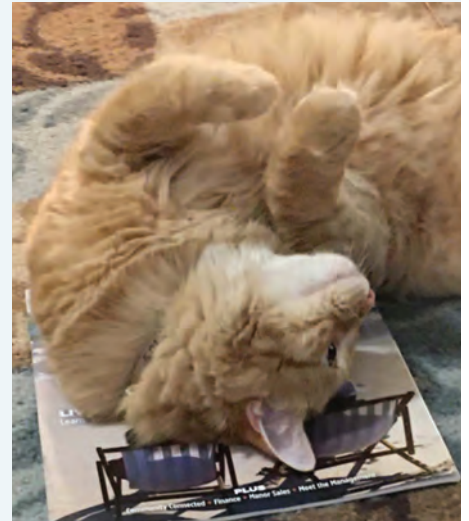
have retired business executives. Many of our singers have sung in light opera, musicals and even amusement parks. We sing a range of genres, from popular songs to country to folk and even blues. Some songs are from well-known musicals while others were top-of-the-charts popular songs at their prime. Many singers use karaoke music, and we can help singers find the music that they are seeking. We use a top-of-the-line Bose cordless speaker, and cordless microphones. You are welcome to use this or your own equipment. Anyone interested in singing with us should contact me at **949-597-0209** (landline).



VILLAGE RESIDENTS AND 'GUESTS'



Relaxing in the sun—
Susan Adragna



Quigley enjoys the Village Breeze—Mary Bell



Teddy loves his bench—
AJ Lane



Butterfly finds a friend—Susan Adragna



Coyote alert—Joel Goldstein



GRATITUDE TREE

Residents shared why they loved the Village at the Sept. 9 60th anniversary party.

At the Laguna Woods Village 60th anniversary event on September 9, a table between two beautiful bougainvillea trees offered pens and tags in hopes that attendees would take a moment to write down why they loved the Village and hang the tag on the tree. Below are the comments received.

- Beautiful nursery
- The Equestrian Center and Lexi the horse!
- Happy people
- Safety and peace
- SPORTS
- Safe and quiet; good people
- I love the trees and landscape
- Close to Laguna Beach
- Great community of people and friends!!
- The kindness and friendliness of my new neighbors how I feel a “family” vibe. Thank you for being a soft place to land.
- Our incredible, joyous life in California
- Grateful for all the activities and nice people!
- We are finally here!
- Got great neighbors
- No past; only now!
- Thank you for the wonderful clubs!
- Neighbors, dances, lawn care, wonderful activities!
- Great neighbors, wonderful amenities, PC Club, Republican Club!
- Beautiful community, abundant activities, wonderful neighbors, fun clubs
- Aliso Creek, fitness centers, activities, staff
- Laguna Woods Village saved me in so many ways. My dog likes it, too!
- Thank you, dear Margie, Nancy and Cheryl (my neighbors)!
- Clubs, personal safety, friends
- The people—friendly and helpful; we take care of each other. \$8 golf, 9 holes, 3 par, pickleball, \$.75 cents to Laguna Beach on Bus 89. So many activities. PAC shows.
- Happy to be a WOODIAN!
- The hot tubs
- Great concerts, pretty grounds, family has been here for 40 years
- Love the events and classes. People are very friendly.
- THE STAFF
- Staying strong via the fitness center and cycling class

LAGUNA WOODS VILLAGE COMMUNITY STREET MAP

1
2
3
4
5
6
7
8
9
10
11

A B C D E

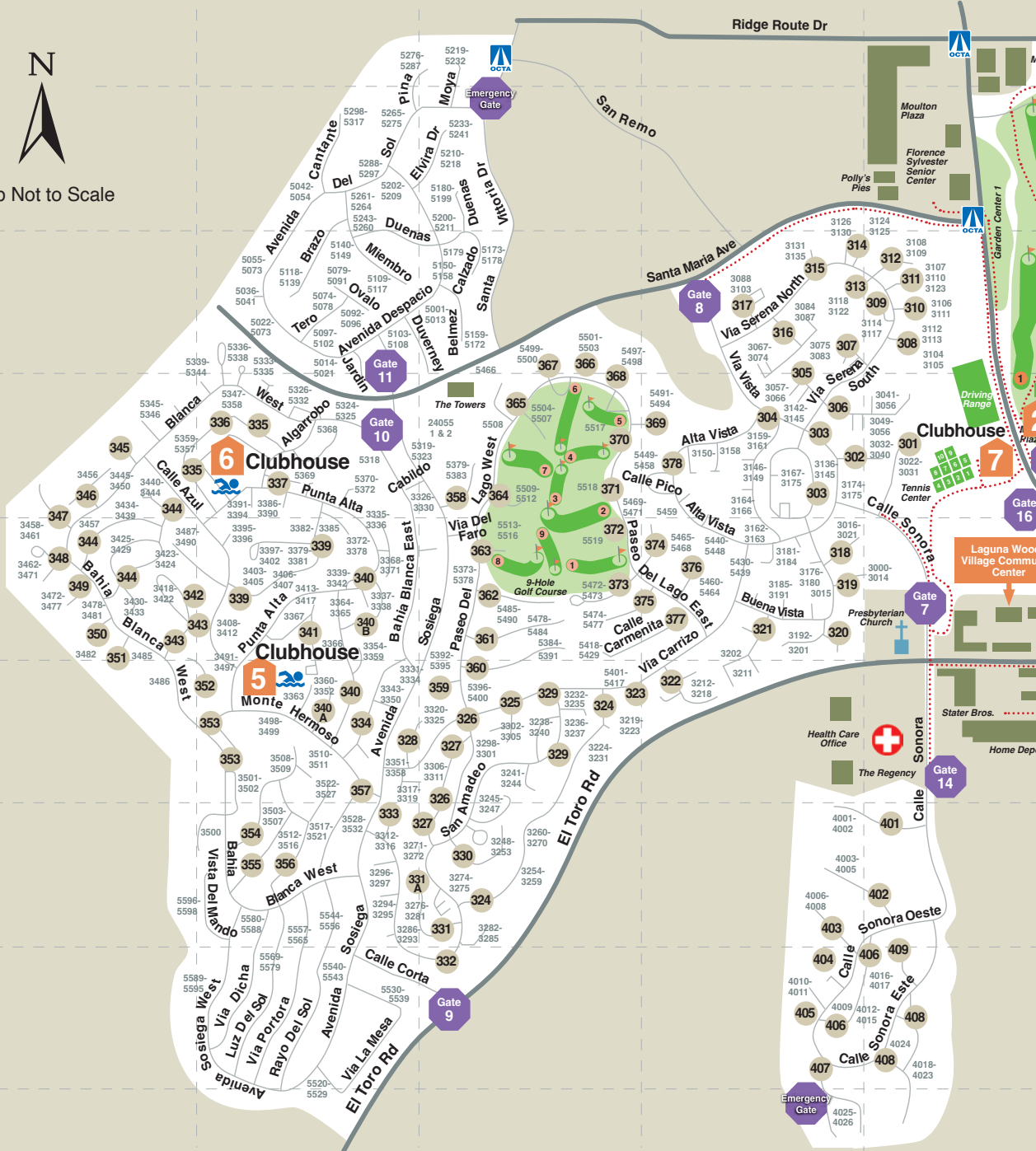


Map Not to Scale

- Golf Cart Route
- Health Care
- Churches, Temples
- Security Gates
- OCTA Bus Stops
- Clubhouses
- Swimming Pool

2024, Laguna Woods Village

Laguna Woods Village®



A B C D E



KEYS TO THE COMMUNITY

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
lvvillagelibrary@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

The Laguna Woods Village Community Center

24351 El Toro Road
Laguna Woods, CA 92637

lagunawoodsvillage.com

949-597-4600

Emails provided where available

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 (subscriptions) 714-796-7777
lagunawoodsglobe@scng.com
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
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

In Your Neighborhood

To find out what's going on in and around your neighborhood, visit lagunawoodsvillage.com, go to the Services menu, click on Maintenance and Construction and scroll down to 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 the month



LANDSCAPING

LANDSCAPING



PICKING UP THE CLIP(PINGS) PILOT

At Laguna Woods Village, VMS Inc. is constantly seeking ways to improve our services and support sustainability. With the recent surge in green waste pickup requests, Landscaping Services Department staff explored new methods to enhance efficiency and reduce costs. The department's latest initiative focuses on transitioning to eco-friendly solutions for clippings pickup collection, aligning with California's SB 1383 law, which mandates comprehensive organic waste services for all communities.

THE CHALLENGE

Since the implementation of SB 1383, the Village has seen a significant increase in clippings pickup requests. In 2023 alone, Landscaping Services processed nearly 2,000 requests from 661 units. This high volume of service requests, particularly during the growing season, has led to increased operational costs and logistical challenges. Our current system, which involves manually collecting and disposing of green waste piles, has become increasingly costly and time-consuming.

EXPLORING NEW OPTIONS

To address these challenges, the Landscaping Department has implemented a pilot program to test an innovative solution: 25-gallon non-woven buckets. These eco-friendly buckets are an alternative to

traditional plastic bins and offer several advantages:

- **Enhanced efficiency:** Reduces pickup time and costs, and allows staff to allocate resources more effectively.
- **Environmental impact:** By using non-woven buckets, the Village contributes to reducing plastic waste and supports eco-friendly practices.
- **Resident satisfaction:** Providing residents with a convenient and functional solution for green waste aligns with VMS Inc.'s commitment to service excellence.

PILOT PROGRAM DETAILS

The pilot program focuses on 300 units that request green waste pickups most frequently. Each of these units received a non-woven bucket to use for their green waste. Staff will monitor effectiveness of this new approach, evaluating improvements in efficiency and cost savings. Prior to receiving the bucket, each unit selected for the pilot received a letter outlining the program.

BENEFITS OF THE PILOT PROGRAM

We will continue to monitor and keep you updated on its progress and results. VMS believes this initiative not only addresses current challenges but also sets a precedent for sustainable practices within our community.

Stay tuned for updates and be part of our green waste revolution!



COLDER WEATHER ARRIVES

What you need to know about our landscaping

By Kurt Wiemann, Landscaping Services Department Director

As changing weather brings cooler temperatures, shorter days and a gradual transformation of the landscape, residents will see vibrant displays of color from some of the many beautiful trees in the Village. Turf and gardens will also start to prepare for winter dormancy. Here's what you need to know about seasonal turf and landscaping shifts and how VMS Landscaping Services will care for your outdoor spaces during this transitional time.

TREES AND LEAF DROP

One of the most iconic fall sights is the dramatic change in tree foliage. Deciduous trees, which lose their leaves annually, begin to go dormant as they prepare for the colder months. Tree species in the Village such as liquid amber, Chinese Pistache, golden rain tree and Japanese maple, as well as a few others, all change colors as they prepare to shed their leaves. This change occurs as trees stop producing chlorophyll, the green pigment essential for photosynthesis. Without chlorophyll, other pigments—such as carotenoids (yellow and orange) and anthocyanins (red and purple)—become visible, leading to the beautiful fall colors we enjoy.

As temperatures continue to drop, the trees gradually seal off the areas where the leaves connect to branches, eventually causing the leaves to fall. Staff will compost or mulch the leaves, which will provide valuable nutrients for the soil.

GRASS GOES DORMANT

As the fall season progresses, your lawn will also change. As temperatures drop, grass growth slows and eventually stops as it enters dormancy. Dormancy doesn't mean the grass is dead—it's a survival mechanism to conserve energy during the colder months. While dormant, the grass will turn brown or pale but will green up again when warmer weather returns in the spring.

WILDLIFE AND FALL LANDSCAPING

As your yard settles into fall, you might also notice increased wildlife activity. Squirrels and other animals are preparing for winter by gathering food, while birds begin migrating to warmer climates.

Fall is a time of transformation in the landscape as nature prepares for the colder months ahead. By understanding the changes in your turf and trees, we can ensure your outdoor space is healthy and ready for the next growing season. Embrace the beauty of fall and enjoy the season's colorful display—nature's way of preparing for a fresh start come spring!



MANOR ALTERATIONS



BEFORE HIRING A CONTRACTOR

Follow these six tips.

Before hiring a contractor, follow these six helpful tips.

1. Verify with the Contractors State Licensing Board that any contractor you are considering is licensed by visiting cslb.ca.gov or by calling **800-321-CSLB (2752)**.
2. Contact Manor Alterations at alterations@vms.org or **949-597-4616** to confirm whether your proposed alteration requires a mutual consent.
3. Secure at least three bids from contractors and check their references. Online resources include:
 - homeadvisor.com
 - thumbtack.com
 - porch.com
4. Obtain a paper copy of the contract.
5. Beware contractor-endorsed financing.
6. Resist pressure to waive your five-day right to cancel.

Learn more at bit.ly/ContractorHires.

To access the Village, contractors must obtain an alterations contractor pass, which is issued with a mutual consent. Contractors are prohibited from parking in visitor parking and must use street parking.

Please ensure contractors follow the United Laguna Woods Mutual nonsmoking policy, the Third Laguna Hills Mutual nonsmoking policy and construction waste rules. If your contractor does not abide by your mutual's rules, you may be held responsible.

CONTRACTOR WORK HOURS

Your contractor may perform work only during the following designated times:

- **QUIET WORK** – Work that does not result in excessive noise (e.g., painting, carpet installation) is permitted Monday through Saturday from 7 a.m. to 5 p.m.
- **NOISY WORK** – Work that results in construction-related noise (e.g., cutting tile, hammering, and the use of power tools) is permitted Monday through Friday from 8 a.m. to 5 p.m. and Saturday 9 a.m. to 5 p.m.
- **NO WORK WHATSOEVER** is permitted on Sundays or on New Year's Day (January 1), Independence Day (July 4), Thanksgiving Day (fourth Thursday in November) and Christmas Day (December 25).



SECURITY SERVICES



GOLF CARTS AND GOLF CARS

Know the rules of the road for each.

Driving a golf cart or golf car offers fun and convenience, especially on scenic Village grounds, but it's important to know the rules before getting behind the wheel of either.

GOLF CARTS

A golf cart is a motor vehicle having all of the following attributes:

- Having not less than three wheels in contact with the ground
- Having an unladen weight of less than 1,300 pounds
- Designed to be operated at no more than 20 mph
- Designed to carry golf equipment and passengers
- Is exempt from California motor vehicle registration

Golf carts must obey all GRF vehicle, parking and traffic rules, including stop signs, speed limit, parking and GRF decals. The exceptions for golf carts include:

- A driver's license is not required to operate a golf cart.
- No government vehicle registration is required.

A nonresident driving a golf cart must be age 16 years or older and accompanied by a resident. Golf cart operators must use head lamps and tail lamps from 30 minutes after sunset to 30 minutes before sunrise. Golf carts must only be driven on pavement. Driving off pavement is prohibited with one exception. Limited driving off pavement is allowed at the GRF 27-hole golf course, in accordance with golf course rules.

GOLF CARS

A golf car is a motor vehicle that has all the attributes of a low-speed vehicle (LSV) or neighborhood electric vehicle (NEV):

- Having four wheels
- Having a gross vehicle weight rating of less than 3,000 pounds

- Designed to attain a speed of more than 20 miles per hour and not more than 25 miles per hour on a paved level surface
- May legally be driven on public streets with a maximum speed limit of 35 miles per hour
- Requires government motor vehicle registration on a public street

The main difference between golf cart and golf car use as it relates to golf is that golf cars cannot be driven onto the golf courses; however, golf cars may be driven on paved golf cart paths within the Village. Outside the Village, golf cars are considered motor vehicles and are required to follow California driving laws.

BOTH GOLF CARTS AND GOLF CARS

Whether driving a golf cart or golf car, obey all GRF vehicle, parking and traffic rules, just as any other motor vehicle. Golf cars and golf carts may be driven on paved golf cart paths.

On a golf cart path all drivers must:

- Travel at a slow speed that is reasonable and prudent.
- Exercise due regard for the safety of all pedestrians.
- Yield the right-of-way to all pedestrians.

Parking on a cart path is prohibited, except in a marked parking stall. Driving or parking is not allowed on sidewalks, breezeways or patios.



RECREATION

YOUR GUIDE TO EVENTS, FITNESS AND FUN

RECREATION OFFICE VILLAGE COMMUNITY CENTER

24351 El Toro Road

949-597-4273

recreation@vmsinc.org

Visit lagunawoodsvillage.com > Amenities for activities, classes, fitness and sports, golf, facilities, clubs and more. For registration, visit the Recreation office or the facility where the class/event is held.



THANKSGIVING DINNER

Thanksgiving dinner, Thursday, November 28, at 1 p.m., in Clubhouse 2 and Clubhouse 5 will feature Martinez's menu including turkey and gravy, baked spiral ham, salmon Florentine and all the traditional Thanksgiving trimmings. \$28 for adults, \$14 for kids 6 to 10, free for children 5 and under. Purchase tickets in the Clubhouse 2 or Clubhouse 5 office. Credit card/check only. Credit/debit card fees apply.

Contact recreation@vmsinc.org or call Clubhouse 2 at 949-597-4285 or Clubhouse 5 at 949-597-4382.



VOLUNTEER LUNCHEON

On Friday, December 6, at 11:30 a.m. in Clubhouse 5, the amazing volunteerism exhibited by so many community residents will be celebrated with friends, neighbors and fellow dedicated givers! Volunteers are asked to pick up free luncheon tickets from their supervisor or coordinator. Thank you for all you do! Contact recreation@vmsinc.org or call Clubhouse 5 at 949-597-4382.



MONDAY MOVIES AT THE PAC

Showings at 2 and 7 p.m.

Doors open at 1:30 and 6:30 p.m.

Free, ticketless entry.

- **November 18:** The Long Game

For more information, email recreation@vmsinc.org or call **949-597-4288**.



'TIS THE SEASON!

Stay tuned for more holiday joy coming your way.

Village Tree Lighting

Saturday, December 7

Contact recreation@vmsinc.org or call Clubhouse 1 at **949-597-4381**.

Christmas Dinner

Wednesday, December 25

Contact recreation@vmsinc.org or call Clubhouse 5 at **949-597-4382**.

New Year's Eve Dinner Dance

Tuesday, December 31

Doors open at 4 p.m., dinner is at 5 p.m. and music by The Trip is from 6 to 9:30 p.m. Event features a choice of prime rib, salmon piccata or vegetable lasagna; the GRF no-host bar; and complimentary champagne at 9 p.m.

Contact recreation@vmsinc.org or call Clubhouse 5 at **949-597-4382**.



CONGRATULATIONS!

Sensei Ron Murray (holding trophy) attended the Golden Gate Hall of Honors event in San Francisco and received the Martial Arts Organization of the Year award for the class in Laguna Woods Village. Congratulations to the winning class!—Submitted by Tracy Murray



RECREATION



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 6 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

RECREATION AND SPECIAL EVENTS FREQUENTLY CALLED NUMBERS

RECREATION OFFICE **949-597-4273**

BRIDGE ROOM **949-268-2420**

CLUBHOUSES

- Clubhouse Reservations **949-597-4227**
- Clubhouse 1/Pool 1 **949-597-4281**
- Clubhouse 2/Pool 2 **949-597-4285**
- Clubhouse 3/Performing Arts Center **949-597-4289**
- Performing Arts Center Box Office **949-597-4288**
- Clubhouse 4/Pool 4 **949-597-4344**
- Clubhouse 5/Pool 5 **949-597-4382**
- Clubhouse 6/Pool 6 **949-597-4436**
- Clubhouse 7 **949-268-2417**

EQUESTRIAN CENTER **949-597-4275**

FITNESS CENTERS

- Clubhouse 1 Fitness Center **949-597-4284**
- Clubhouse 5 Fitness Center **949-597-4382**
- Community Fitness Center **949-268-2275**

GARDEN CENTERS **949-268-2387**

GOLF

- Golf and Village Greens **949-597-4336**
- 19 Restaurant and Lounge **949-206-1525**
- Par 3 Course **949-597-4334**

HISTORY CENTER **949-206-0150**

LAWN BOWLING **949-951-3027**

LIBRARY **949-597-4274**

PC WORKSHOP **949-268-2262**

MAC LEARNING CENTER **949-268-2263**

SADDLEBACK EMERITUS OFFICE **949-582-4835**

TENNIS CENTER **949-268-2481**

VIDEO LEARNING CENTER **949-470-0965**



GET MOVING!

Visit lagunawoodsvillage.com > **Amenities** > **View All Amenities** to learn more about the Village's resort-style amenities.

- View a list of amenities, location, contact information, registration process and more.
- Consider taking one or more of the almost 20 classes currently offered, including mat/chair yoga, ballroom dance, English or Spanish language classes, cycling, aquatic classes and more.
- Check out the schedule of current recreation classes at bit.ly/3YmE59C.



JOIN A CLUB

In addition to the many amenities and activities offered through the Recreation and Special Events Department, 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** > **Village Clubs** to browse clubs, including arts and crafts, cultural, dance, games, health and wellness, performing arts, political, religious and spiritual, science and tech, sports and fitness, support groups and more.



PERSONAL TRAINERS ARE HERE FOR YOU

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

Call the Community Fitness Center at **949-268-2275** for more information.



RECREATION



EQUESTRIAN CENTER

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 barbeques, the Taste of Country, 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 bit.ly/48mNVMh 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

Laughter Yoga with Cheryl Russell

Clubhouse 6 ballroom, 9:15 to 10:15 a.m.
Free drop-in class

Zumba Gold with Tracy Murray

Clubhouse 2 ballroom, 10 to 11 a.m.
\$25 for five classes

Ballroom Dance with Candi Davis

Clubhouse 1 ballroom, 10:30 a.m. to 12:30 p.m.
\$35 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, 1:15 to 2:15 p.m.
Free drop-in class

Cycling with Alisha Sullivan

Clubhouse 5 fitness room, 5 to 6 p.m.
\$40 per eight-class session

Lengthen and Strengthen with Sheryl Leicher

Clubhouse 5 fitness room, 7 to 8:15 p.m.
Free drop-in class

TUESDAY

Yoga with Kim Min

Clubhouse 1 ballroom 8:30 to 9:45 a.m.
Free drop-in class

Tai Chi

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

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





RECREATION

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

Drum Circle

Performing Arts Center, 5:15 to 6:45 p.m.
Free drop-in class

WEDNESDAY

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

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 11:20 a.m.
\$25 for five classes



Jazz and Ballet Mix-It-Up with Laura Fremont

Clubhouse 5 fitness room, 11:30 a.m. to 12:20 p.m.
\$25 for five classes

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, 1:15 to 2:15 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

Mindful Movement Yoga with Jerry Bloch

Clubhouse 2 ballroom, 3 to 4 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

Performing Arts Center dining room 2,
5:30 to 6:45 p.m.
Free drop-in class

FRIDAY

Cycling with Alisha Sullivan

Clubhouse 5 fitness room, 7 to 8 a.m.
\$40 per eight-class session

Chi Kung

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

Yoga with Kim Min

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.
\$35 for five classes

Zumba Gold with Tracy Murray

Clubhouse 2 ballroom, 9 to 10 a.m.
\$25 for five classes

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

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





RECREATION



AMENITY INFO

Clubhouse Reservations | 949-597-4227

Schedule reservations for Clubhouses 1, 2, 5 or 7; the Village Greens; the Performing Arts Center; or the Community Center at the recreation office Monday through Friday, 8 a.m. to 5 p.m.

- Reservations may be scheduled through December 31, 2025.
- Schedule reservations for the Performing Arts Center (PAC) auditorium with the PAC supervisor.
- 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 7 a.m. to 7 p.m. Monday, Wednesday and Friday, 7 a.m. to 5 p.m. Tuesday and Thursday, 8 a.m. to 2 p.m. Saturday and Sunday
- Indoor mini-gym (badminton, pickleball, volleyball, basketball)
- Archery
- Shuffleboard
- Bocce
- Game rooms
- Drop-in lounge

Clubhouse 2 | 949-597-4285

- Open 8 a.m. to 5 p.m. Monday through Friday, with extended hours to accommodate reservations, weekend hours vary based on reservations
- Video lab and studio
- Card room
- Lawn bowling

Clubhouse 4 | 949-597-4344

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

Clubhouse 5 | 949-597-4382

- Open 8 a.m. to 5 p.m. daily, and extended hours to accommodate reservations
- Game room
- Fitness center open 5:30 a.m. to 9 p.m. daily

Clubhouse 7 | 949-268-2417

- Open 8 a.m. to 5 p.m. daily, 10:30 a.m. to 6:30 p.m. Monday through Friday, with extended hours to accommodate reservations; weekend hours vary based on reservations
- 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 Friday from 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 10 a.m. to 4 p.m.; 949-268-2262
- Community fitness center Monday through Friday from 7 a.m. to 7 p.m.; Saturday and Sunday from 8 a.m. to 2 p.m.

Equestrian Center | 949-597-4275

- Business hours Wednesday through Sunday 9 a.m. to 3 p.m.
- 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
- Call **949-268-2387** to schedule a tour.



Golf | 949-597-4336

- 27-hole course open daily 7 a.m. to 6 p.m.
 - Online reservations only; see pro shop to create account.
- Driving range open 7 a.m. to 3:30 p.m.
- 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. (6 p.m. Wednesday), Saturday from 10 a.m. to 1 p.m.

Paddle Tennis | 949-597-4273

- 7 a.m. to 10 p.m. daily
- Tuesday, Thursday priority from 7 a.m. to noon
- First, third Saturdays priority from 7 a.m. to noon

Performing Arts Center | 949-597-4289

- Open Monday through Friday from 9 a.m. to 5 p.m., with extended hours to accommodate reservations
- Box office open Monday through Friday from 9 a.m. to 5 p.m.; **949-597-4288**
- Auditorium open for scheduled shows; dates and times vary

Pickleball | 949-597-4273

- 7 a.m. to 10 p.m. daily
- Monday, Wednesday and Friday mornings priority from 7 a.m. to noon
- Second, fourth Saturday priority from 7 a.m. to noon

Pools | 949-597-4273

Check the most current pool schedule at lagunawoodsvillage.com > Amenities > Recreation and Fitness > Aquatics.

Recreation Coordinated Classes | 949-597-4273

- Class schedule: bit.ly/4fJhjRa
- ActiveNet portal: bit.ly/3eKhxts
- ActiveNet tutorial video: bit.ly/2UDQmJF

Tennis | 949-268-2481

- 7 a.m. to 10 p.m. daily
- No reservations required for courts 1 to 7, 7 a.m. to 4:30 p.m.
- Court Reserve reservations required for courts 8 to 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 CourtReserve reservations, visit bit.ly/3x0MMXj.

Saddleback Emeritus | 949-582-4835

Visit saddleback.edu/emertus 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.

Juanita Skillman
First Vice President
2021-2024

Martin Roza
Second Vice President
2023-2024

Joan Milliman
Secretary
2023-2026

William Cowen
Treasurer
2023-2026

Cush Bhada
2023-2026

Egon Garthoffner
2022-2025

Steven Leonard
2024-2026

Gan Mukhopadhyay
2021-2024



LIVES ENRICHED

The Village Community Fund's origin and mission

By Joan Milliman, Secretary

A few years ago, a resident approached the management of Laguna Woods Village asking how he might donate a quarter of a million dollars to improve the community he loved. At that time, no tax-deductible structure was available to accept that wonderful gift, so the Village never received his donation.

In 2017, a group of residents began to meet monthly to plan an organization designed to serve community needs beyond those served by the Foundation of Laguna Woods Village. The Village Community Fund (VCF) was formed and modeled after the successful Leisure World Foundation of Mesa, Arizona, to provide support for programs, services and facilities that enrich the lives of older adults.

The VCF supported several successful projects including the Aquadettes Aqua Follies (2022), Help the Herd Phase 1 and 2 (2020, 2023) to benefit Village horses, and Lite the Nite Pickleball Lights (2021) to increase night-time court availability. VCF accepts nothing in return for guiding approved projects through the fundraising they need to meet their goals.

Currently, VCF is investigating projects for the Ceramic Slip Casters Club and the Camera Club, and researching with partner/advisor MemorialCare Saddleback Medical Center how to set up targeted donation possibilities for legacy giving.

The VCF is a 501(c)(3) charitable non-profit corporation incorporated in California in 2017 that serves the 18,000 older adults in Laguna Woods Village as well as older adults in surrounding communities. Donations to VCF are tax-deductible.

To arrange to speak with a board member or to invite us to speak to your club or organization, contact **949-467-1030** or **villagecommunityfund@gmail.com**. Visit us at **villagecommunityfund.org**. Make checks payable to Village Community Fund. Mail to 24338 El Toro Road, Suite E, PMB 223, Laguna Woods, CA 92637.



REC ROOM ADORNMENTS

Garden Villa residents add furnishings to their gathering spaces.

By Stuart Hack, President, Garden Villa Association

A unique feature of Garden Villa buildings is their rec rooms. The basic furnishings and room maintenance are paid for by manor owners via an additional \$6.50 monthly assessment.

Garden Villa residents appreciate how well VMS staff cleans and maintains the rec rooms that include well-equipped kitchens, card tables, chairs and billiard tables. To enhance their rec rooms, residents add furnishings, artwork and even small libraries. Pictured are examples of what they have done.

Garden Villa residents enhance their already well-equipped rec rooms with furnishings, artwork and even small libraries.



Third Board of Directors

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

S.K. Park
President
2023-2025

Reza Karimi
First Vice President
2023-2025

Brad Rinehart
Second Vice President
2023-2026

Ruth Johnson
Secretary
2024-2027

Craig Wayne
Treasurer
2024-2027

Peggy Moore
2024-2025

Robert Mutchnick
2024-2027

Steve Parsons
2024-2025

Donna Rane-Szostak
2024-2026

Moon Yun
2023-2026

Jules Zalon
2023-2026



STANDING TOGETHER

We can create a community where everyone feels respected and valued.

By Moon Yun

As a follow-up to the department in the September/October issue titled “Let’s Stand Together,” this article highlights what all residents can do to combat racial harassment. This complex and damaging problem demands collective action and steadfast commitment. By fostering inclusive environments, advocating for justice and standing in solidarity against racial discrimination, individuals and our Village can work together to create a more equitable and harmonious society.

- **Speak out:** Challenge discriminatory attitudes and behaviors when safe to do so.
- **Support victims:** Offer empathy and assistance to those affected by racial harassment.
- **Educate yourself:** Learn about different cultures and histories to foster empathy and understanding.
- **Advocate for change:** Participate in advocacy efforts to promote equality and justice in our community.

The Community Bridge Builders Club actively organizes these types of initiatives:

- **Inclusive year-end parties:** Building friendships with individuals from diverse backgrounds within neighborhoods, activities, clubs and sports can foster inclusivity.
- **Communitywide awareness weeks:** Educational lectures, speeches and bridge-building activities, such as a 5K walk, can focus on bringing people of diverse backgrounds together.

Let’s stand together against racism and actively promote inclusivity. Yes, we can create a community where everyone feels respected and valued.



REPORT INCIDENTS

- To report an incident, visit [stophate](https://stophate.org), visit calcivilrights.ca.gov or call **833-866-4283**.
- Victims of hate or harassment are encouraged to report incidents to the VMS Compliance hotline at **949-268-2255**.
- Orange County also has a reporting system; call **714-480-6580** or visit occr.ocgov.com/oc-human-relations-commission/report-hate-crimes.

Building friendships with individuals from diverse backgrounds within neighborhoods, activities, clubs and sports can foster inclusivity.



BOARD ACTIONS

JULY 2024

- Approved one variance request
- Approved revised Standard 6: Concrete Block Walls
- Approved 2025 Collection and Lien Enforcement Policy
- Approved revised Policy Regulating Passive Home Businesses
- Approved rules for board meetings
- Approved revised Financial Qualifications for Purchasing in Third Mutual
- Approved Third Mutual committee assignments
- Approved GRF committee appointments
- Approved GRF committee appointments

AUGUST 2024

- Approved recording a lien against four members
- Approved Initiate Foreclosure (Notice of Sale)
- Approved off-schedule trimming of one rusty leaf fig tree
- Approved off-schedule trimming and root prune of one Chinese elm tree
- Approved request to remove one Chinese elm tree
- Denied request to remove one silk oak tree
- Denied request to remove one melaleuca tree
- Denied request to remove two magnolia trees
- Denied request to retain gravel and solar lights
- Approved 10 variance requests
- Approved revised Standard 18: Gutters and Downspouts
- Approved revised Standard 34: Windows and Window Attachments
- Approved operating surplus transfer
- Approved Third Mutual committee assignments

United Board of Directors

The United Laguna Woods Mutual Board of Directors meets the second Tuesday of each month at 9:30 a.m.

Mickie Choi Hoe
President
2023-2026

Jeanne Costello
First Vice President
2024-2027

Marie Collins
Second Vice President
2024-2027

Sue Quam
Secretary
2023-2026

Charles Prater
Treasurer
2024-2027

Maggie Blackwell
2024-2027

Nancy Carlson
2023-2026

Vidya Kale
2023-2025

Ellen Leonard
2023-2025

Tom Tuning
2022-2025

Georgiana Willis
2023-2026



A DISNEYLAND DAY PASS

Our monthly assessments cover everything, and all amenities are open to us.

By Maggie Blackwell

Every member signed paperwork to purchase into Laguna Woods Village—a senior community with three housing mutuals corporations and the Golden Rain Foundation, a corporation whose purpose is to run and oversee the common amenities—streets, lights, clubhouses, arts/crafts, security, creek, buses and more. No alternate agreement exists—no checkbox, opt-out or clubhouses-only option limiting a buyer’s usage at a lower fee, and no agreement restricting residents from golf courses, tennis courts, bridge games, computer labs or pickleball.

We might compare it to a Disneyland day pass. We agreed to pay our monthly fees to cover everything, and all rides are open to us. We can choose which amenities to enjoy. For example, we can participate in fitness and sports, arts and crafts, clubs and social events, movies and more, or we can relax on a bench or at home. Regardless of what we choose to do, we all agreed to meet the same financial obligations of every other member.

In 2017, the boards signed regulations to allow live-in caregivers as co-occupants, and that encouraged more people to stay in the Village as they became less active and required more care.

However, no Village membership papers changed and the escrow contract remains enforceable. Whether or not we follow up a round of golf with dancing, tennis, comedy or music, our duty to pay the monthly assessment remains the same. We offer more and better amenities than ever before at affordable shared costs, and that requires funding for our corporations from all of us.

If you are no longer able to take full advantage of amenities, options are available, including selling, leasing or renting out a room while you live in your manor. Approved co-occupants are allowed when meeting criteria.

Our assessments make it possible for GRF to sustain shared facilities, services and amenities, and the housing mutuals to maintain residential areas. It's still a bargain when you look at what it would cost to pay for each of these services and amenities. How much we choose to fully enjoy is up to each of us.

We can choose which amenities to enjoy. Regardless of what we choose to do, we all agreed to meet the same financial obligations of every other member.

We can choose which amenities to enjoy. Regardless of what we choose to do, we all agreed to meet the same financial obligations of every other member.



WHICH MUTUAL DO YOU LIVE IN?

As a Village resident, you hear the terms “United Mutual” and “Third Mutual” used frequently, particularly around the time when annual elections occur. Do you know whether you live in United Mutual, Third Mutual or Mutual No. Fifty? Numbers in the Village are not consistent because they were numbered according to when they were built and which building project they were. Locate your manor number listed below.

| United Mutual | Third Mutual | Mutual No. Fifty |
|---------------|--------------|------------------|
| 1-960 | 961-969 | 101 South Tower |
| 2001-2108 | 2109-2120 | 151 West Tower |
| 2121-2125 | 2126-2129 | |
| 2130 | 2131-2136 | |
| 2137-2165 | 2166-2182 | |
| 2183-2191 | 2192-2208 | |
| 2209-2220 | 2221-5598 | |

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.



Village Management Services, Inc.

VMS Board of Directors

Rosemarie DiLorenzo
Chair
Third, 2022-2025

Jim Glassman
First Vice Chair
Third, 2024-2026

Manny Robledo
Second Vice Chair
United, 2021-2024

Kathryn Bravata
United, 2024-2025

Ed Elwell
GRF, 2024

James Hopkins
GRF, 2025

Dr. Robert Reyes
GRF, 2023-2026

Cynthia Rupert
United, 2023-2026



HAVE YOUR SAY

Your voice can make a world of difference in the services you receive.

By Ed Elwell

Village Management Services, Inc. (VMS) is a not-for-profit professional community management company equally owned by the Golden Rain Foundation (GRF), Third Mutual and United Mutual. The housing mutuals and GRF provide services and maintenance to Laguna Woods Village residents by contracting with VMS to perform the actual work. Residents interact with VMS contributions daily when we enter a gate, play a sport, visit a clubhouse, watch TV6, use the internet or cable TV, request a maintenance or landscape service, see a show at the PAC and more.

VMS is committed to providing exceptional service to you and strives for continuous improvement. To achieve this, we need to hear from you, the residents of Laguna Woods Village, to learn what we are doing right and what we could do better. Please complete a brief survey rating your level of satisfaction with the services VMS provides. This is your turn to speak out and it is vital that you do so.

We prefer that you complete the survey online because it simplifies collection. If you are more comfortable completing a paper survey, you can find them in the various clubhouse literature racks, the library, the drop-in lounge, the Towers lobby, and the Community Center. Surveys may be submitted between November 12 and November 30. You may mail completed paper



surveys or deposit them in the collection box in the Community Center lobby or the Village Library. Survey results will be published on the Laguna Woods Village website and other communication channels.

Why do we ask for your Village ID when completing the survey? We want to ensure we receive feedback only from Village residents and only one survey per resident (subsequent submissions after the first will be discarded). Your survey response is confidential, and no one will conduct follow-up.

Your feedback is invaluable in our continuous efforts to improve our service to you. We appreciate your time and value your input.

Visit bit.ly/ResidentsReply to fill out the survey digitally.

You can also pick up a paper survey in the Community Center lobby or Social Services office (24351 El Toro Road), Village Library (24266 Calle Aragon), the drop-in lounge at Clubhouse 1 (24232 Calle Aragon), clubhouse literature racks, the lobby in the Towers (24055 Paseo del Lago West) or on the Village buses. Return the survey to the Community Center in person or via mail.

Survey participation is open November 12 through 31. One survey only per resident ID.

COMMITTEE MEETINGS

Residents are welcome to present their ideas at open meetings held at the Community Center, either in person, virtually, or via email. The online Laguna Woods Village Governance calendar (lagunawoodsvillage.com > [Calendars](#) > [Boards and Committees](#) [Calendar](#) or teamup.com/ksd5d83041f695b7b3) provides up-to-date information on meetings with associated agendas. Email feedback to be read aloud during open forum to meeting@vmsinc.org with the specific meeting identified in the subject field. Residents who wish to speak in person during open forum should register with VMS staff at the dais identifying the agenda item to be addressed. There is a three-minute time limit per resident for some meetings. See this handy chart for a list of committee meetings.

| Committee Meetings | | | |
|---|--------------------------|--------------------------|--------------------------|
| Meeting | GRF | Third | United |
| Board of Directors | First Tue. monthly | Third Tue. monthly | Second Tue. monthly |
| Architectural Control & Standards Committee | | Second Mon. monthly | Third Thu. monthly |
| Community Activities Committee | Second Thu. monthly | | |
| Finance Committee | Third Wed., even months | First Tue., even months | Fourth Tue. monthly |
| Garden Villa Rec. Room Subcommittee | | Three times yearly | |
| Governing Documents Committee | | | Third Thu. monthly |
| Landscape Committee | Quarterly | First Thu. monthly | Fourth Mon. monthly |
| Maintenance and Construction Committee | Second Wed., even months | First Mon., odd months | Fourth Wed., even months |
| Media and Communications Committee | Quarterly | | |
| Mobility and Vehicles Committee | Varies | | |
| Resident Policy & Compliance Committee | | Fourth Tue., even months | |
| Security and Community Access Committee | Fourth Wed., even months | | |
| Water Conservation Committee | | Quarterly | |

Mutual No. Fifty Board of Directors

Sue Stephens
President
2023-2026

Jim Brech
Vice President
2023-2025

Glenn Miller
Secretary
2023-2026

Peter Sanborn
Treasurer
2022-2025

Tom Hood
2024-2026

Mutual No. Fifty, "The Towers," is managed by Property Management Professionals (pmprollc.com) and General Manager Michael Turner.



HAPPY 50TH ANNIVERSARY!

The Towers celebrates a milestone with festivities, an unveiling and a ribbon cutting.

By Sue Stephens, President

On October 16, 2024, residents marked the 50th anniversary of the Towers at the newly created Zen Plaza with music, entertainment and speeches by local government officials, including Laguna Woods' Mayor Noel Hatch.

In 1972, the Towers became the first high-rise complex of its kind in what was then unincorporated Orange County. The local newspaper described it as the "luxury of luxuries in residential accommodations" overlooking approximately 12 acres of manmade lakes (those lakes were later converted to incorporate residences and a 9-hole golf course). Original prices at the Towers ranged from \$27,100 for a studio-size unit to \$98,700 for a two-bedroom. In November 1974, residents began moving in and enjoying two elegant dining rooms, lounge areas, two fireside hearth rooms, a large reception area and

THE TOWERS

at *Laguna Woods Village*

a variety of entertainment in the “Great Hall.”

The original Towers mission statement is still true today: “The Towers is pledged to offer gracious independent living, maximizing the quality of life through stimulating activities for mind and body in a hotel style environment.”

TOWERS MANAGEMENT

Towers residents enjoy and pay for all of the amenities in the Village through the Golden Rain Foundation. However, unlike the rest of the Village, Property Management Professionals (PMP) is the company that provides on-site property management at the Towers. PMP Management LLC was



Towers residents marked the 50th anniversary with the Zen Plaza unveiling and ribbon cutting October 16, 2024.

founded in 2008 and currently provides property management for over 290 communities, but not another like the Towers.

PMP General Manager Michael Turner oversees all of the Towers housekeepers, custodians, 24-hour reception desk and the 24-hour staff that maintains the building equipment, including the chiller plant, HVAC, boilers and all common areas. As a certified community association manager through the California Association of Community Managers, Turner is required to continuously stay educated on current laws that affect the association.

PMP advises the board on budgeting and financial requirements so that the board can make informed, responsible decisions that affect the association. PMP staff coordinates all Towers activities, such as entertainers, movies and club events.



The celebration included music, delicious food, entertainment and presentations by PMP General Manager Michael Turner (holding microphone) and local government officials, including Laguna Woods’ Mayor Noel Hatch.

THEN AND NOW

FRANCISCAN DINNERWARE

Holiday dinners often see fine dishes transferred from china cabinets to tables adorned with seasonal linens and festive fare. Fine dinnerware also has been a fixture of the Village's earliest traditions.

In 1964, Franciscan dinnerware was ordered for use in Clubhouse 1. The set was purchased from Franciscan Dinnerware, a division of Gladding, McBean & Co., established in 1875 in Los Angeles. Franciscan dinnerware is famous for its desert rose pattern, possibly the best-selling pattern in the history of American earthenware.

When new dishes were ordered for the various clubhouses in 1992, the Franciscan dinnerware was given to the Leisure World Historical Society of Laguna Hills, known today as the History Center of Laguna Woods. You can see these beautiful dishes on display there.

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 the website at lagunawoodshistory.org.



In 1992, Franciscan dinnerware was given to the Leisure World Historical Society of Laguna Hills, known today as the History Center of Laguna Woods.



In 1964, these dishes were purchased from Franciscan Dinnerware, a division of Gladding, McBean & Co., established in 1875 in Los Angeles.



The Franciscan dinnerware that had been purchased for use in Clubhouse 1 can be seen on display at the History Center.



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Join MemorialCare Experts this November.

Monday, November 18, 2024, Clubhouse 2, 4:30-6:30 p.m.

Join our clinical experts to learn about the 4 M's of age-friendly care as well as the unique programs Saddleback Medical Center has in place to deliver high-quality, safe care in every setting. After the presentation, attendees will have an opportunity to participate in a Fall & Balance class and get safety tips from our physical therapy experts. Additionally, our Medicare specialist will be on site to answer questions about Medicare Annual Enrollment and your coverage options.



Registration is required.
Reserve your spot today!
[memorialcare.org/lwagefriendly](https://www.memorialcare.org/lwagefriendly)
(714) 824-7012


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