

VILLAGE BREEZE

JANUARY/FEBRUARY 2025



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LESS STRESS AHEAD

A former boss wrote in the card she gave me and my husband at our wedding “accept, rather than expect.” I must admit I’ve never read that in a greeting card before, but it proved to be sage advice, not only in marriage but also in other relationships. So much so that I wondered how it would work if we gave ourselves the same grace of accepting, rather than expecting. This new year I’m resolving to be more accepting of myself, so that I may have the capacity to do the same for others.

I’m not talking about settling for mediocrity or abandoning the pursuit of excellence, but sometimes we need to exchange our harsh inner critic for contentment in who we are and what we have. Sometimes our expectations set us up for disappointment, especially as we age and find we might not be able to do certain things the same way we used to. Our 12-minute mile in our 20s may have turned into a 20-minute mile in our 60s, but that’s something to celebrate because we’re still active.

When Michael J. Fox was diagnosed with Parkinson’s disease in 1991 at the age of 29, life took an unexpected turn at the height of his career. Yet, he stated in a 2010 NPR interview and wrote in his book, “A Funny Thing Happened on the Way to the Future”: “My happiness grows in direct proportion to my acceptance, and in inverse proportion to my expectations.” His acceptance enabled him to establish the Michael J. Fox Foundation, the largest private funder for Parkinson’s research. His optimism and resilience have encouraged individuals diagnosed with the disease and advanced research that has led to the discovery of a biomarker test.

When I was younger, I used to think I thrived under pressure, but as I’ve gotten older, I find that stress is a lot harder on me physically and mentally. I can easily bring on a headache or upset stomach if I let myself become overwhelmed by stress. Learning to minimize and cope with stress is one way we can be kinder to ourselves. In “From Overwhelmed to Empowered,” Ellyce Rothrock uncovers the effects of stress and ways we can cope so that it doesn’t steal our peace.

In the pages ahead are a handy guide to navigating the new Village website; insights into the broadband network and a system that will support future technologies for decades; a behind-the-scenes look at what goes into creating a thriving, beautiful and sustainable landscape; a reader satisfaction survey and so much more!

Wishing you a joyous, peaceful 2025!

Susan

Susan Logan-McCracken, Managing Editor

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Photo by Joel Goldstein



VILLAGE BREEZE

The official magazine of
Laguna Woods Village

JANUARY/FEBRUARY 2025

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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.

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 GOLDEN RAIN FOUNDATION
of LAGUNA WOODS

 THIRD LAGUNA HILLS
MUTUAL

 UNITED LAGUNA WOODS
MUTUAL



Village Management Services, Inc.

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at Laguna Woods Village

in every issue

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WHAT'S UP IN THE VILLAGE



CLUBHOUSE 2 POOL DECK RENOVATION

The patio and pool at Clubhouse 2 boast one of the best views in the Village. Overlooking the Saddleback Valley, swimmers and sun bathers alike can take in the sights while lounging on the approximately 11,000-square-foot deck.

The GRF board has approved the replacement of the concrete deck surrounding the pool, spa and upper patio with pavers, a contractor has been hired, and work is set to begin in early 2025.

The pool is anticipated to be closed between March 8 and May 23. Recreation staff will coordinate relocating activities that will be interrupted by the construction as necessary. Updated pool schedules will be posted at pools 1, 4 and 5 and on lagunawoodsvillage.com/about/all-amenities/recreation-fitness/aquatics. Look for updates here and in the every-Friday “What’s Up in the Village” e-newsletter.

The Importance of STOPPING AT STOP SIGNS

Stop signs are not suggestions—they are essential for ensuring the safety of everyone in our community. While Laguna Woods Village may have less traffic than public roads, the risks of ignoring stop signs remain significant.

Safety first: Many residents enjoy walking, biking, or driving golf carts around the Village. Failing to stop completely at stop signs can lead to accidents.

Respect for neighbors: Observing stop signs demonstrates care and respect for the well-being of your fellow residents. Everyone deserves to feel safe as they navigate the community.

Legal responsibility: Even in a private community, traffic laws and rules established by the mutuels are enforceable. Failure to comply with stop signs in the community by a guest can lead to financial consequences as codified in the governing documents.

Please take a moment to come to a complete stop at all stop signs, even when the roads seem clear. A few extra seconds can make a world of difference in keeping our community safe and harmonious.





CHECK BEFORE YOU BURN

The South Coast Air Quality Management District (AQMD) designates November through February as check-before-you-burn season in an effort to limit fine particulate matter (PM2.5) emissions. PM2.5 is a combination of dust, soot, aerosols, vehicle emissions, wood burning smoke and other hazardous matter that can travel into the lungs when inhaled and cause heart and lung diseases. Children and infants are especially vulnerable to its effects.

When AQMD forecasters expect PM2.5 to reach levels that cause unhealthy air quality, the agency calls for a 24-hour ban on burning wood in fireplaces, stoves and outdoor fire pits. Gas fireplaces are exempt from AQMD's no-burn day alerts.

The AQMD offers alert notifications and resources for no-burn days, including:

- An interactive map at bit.ly/3DbP4Mb
- Email notifications at aqmd.gov/home/air-quality/air-alerts
- Toll-free daily updates at **866-966-3293**
- A mobile app at aqmd.gov/mobileapp
- Social media accounts facebook.com/southcoastaqmd, x.com/southcoastaqmd and instagram.com/southcoastaqmd

Keep in mind that VMS, GRF and the mutuals do not enforce AQMD rules and are exempt from the AQMD requirements that prohibit the sale of wood-burning devices. The exemption applies to all indoor and outdoor wood-burning devices that are permanently installed and included in the sale or transfer of any existing development. Although the mutual is responsible for the infrastructure of existing wood-burning fireplaces, the use and compliance related to the AQMD rules is the responsibility of the member and occupant.

Remember to be mindful of the fire risk associated with wood-burning fireplace use and follow best practices for safe operation. Keep flammable items, such as curtains, furniture, newspaper and books, away from your fire-burning devices, and keep a fire extinguisher handy.

For more information, visit the AQMD website at bit.ly/3ZOrRZ7 or EPA website at bit.ly/41u5z07.



LAGUNA WOODS LIVING

Are you looking to learn more about the community? Village Living might be the perfect event to fill that need. Held on the second Tuesday monthly, Village Living sessions welcome new and existing (and prospective!) residents into a friendly, casual environment to learn more about the Village and how to get the most out of community living. Events cover how to stay in contact, who to call, Village amenities and much more.

Events are from 1 to 2 p.m. in the Elm Room of the Laguna Woods Village Community Center, located at 24351 El Toro Road, Laguna Woods, CA 92637.

More Details

Each event will be led by Village

ambassadors, committed resident volunteers with extensive knowledge of the community, and supported by Communications Division staff. Guests will have an opportunity to ask questions, and staff will provide helpful hard-copy information to help navigate the Village.

RSVP Is Required!

Seating is limited to 20 guests, and each guest must RSVP separately, even if part of the same household. Interested attendees can RSVP at lagunawoodsvillage.com/village-living. A confirmation will be emailed to the address provided prior to the event.

Please Note

This event is not a new resident orientation, which is led by board members of United and Third housing mutuals, and is a deeper dive into the specific workings of each mutual. For more information about new resident orientations, visit lagunawoodsvillage.com/NRO or email information@lagunawoodsvillage.com.

This experience will act as an educational and engaging way to learn more about Laguna Woods Village, the West Coast's premier private community where active adults age 55 and older come for the utmost in recreation, entertainment and relaxation—and to live their very best lives!

POWERFUL SELF-CARE

BY NAMI ORANGE COUNTY WARMLINE CLINICAL DIRECTOR
ARNA VODENOS

Studies show that a daily gratitude practice can have positive effects on both mental and physical health. For mental health benefits, gratitude reduces stress and anxiety, boosts mood and reduces symptoms of depression. Gratitude can foster a sense of well-being and has been linked to better sleep. For physical health benefits, gratitude studies suggest improved

immune system functioning, lower blood pressure and improved heart health. A regular gratitude practice helps individuals become more resilient to life's challenges by reframing adversity as an opportunity for growth.

To promote your daily gratitude practice, you can write down three things each day that you feel grateful for or write a gratitude letter to someone

you appreciate or even write a gratitude letter to yourself. Self-reflection of all that you are thankful for can help you have a better attitude toward life and create more opportunity and loving relationships toward self and others.

The NAMI Orange County Warmline is a no-cost service compassionate-listening line with resources for Orange County residents. Call **714-991-6412**.



HARD WORK COMES TO LIFE



Landscaping Services leaders seek to create thriving, beautiful and sustainable green spaces.

*By Megan Feliz,
Landscaping Services Administrative Manager*

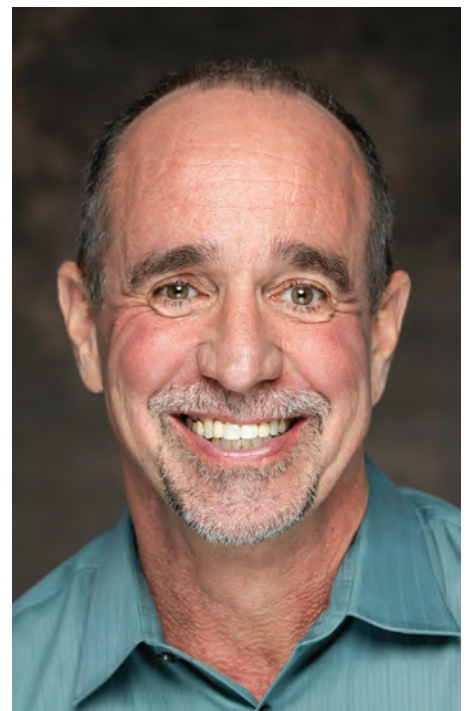
The Landscaping Services team plays a vital role in maintaining the Village's outdoor beauty, sustainability and functionality. Meet the leaders who oversee these efforts, ensuring the community enjoys well-maintained and thriving green spaces year-round.

**KURT WIEMANN,
Landscaping Services Director**

Kurt Wiemann is responsible for the planning, development and upkeep of the Village's outdoor spaces, including green areas, streetscapes and common-area landscapes. He ensures these spaces are visually appealing, functional and environmentally sustainable while managing contracts, budgets and resources. Collaborating with departments, the El Toro Water District and the City of Laguna Woods, Kurt ensures landscape projects align with community goals.

"The most rewarding aspect of my role is seeing how thoughtfully designed landscapes enhance residents' quality of life," Kurt said. "Creating spaces where people can relax and connect with nature is deeply satisfying."

Kurt brings years of experience in civil service, landscape design and construction, having worked on projects ranging from small residential areas to large public parks. His leadership skills, honed through managing teams, budgets and complex projects, are crucial to the success of the department.



On any given day, Kurt reviews project proposals, conducts site visits, coordinates with teams and resolves landscaping issues. His goal is to enhance sustainability, biodiversity and accessibility in green spaces while ensuring they remain a community asset. "I'm committed to creating landscapes that reflect the unique needs of our residents, and I welcome their feedback to guide our efforts," he said.



ANGEL DE LA TORRES,
Landscaping Services
Operations Manager

With 37 years of experience, Angel De La Torres oversees the Grounds Maintenance and Irrigation divisions. His responsibilities include planning maintenance programs, addressing resident concerns and optimizing irrigation systems with a focus on water conservation. He also leads the ticket crew, which handles special requests and projects.

Angel's expertise includes fostering team safety, tracking operations and implementing cost-effective practices. "My focus is always on maximizing resources while delivering exceptional results," he said.

Angel's extensive background managing municipal contracts and high-profile landscaping

projects has equipped him to tackle complex challenges. His dedication to creating vibrant and well-maintained spaces drives his efforts to improve efficiency and enhance community landscapes.

"The most fulfilling part of my job is seeing the positive impact of our work," Angel said. "Whether it's a thriving garden or an optimized irrigation system, the results make a difference for residents."

JOHN COX,
Landscaping Services
Operations Manager

John Cox brings over 22 years of industry experience to his role, overseeing tree and vegetation management, nursery and compost operations, pest control and emergency response. He coordinates large-scale projects, supervises crews and ensures community landscapes remain safe, sustainable and accessible.

John's experience in business development, project management and workforce leadership has equipped him to handle a wide array of challenges. He focuses on proactive planning and creative solutions to maintain high standards in all aspects of landscaping.

"I take pride in helping my team grow and raising the bar for service," John said. "Every

day presents an opportunity to improve the community's outdoor spaces and exceed expectations."

Whether managing tree pruning, coordinating emergency responses or addressing resident concerns, John balances proactive planning with responsive problem-solving to keep the Village's landscapes beautiful and functional.

The Landscaping Services team remains committed to creating and maintaining exceptional green spaces that reflect the community's unique character and needs. Their dedication to sustainability, efficiency and resident satisfaction ensures the Village continues to thrive. If you see a team member in your neighborhood, take a moment to thank them for their hard work and dedication!





ADVENTURE AWAITS

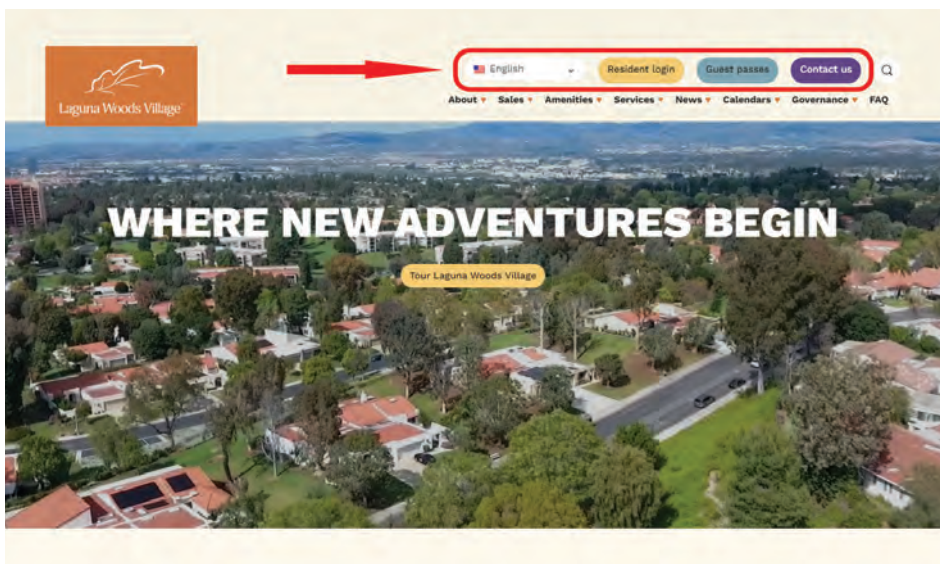
A handy guide to navigating
the new Village website

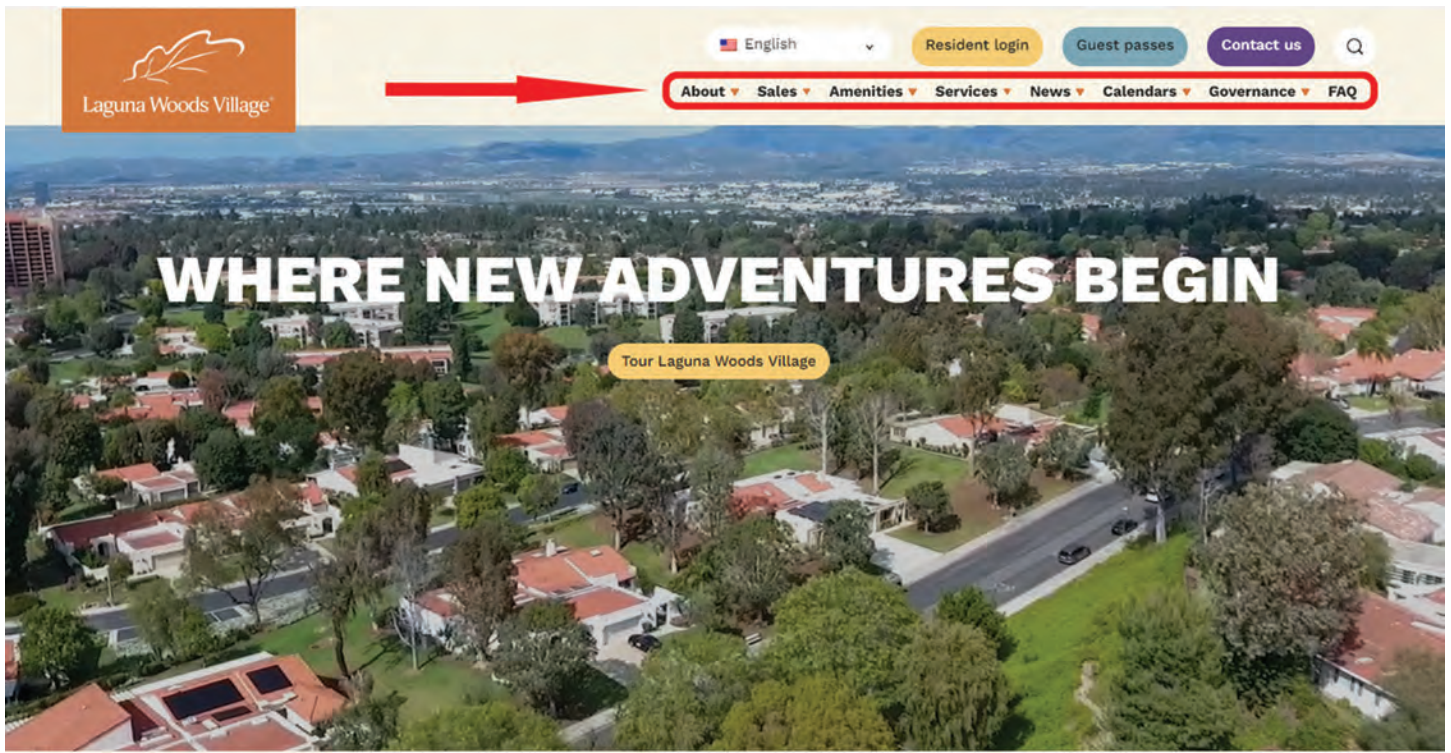
At long last and by popular demand, our new website is live at lagunawoodsvillage.com. Please take your time, browse our pages and find what you need to fully embrace and enjoy Village living. Read on for a guide to the basic navigation.

IN THE HEADER

At the top of every page of the website, you will find a header with clickable links to select your preferred language, log in to the resident portal, register guests for gate entry and contact specific Village departments for needed services.

- **Enhanced language capability:** Click on the link to view the website in your native language, including Arabic, Chinese, French, Hebrew, Hindi, Japanese, Korean and Spanish.
- **Resident login:** One significant website update





is the protection of sensitive documents—such as agendas, minutes, reports and financials—behind a single sign-on. When you click the Resident login button at the top and log in, you will be directed to the resident portal at portal.lagunawoodsvillage.com, where you can access your account balance and pay for services by credit card. If you're not already logged in and you click Governing Documents, you will be prompted to enter your usual resident portal credentials to get access to the secured governing documents. First-time resident portal users can click the Resident login button, click Register Account, and enter your email on file with Resident Services. Click Verify Email. If you don't know the email

address you have on file with Resident Services, or if you need resident portal log-in assistance, email residentservices@vmsinc.org.

- **Guest passes:** Click Guest passes to learn about ushering friends and family through the community gates. Learn to use dwellingLIVE, where users can register guests 24/7 via a smartphone, tablet or computer. Also find information about annual guest passes, RFID decals and more.
- **Contact us:** Click on Contact us, scroll to the Contact Us field and select the topic that best suits your needs, whether it be recreation, maintenance, security, general inquiry or something else, populate the fields, and VMS staff will follow up.

IN THE MAIN MENU

Also in the header at the top of every website page, our main menu bar allows you to easily find information you are looking for.

- **About:** Here users can Discover Laguna Woods Village, Learn How the Village Operates, how to register for Village Living or New Resident Orientation events, and quickly view/download the Village Map.
- **Amenities:** Excitement awaits! Our Amenities menu includes all things Recreation and Fitness, Classes and Education for links to Village and Emeritus classes and ActiveNet. Click Village Clubs to browse alphabetically, filter by type, or search via a keyword. For a deeper dive, under Facilities, view Clubhouses, Garden Centers, Equestrian Center, Village Library, Village Greens and

19 Restaurant, Community Center, History Center, Performing Arts Center, and the U.S. Postal Service Unit in the Performing Arts Center parking lot.

- **Services:** Here, find information for all VMS Inc. departments and services, including Manor Alterations, Resident Services, Village Television, Transportation and more.
- **News:** Never miss important news or exciting events! At Village News, users can browse all news and events (or specifically recreation or club events), read the Village Breeze magazine online, view Upcoming Meetings and subscribe to “What’s Up in the Village” weekly e-newsletter.
- **Calendars:** Be in the know about what’s going on in your community. Under the Calendar menu, users can

view the recreation/activities calendar, maintenance schedules (carport cleaning and street sweeping) and landscaping schedules (mowing, shrub and weeding, slope work, tree trimming, etc.).

- **Governance:** Find everything you need to know about your boards of directors and related activity at the Governance menu. One important change: All sensitive documents, including agendas, minutes and reports, as well as financial documents, are protected from public view behind a single sign-on feature (a session and user authentication service that permits a user to use one set of login credentials).
- **FAQ:** At Laguna Woods Village FAQ, find answers to frequently asked questions,

including topics related to general information, sales and leasing, and prospective residents. Click the “plus” sign to the right of each topic to view answers. If you can’t find what you need, please email info@vmsinc.org or residentservices@vmsinc.org for more information.

IN THE FOOTER

In the footer at the bottom of every website page, users can sign in to Resident login (the resident portal) or click Service request to complete a Resident Services form to initiate a landscaping or maintenance ticket (residents can also initiate tickets/work orders at the resident portal). Users can also email VMS Inc. for general information, check out the VMS Inc. Careers page or enroll in CodeRED.



Find answers to FAQs

Click below for answers to frequently asked questions about Laguna Woods Village.

[Learn more](#)



Laguna Woods Village®

[Resident login](#)

[Service request](#)

Contact Us

info@vmsinc.org

(949) 597-4600

24351 El Toro Road
Laguna Woods, CA 92637

Information

[Careers](#)

[Webmaster](#)

[Staff login](#)

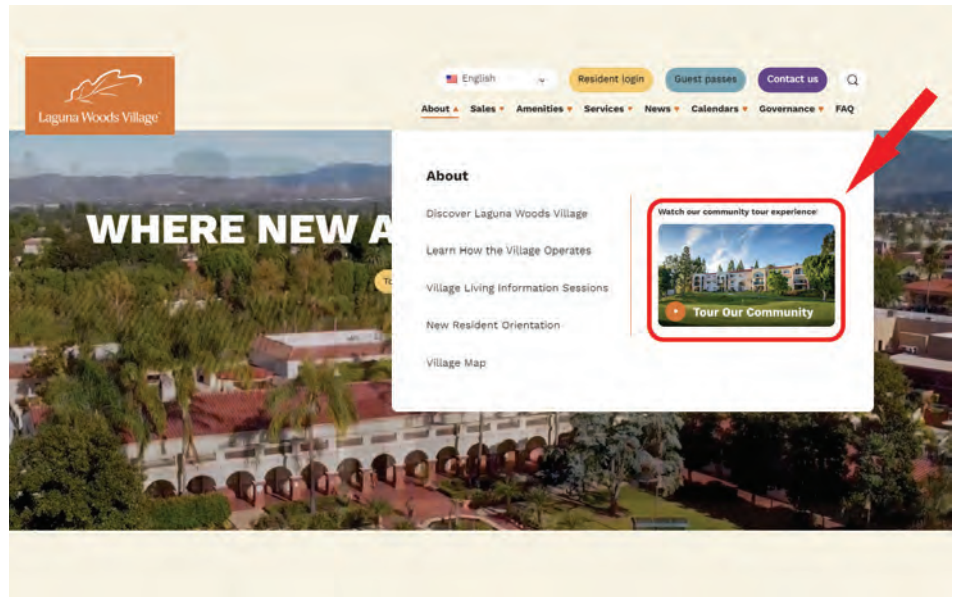
[Club webmaster login](#)

CodeRED

Enroll today to receive important notices or update your contact information.

[Sign up today](#)

- **Service request:** Click on Service request to initiate a work order/ticket for landscaping or maintenance needs. After completing the form, service request emails go directly to Resident Services, which begins processing these requests.
- **CodeRED:** Click on CodeRED to easily enroll in the community’s emergency notification system.



COMMUNITY TOUR

Whether you’ve lived in the Village for a while or are a new resident, check out our comprehensive video featuring most amenities, community information, service offerings and so much more. Click Tour Laguna Woods Village on the

homepage under “Where new adventures begin” or Tour Our Community under the About menu.

SHARE YOUR FEEDBACK

Please note that as with any

new website launch, ongoing updates will occur behind the scenes to deliver the best user experience. If you have questions or comments, please email webmaster@vmsinc.org.



Medicare Questions?

We’ve got answers.

If you have questions about Medicare and aren’t sure which plan is right for you, we’re here to help you learn about your options. Our Medicare specialist can help you navigate Medicare Advantage plans, Original Medicare, prescription drug plans and Medigap plans, and even assist you with finding a MemorialCare doctor.



Call (714) 640-7158 or scan the QR code to email our Medicare specialist.



Change is STREAMING TOWARD the Village

With our broadband network deteriorating, many hope to build a system that will support future technologies for decades to come.

Never has an adage like “change is the only constant” applied so perfectly to the timeline of television and how people watch it. Black and white images gave way to Telechrome, and three network channels succumbed to the vast cable enterprise, now rapidly being eclipsed by “streaming” from apps like Netflix, Hulu and Max, to name just a few. It’s the way of the future for content—but it wouldn’t be as easy as changing the channel for Laguna Woods Village.

The broadband telecommunications network that currently delivers cable television to residents was built in 1999. This hybrid fiber-coaxial (HFC) network was deployed globally by cable television operators throughout the 1990s.

Our HFC network is now 25 years old. Equipment throughout the system, including at our “head end” master facility that receives television signals and distributes them over our network, is no longer supported by the manufacturer and replacements are scarce. As equipment continues to degrade, hardware and software failures, system errors and power outages will cause internet and video disruption.

Further, as cable programming costs skyrocket (we pay \$5 million per

Village Television’s TV6 will continue to broadcast! Rest assured; your community television station is safe!

year for current channels) and streaming continues to increase the need for ultra-high-speed internet, a community our size requires a robust network that can support its considerable needs for decades to come. A proposal is going forward.

BROADBAND AD HOC TAKES OFF

In 2019, the GRF Broadband Ad Hoc Committee (BAHC) contracted The Broadband Group (TBG), a leading telecommunications consulting firm with over 25 years of industry experience, to analyze our system.

Post-pandemic, in 2022, TBG provided two industry-standard solutions in its report, “Broadband Services Pro Forma Scenario Analysis”: split the nodes (endpoints over a network that receive, create, store and send data along distributed routes) or replace our current HFC network with a new fiber-only passive optical network (PON).

All national cable television operators have adopted fiber as the standard going forward; all plan to migrate existing HFC networks to fiber. The industry consensus is that a PON reduces operating costs and allows for greater bandwidth to future subscribers. TBG recommended a phased fiber migration plan.

Subsequently, BAHC directed VMS and TBG to obtain proposals from qualified service providers to detail potential costs and potential business models.

THE TIMELINE SPEEDS UP

TBG, together with GRF and VMS staff, have researched, collected data from and participated in presentations with service providers to further the goal of bringing community-wide fiber internet to the community:

- **December 4, 2023:** VMS issued a request for proposal from 14 qualified internet

service providers.

- **March 1, 2024:** Eight potential providers submitted proposals. TBG’s recommendation requires the service provider to build and maintain the network, and provide internet service—but for GRF to own the infrastructure. Only three were willing to agree to this recommendation and have sufficient scale to serve the Village.
- **April through August 2024:** VMS staff provided updates to BAHC and GRF board, who then provided direction related to the project (closed session).
- **September 2024:** The potential service providers delivered in-person presentations to BAHC, VMS staff and TBG. All three companies offered similar proposals and have the financial and operational wherewithal to build a network and provide services that will support Laguna Woods Village for decades to come.

STAY TUNED

Look for regular updates as the fiber infrastructure project progresses. To learn more:

- Watch Laguna Woods Village PC Club Presents: Paul Ortiz, The Future of Broadband in Laguna Woods Village (bit.ly/4e4Jp74).
- Request a detailed white paper, “The Next Generation Technology Project for Laguna Woods Village, California,” by emailing General Manager of Broadband Services paul.ortiz@vmsinc.org.
- Visit Village Television’s YouTube channel and search “the future of broadband,” and watch “Tech Talk” with Debbie Dotson.
- Watch the PC Club show with Gary Russell on Village Television’s YouTube channel.
- Read “Internet, Television Due Diligence” on page 42.

Please note: Village Television’s TV6 will continue to broadcast! Rest assured; your community television station is safe!



Streaming can open a wealth of entertainment options tailored to your viewing preferences and interests.



From **OVERWHELMED** to **EMPOWERED**

Don't let stress steal your peace—uncover its effects
and learn (or revisit) proven ways to cope.

By Ellyce Rothrock

Stress is an unavoidable part of life. For many mature adults, stress can feel especially overwhelming. According to the Council on Aging, stress can have a profound impact on senior adults, both physically and mentally. As people age, stress often stems from unique challenges such as health concerns, caregiving responsibilities, loss of loved ones, financial instability and major life changes like retirement. While stress may be inevitable, it doesn't have to dominate your life.

WHAT IS STRESS?

Stress is your body's natural response to a perceived threat or challenge. When you face something stressful—be it an urgent deadline or a health scare—your body enters “fight-

or-flight” mode. Hormones like adrenaline and cortisol flood your system, sharpening your focus and preparing you to act.

In the short term, this response is helpful. It enables you to react quickly to danger. However, chronic stress—stress that persists for weeks, months or years—can harm both your physical and mental well-being. According to the Mayo Clinic, chronic stress can contribute to such health issues as high blood pressure, heart disease and diabetes, and it can worsen mental health conditions like depression and anxiety.

THE PHYSICAL TOLL OF STRESS

Chronic stress affects nearly every system in the body.

- **Heart and cardiovascular system:** Long-term stress causes your heart to work harder, raising blood pressure and increasing the risk of heart disease. According to the American Heart Association, stress may increase behaviors and factors—like smoking or overeating—that raise heart disease risk.
- **Immune system:** Stress weakens the immune system, making you more vulnerable to infections. Research by the National Institutes of Health (NIH) has found that chronic stress can exacerbate autoimmune conditions like rheumatoid arthritis. Besides weakening the immune response, stress is linked to reducing the effectiveness of vaccines



Hobbies like gardening, reading or painting provide an outlet for stress.

like those for the flu and pneumonia, says the American Institute of Stress. In fact, says the institute, chronic stress can accelerate biological aging itself.

- **Digestive system:** Stress disrupts digestive function, leading to conditions such as irritable bowel syndrome and acid reflux. The National Institute of Diabetes and Digestive and Kidney Diseases highlights a strong link between chronic stress and digestive issues.
- **Muscle tension:** Persistent muscle tension caused by stress can result in headaches, back pain or joint disorders.
- **Sleep disorders:** Stress frequently disrupts sleep. According to the Sleep Foundation, “Chronic stress can lead to insomnia or fragmented sleep, perpetuating a cycle of exhaustion and heightened stress.”

THE MENTAL EFFECTS OF STRESS

Chronic stress doesn’t only affect your body—it also takes a toll on your mind.

- **Anxiety:** Long-term stress increases the likelihood of developing anxiety disorders. Stress is the brain’s reaction to any demand, and excessive stress can contribute to anxiety disorders, according to the Anxiety and Depression Association of America.

ADDITIONAL RESOURCES

National Council
on Aging:
ncoa.org/aging-well

American Institute
of Stress:
stress.org

Family Caregiver
Alliance:
caregiver.org

- **Depression:** Stress is a major contributor to depression, disrupting mood regulation.
- **Memory and concentration Issues:** The NIH highlights that prolonged stress impairs cognitive functions, impacting memory and decision-making.
- **Dementia:** The American Institute of Stress highlights that chronic stress is closely linked to increased inflammation, which exacerbates age-related conditions including dementia.
- **Burnout:** Stress from work or caregiving can result in burnout, or a state of complete physical and emotional exhaustion.

DISEASES LINKED TO CHRONIC STRESS

The effects of stress are far-reaching and are linked to numerous chronic diseases, including:

- **Cardiovascular disease:** Stress is a risk factor for heart attacks and strokes.
- **Diabetes:** Elevated cortisol levels can increase blood sugar, worsening or triggering diabetes.
- **Gastrointestinal disorders:** Stress-related issues like IBS and ulcers are common.
- **Autoimmune diseases:** Chronic stress weakens immune defenses, worsening conditions like lupus or multiple sclerosis.

HOW TO AVOID OR MINIMIZE STRESS

While it's impossible to eliminate stress entirely, you can take steps to reduce its impact:

- **Identify triggers:** Pinpointing your sources of stress allows you to address them effectively.
- **Plan and prioritize:** Breaking tasks into manageable steps and setting realistic goals can help prevent becoming overwhelmed.
- **Learn to say no:** Setting boundaries is key to avoiding unnecessary stress.
- **Maintain a healthy lifestyle:** The Mayo Clinic advises common-sense strategies like healthy eating, adequate sleep and regular physical activity,



Healthy eating, adequate sleep and regular physical activity are what the doctors at Mayo Clinic recommend to minimize the effects of stress.



which releases endorphins, natural chemicals that improve your mood.

- **Stay connected:** Research shows that social support reduces stress and improves overall well-being.

COPING WITH UNAVOIDABLE STRESS

Even with preventive measures, some stress is inevitable. Here's how to handle it:

- **Practice mindfulness and relaxation techniques:** NIH studies confirm that practices like meditation, deep breathing and progressive muscle relaxation effectively lower stress.
- **Take breaks:** Short breaks during a stressful day can recharge your mental and emotional reserves.
- **Seek professional help:** Cognitive behavioral therapy and other counseling

techniques can help reframe negative thoughts.

- **Engage in enjoyable activities:** Hobbies like gardening, reading or painting provide an outlet for stress.
- **Limit exposure to stressors:** Reducing time spent on stressful activities—such as excessive news consumption—can lighten your mental load.

Stress may be unavoidable, but it doesn't have to control your life. By understanding its effects on your body and mind, you can take proactive steps to manage stress.

The Mayo Clinic emphasizes that building resilience and developing healthy habits are key to coping with stress. So, prioritize self-care, stay connected to loved ones and remember that managing stress is a lifelong journey—one you can navigate successfully.

SOCIAL SERVICES CAN HELP

For more than five decades, Social Services has helped Laguna Woods Village residents maintain independence and enhance their quality of life. All services are confidential, meaning that no information is disclosed to anyone not directly involved in an individual's care without their written or verbal permission, or as required by law.

The Social Services Division office is located near the rear double doors of the Community Center at 24351 El Toro Road and can be reached at **949-597-4267**.



SOUND ADVICE

New MemorialCare grant provides financial assistance for hearing aids.

By Marcy Sheinwold, for the Foundation of Laguna Woods Village

“Please repeat — I couldn’t hear you.” How many times have we heard that? The important questions are whether you are the one who is having difficulty hearing and whether lack of money is keeping you from getting the help you need. A new MemorialCare grant was recently awarded to the Foundation of Laguna Woods Village to target hearing loss by providing financial assistance to buy hearing aids.

The first step for residents who suspect they need financial assistance to purchase a hearing aid is to have hearing loss assessed. There are several options for initial hearing screening. For example:

- If you are an AARP member, you can take a phone-based hearing test for free once a year.
- The Laguna Woods Hearing Well Club, which merged with the Mission Viejo Chapter of the Hearing Loss Association of America, links to a free online hearing screening test.
- Many health insurance programs cover the cost of hearing screening tests.
- Costco provides free hearing screening.

If hearing loss is discovered but you do not have hearing aid insurance benefits and cannot afford to purchase hearing aids, contact the Laguna Woods Village Social Services Division to find out whether you qualify for financial assistance from the foundation. You must be a Laguna Woods resident to participate in this program.

If you do have hearing aid insurance benefits but still think you need financial assistance, contact your insurance carrier before contacting Social Services. Your insurance carrier will let you know:

- What hearing services they offer
- Whether they provide coverage to help pay for hearing aids
- Whether they require your use of a specific hearing aid provider

Treating hearing loss is essential. Untreated hearing loss can increase the risk of dementia, cause social isolation, decrease mental sharpness and affect balance.

For more information about hearing testing or hearing aid financial assistance, please contact Social Services or the foundation.

RESOURCES

Laguna Woods Village Social Services, [949-597-4267](tel:949-597-4267)

The Foundation of Laguna Woods Village, [949-268-2246](tel:949-268-2246), thefoundation@comline.com

Hearing Loss Association of America Mission Viejo Chapter, hlaamv.org

Online hearing screening test, hearingtest.online

VILLAGE CELEBRATIONS



VETERANS DAY

Photos by Mark Rabinowitch

Village residents celebrated Veterans Day, Nov. 11, with a ceremony in Clubhouse 2, featuring American Legion Post 257 Chaplain Alan Clark presenting the colors and leading the Pledge of Allegiance and the invocation.



Navy veterans stood when American Legion Post 257 member Kathy Rath sang the Navy hymn “Anchors Aweigh.”



Anita Anderson, who served at March Air Reserve Base in Riverside, poses with her service dog, Jane.

SPRINGBOKS CLUB BREAKS BREAD

By Lori Traver

The Springboks Club hosted a “Breaking Bread” event on Nov. 5 in Clubhouse 2. Taught by Rachel and Samy Barnes, Springboks Club founders and former owners of a European bakery in Philadelphia, participants learned the art of breadmaking with a choice of making a Christmas wreath, challah or sweet dinner rolls. The couple demonstrated how to make a Christmas wreath which involves a braid and some festive ribbon.

The term “breaking bread” is commonly used to describe the act of sharing a meal with others to promote community. Since the mission of the Springboks Club is to provide a welcoming and inclusive community where members can connect, have fun and make a difference, the breadmaking event was a perfect prelude for the holidays.

A WORLD OF DANCE

The Community Bridge Builders held “A Taste of the World Through Dance, Food and Music” intercultural festival Dec. 8 in Clubhouse 5. Dance groups comprised of Village residents represented China, India, Iran, Israel, Korea, Latin America and the United States. Singalongs set the tone throughout the show, after which attendees enjoyed finger foods from around the world and open dancing to the Rhythm Rebels band.



Photo by Joel Goldstein



WE'RE HERE FOR YOU

By Lourdes Oseguera, Social Services Division Manager

If you are feeling isolated, lonely or sad, Laguna Woods Village Social Services is here to offer support and resources.

LATE-LIFE DEPRESSION

Depression is not a normal part of aging, but older adults (65+) are at a higher risk. According to the CDC, 18.4% of seniors experience symptoms ranging from mild to severe, making recognition and intervention crucial for maintaining quality of life.

SYMPTOMS OF DEPRESSION

- Persistent sadness, hopelessness, or guilt
- Fatigue or low energy
- Sleep or appetite changes
- Difficulty concentrating or decision-making
- Loss of interest in activities
- Suicidal thoughts or self-harm
- Memory and personality changes
- Social withdrawal

RISK FACTORS

- Social isolation
- Chronic illness or medical conditions
- Stress, grief, or caregiver strain
- Lack of physical activity
- Substance use

WAYS TO LOWER RISK

- Stay active with exercise and hobbies.
- Maintain social connections with friends and community.
- Eat well, get enough sleep and engage your mind.
- Seek professional help when needed.

COGNITIVE BEHAVIORAL THERAPY (CBT)

Social Services offers one-on-one counseling during a six- to eight-week CBT program to help alleviate depression. This structured but short-term therapy teaches skills to improve

mood and reduce symptoms, with many participants reporting positive results.

RESOURCES

Contact Laguna Woods Village Social Services at **949-597-4267** to learn more about assessing for and treating depression, short-term therapy services, community resources to combat isolation and resources to help support safety and independence.

SOCIAL OPPORTUNITIES

- Laguna Woods Village Recreation and Special Events Department (**949-597-4273**) can advise on a variety of activities and events.
- Council on Aging - Southern California (**714-479-0107**) offers classes and support groups, Friendly Visitor Program and Program to Encourage Active Rewarding Lives for Seniors (PEARLS).
- Florence Sylvester Senior Center (**949-380-0155**) attendees can enjoy a variety of social activities, including bingo, book club, dancing and more.
- Saddleback College Emeritus Institute (**949-582-4835**) provides tuition-free, non-credit courses in the Village.
- Adult Day Centers include Healthy Aging Center: Laguna Woods (**949-855-9444**), Laguna Adult Day Health Center (**949-309-1900**) and El Toro Adult Day Services (**949-457-2275**).



Village Breeze

Reader Satisfaction Survey

We want to hear from you! Help us continue to shape the Village Breeze into your go-to source for engaging and informative content by sharing your feedback. Completing our quick survey is easy: simply fill it out online at lagunawoodsvillage.com/reader-survey or tear out this page, complete it, and mail it to Village Breeze Reader Survey, Attn: CEO's Office: Communications, 24351 El Toro Road, Laguna Woods, CA 92637. Thank you for your time and for helping make the Village Breeze better than ever!

Did you know the Village Breeze is provided to members at no cost? The magazine is produced entirely in-house by VMS staff, and the expenses for paper, printing and postage are fully covered thanks to a generous contribution from MemorialCare.





1. How many issues of the Village Breeze have you received or read?

2. What types of articles do you enjoy reading most in the Village Breeze? Check all that apply:

- | | | |
|---|--|---|
| <input type="checkbox"/> Clubs | <input type="checkbox"/> Medical and Personal Health | <input type="checkbox"/> Social Services |
| <input type="checkbox"/> Disaster Preparedness | <input type="checkbox"/> Mental Health | <input type="checkbox"/> Then & Now |
| <input type="checkbox"/> Finance/Wealth Management | <input type="checkbox"/> Pets | <input type="checkbox"/> Transportation |
| <input type="checkbox"/> Fitness | <input type="checkbox"/> Reader-Generated Content | <input type="checkbox"/> Travel |
| <input type="checkbox"/> Hobbies/Personal Interest | <input type="checkbox"/> and Contests | <input type="checkbox"/> Village Television |
| <input type="checkbox"/> Landscaping | <input type="checkbox"/> Recreation | <input type="checkbox"/> Village-Specific Topics |
| <input type="checkbox"/> Letter from the Editor | <input type="checkbox"/> Resident Profiles | <input type="checkbox"/> What's Up in the Village |
| <input type="checkbox"/> Local Interest | <input type="checkbox"/> Resident Services | <input type="checkbox"/> Other (please specify): |
| <input type="checkbox"/> Maintenance & Construction | <input type="checkbox"/> Security Services | |
-

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

More of:

Less of:

4. Which of the following describe the Village Breeze? Select all that apply:

- | | |
|---------------------------------------|---------------------------------------|
| <input type="checkbox"/> Reliable | <input type="checkbox"/> Impractical |
| <input type="checkbox"/> High Quality | <input type="checkbox"/> Ineffective |
| <input type="checkbox"/> Useful | <input type="checkbox"/> Poor Quality |
| <input type="checkbox"/> Unique | <input type="checkbox"/> Unreliable |

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

- | | | | | |
|---|---|---|--|--|
| <input type="checkbox"/> Very satisfied | <input type="checkbox"/> Somewhat satisfied | <input type="checkbox"/> Neither satisfied nor dissatisfied | <input type="checkbox"/> Somewhat dissatisfied | <input type="checkbox"/> Very dissatisfied |
|---|---|---|--|--|

6. What do you think the Village Breeze does well?

7. What could be improved?

8. Has the Village Breeze helped you better understand and navigate the community?

- | | |
|------------------------------|-----------------------------|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|------------------------------|-----------------------------|

9. Has the Village Breeze answered questions you had and/or increased your knowledge on where to go for community-related answers?

- | | |
|------------------------------|-----------------------------|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|------------------------------|-----------------------------|

10. Additional comments, questions or concerns:



6 STEPS TO SPEED UP RESALE INSPECTIONS

Avoid common delays with these simple tips.



1. **Order early:** Request your mutual resale inspection as soon as you plan to list your manor. This prevents escrow delays, giving you time to address requirements stress-free.
2. **Verify authorization:** Ensure you're authorized to order the inspection as the member or an authorized representative. Call Community Services at **949-268-2393**.
3. **Check work orders:** Review outstanding work orders or manor tickets via the resident portal (portal.lagunawoodsvillage.com). Get instructions at bit.ly/4937s4U or watch a tutorial at bit.ly/4cg4BXo.
4. **Register alterations:** Document any unapproved alterations with your mutual. Contact Manor Alterations at **949-597-4616** for guidance.
5. **Preinspection checklist:** Maintain items like rodent-proofing HVAC chases, painting patio covers, securing carport panels, and fixing water heater enclosures to avoid last-minute repairs.
6. **Replace old water heaters (Third Mutual only):** Replace heaters older than 10 years to avoid delays. For VMS replacement (chargeable), call **949-597-4600**. To use your contractor, download the form at bit.ly/4ejEWPj and email it to alterations@vmsinc.org.

MOST COMMON TICKETS THAT DELAY RESALE

- **Open mutual consents:** Incomplete work or missing documents. Call Manor Alterations at **949-597-4616**.
- **Correction notices:** Unresolved corrections require verification. Call Manor Alterations at **949-597-4616**.
- **Damage restoration:** Pending damage or moisture repairs. Call Damage Restoration at **949-597-4490**.



SUSTAINABLE DESIGNS

Third Mutual acts for the future.

By Megan Feliz, Landscaping Services Administrative Manager

The lush green expanses of Third Mutual could undergo a transformation in Gate 11. California’s historic drought and recent legislative actions have pushed the need for sustainable water practices, and the mutual is turning challenges into opportunities. The community is embracing innovative solutions to create a more sustainable and visually appealing landscape.

CATALYST FOR CHANGE

In October 2023, the State of California passed Assembly Bill 1572, a groundbreaking law banning the use of potable water for irrigating nonfunctional turf. This legislation comes as Southern California grapples with severe water shortages. For Third Mutual’s Gate 11 and Gate 14, maintaining the acres of turf is no longer just a financial and environmental concern; it’s a legal imperative.

“The new legislation is a call to action,” said a member of the Third Landscape Committee. “We need to find cost-effective and attractive alternatives to traditional turf and do it quickly. Gate 11 is different than the rest of the Village and needs a different approach.”

VISION FOR THE FUTURE

The planning began in December 2022, when the Board of Directors approved the design contract for landscape improvements. This initial investment paved the way for innovative design templates aimed at Gate 9, 10 and 11. Once AB 1572 became law, the focus zeroed in on Gate 11, as it is irrigated with only potable water. Templates featuring water-efficient plantings set the stage for a broader initiative to design front yards with a more traditional look.

These areas, characterized by traditional front and backyards, present unique challenges and opportunities. The goal is to create tailored landscape designs that enhance curb appeal while adhering to the new water restrictions.

FINDING THE RIGHT PARTNER

Nuvis Landscape Architecture was chosen for its expertise and cost-effective proposal to design yards to meet AB 1572 standards. “Nuvis’s approach aligns perfectly with our vision for sustainable, beautiful landscapes,” noted a member of the Landscape Committee.

Nuvis developed new design templates to match the traditional yard layouts in Gate 11. These templates prioritize drought-tolerant plants and efficient irrigation systems, balancing aesthetics with sustainability. The firm's innovative designs promise to maintain the community's charm while significantly reducing water usage and maintenance costs, all while adhering to the new legislation.

LOOKING AHEAD

Third Mutual's landscape transformation is more than a response to legislation; it's a commitment to sustainability. The community sets a standard

Landscaping Services aims to create tailored landscape designs that enhance curb appeal while adhering to new water restrictions.

for responsible water use in Southern California by investing in thoughtful design and innovative solutions.

Landscape staff works closely with El Toro Water District and the Third Mutual Landscape Committee on AB 1572. Physical work is on hold until the State of California sets the rules and regulations.

If you would like to be part of this historic shift in aesthetics and conservation and be among the first front yards to be

completed in a pilot program, please complete a landscape request form with Resident Services, which can be found at lagunawoodsvillage.com/document/landscape-request-form.

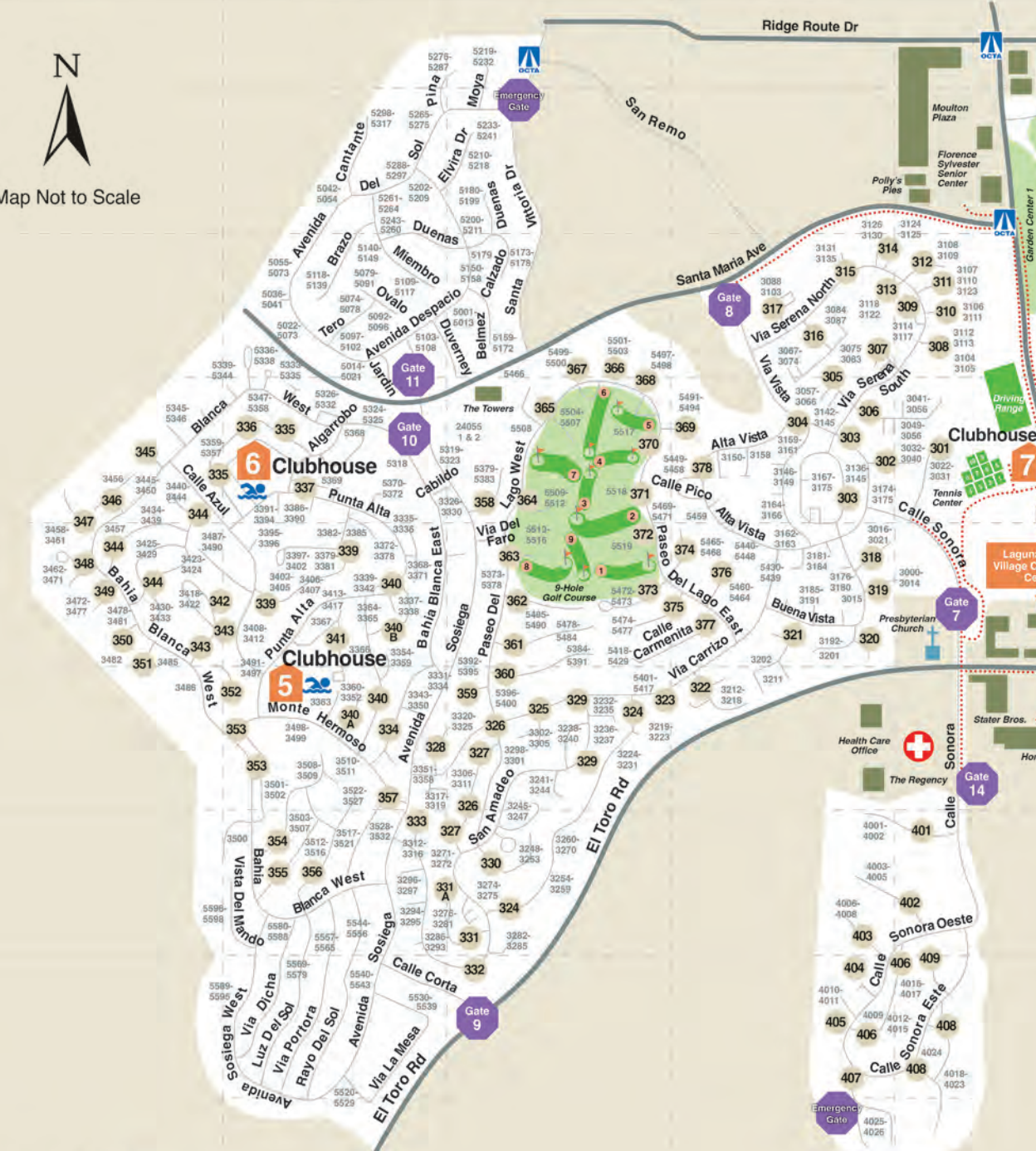
Third Mutual is poised to lead the way in sustainable landscaping. The changes will start with Gates 11 and 14, but the vision extends far beyond, promising a greener, more sustainable future for all residents.



LAGUNA WOODS VILLAGE COMMUNITY STREET MAP

1
2
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11

A B C D E



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

2024, Laguna Woods Village



A B C D E

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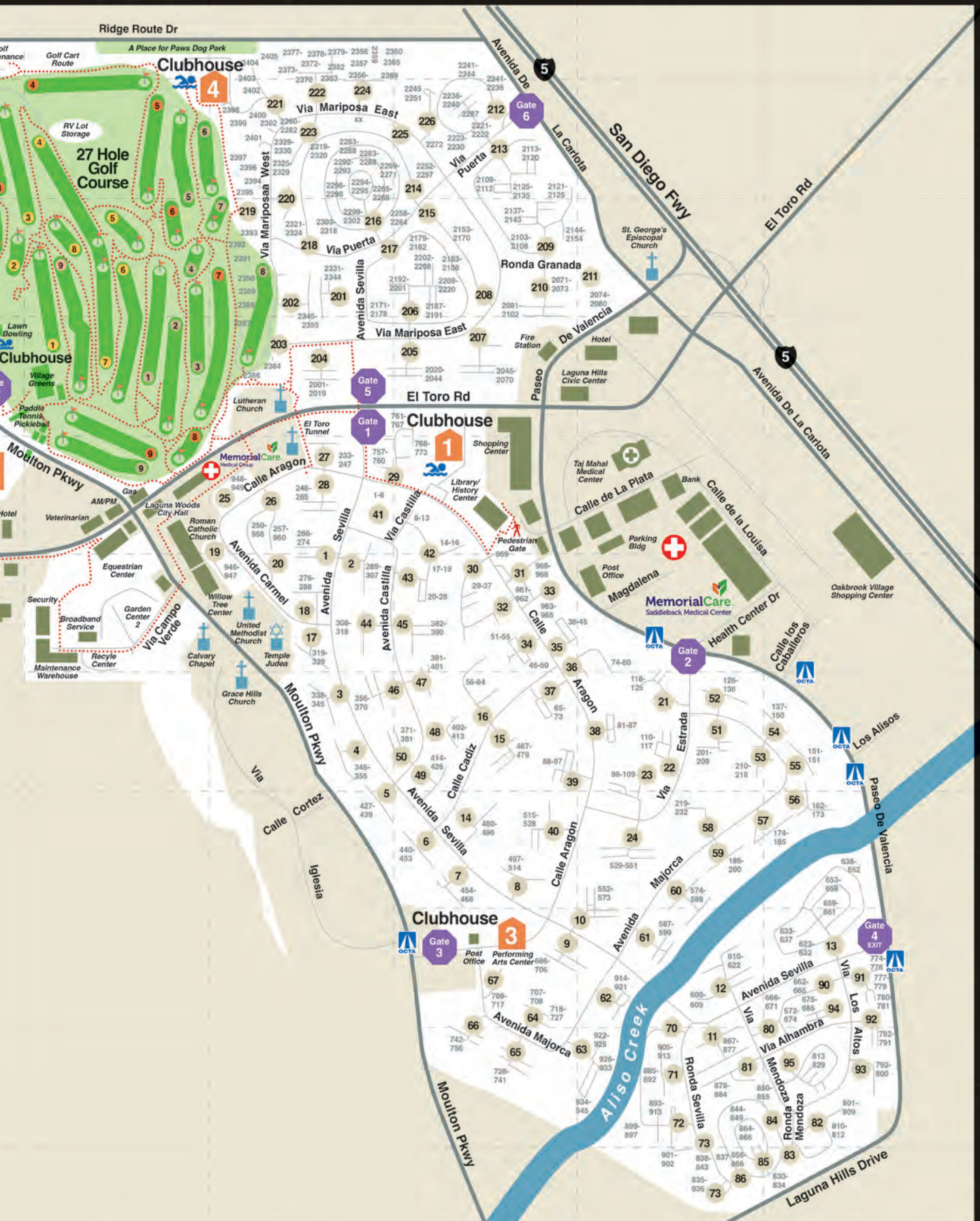
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KEYS TO THE COMMUNITY



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The Laguna Woods Village Community Center

24351 El Toro Road
Laguna Woods, CA 92637
lagunawoodsvillage.com
949-597-4600

Emails provided where available

Stay in Touch!

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

ADMINISTRATIVE OFFICES

General Information 949-597-4600
information@lagunawoodsvillage.com
info@vmsinc.org

AMENITIES AND RECREATION

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

COMMUNITY ACCESS

Community Access 949-597-4600
Gate Clearance 949-597-4301

EMERGENCY AND MEDICAL SERVICES

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

MISCELLANEOUS

Animal Services, City of Laguna Beach 949-497-0701
City of Laguna Woods 949-639-0500
Florence Sylvester Senior Center 949-380-0155
Foundation of Laguna Woods Village 949-268-2246
Laguna Woods Globe (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
thetowerslwv@pmpmanage.com

RESIDENT SERVICES

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

SECURITY

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

TRANSPORTATION

Village Bus System 949-597-4659

UTILITIES

Broadband (Cable) 949-837-2670
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

KEYS TO THE COMMUNITY

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



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.



PAUL REISER LIVE AT THE PAC

Comedian, actor, television writer, author and musician Paul Reiser comes to the Performing Arts Center on Saturday, March 1, at 7:30 p.m. Reiser is widely celebrated for his role in "Mad About You," the long-running Emmy-, Peabody- and Golden Globe-winning comedy he created and starred in with Helen Hunt. Purchase tickets at tickets.lagunawoodsvillage.com or visit the PAC box office at 23822 Avenida Sevilla, Monday through Friday from 9 a.m. to 5 p.m. For more information, call 949-597-4288 or email recreation@vmsinc.org.



EXPERIENCE REAL LOVE AT THE PAC

At the Performing Arts Center on Saturday, February 15, at 7:30 p.m., experience an uplifting evening with America's favorite country duo in "Real Love," a Kenny Rogers and Dolly Parton tribute starring award-winning artists Alan Turner and Laurie Lynn, who take audiences on a musical journey through decades of Kenny and Dolly hits! Purchase tickets at tickets.lagunawoodsvillage.com or visit the PAC box office at 23822 Avenida Sevilla Monday through Friday from 9 a.m. to 5 p.m. Reserved seating tickets are \$30, \$35 and \$40. Credit/debit card fees apply. Call 949-597-4288 or email recreation@vmsinc.org for more information.

CHEERS TO 10 YEARS!



Zumba fitness instructor Tracy Murray celebrated her 10-year anniversary with her class Nov. 2.



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.

- February 17: When Harry Met Sally
- March 17: Arthur the King
- April 21: If
- May 19: White Bird

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



CIRCUIT CLASSES RETURN TO CLUBHOUSE 1

The Recreation and Special Events Department's popular circuit class has returned to Clubhouse 1. Classes are hosted in four-week sessions on Wednesdays and Fridays from 1 to 2 p.m., as well as Tuesdays and Thursdays from 5 to 6 p.m. and 6 to 7 p.m.

Each four-week session costs \$25. Registration for the January session begins at 8 a.m. on Monday, December 30. Register via ActiveNet (additional fees apply) at bit.ly/32nqcuY. Classes are limited to 30 residents. Call 949-597-4284 or email assistant.fitness@vmsinc.org with any questions.



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: 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 **949-206-0150**
- 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.



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 barbecues, the Taste of Country, Easter at the Equestrian Center and horse shows.

LOCATION

24312 El Toro Road
Laguna Woods, CA 92637
949-597-4274

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.

SPONSOR A GRF HORSE

The Equestrian Center is one of the happiest places in the Village--thanks to it many wonderful horses. Let's work together to keep that joy alive--please consider sponsoring a GRF horse!

Sponsorship Benefits

- You and your sponsored horse will be thanked in the equestrian newsletter.
- A special sign on the horse's stall door sporting the horse's and sponsor's names: "*Sebastian is generously sponsored by Jane Smith.*"
- Receive an 8-by-10-inch color photo of your sponsored horse.
- Visit your special horse once a month to pet and take pictures during business hours.

Sponsorship Rules

- Handling, grooming or riding are not permitted.
- Giving food or treats may not be given without staff approval.
- Horses must remain in their stalls/paddocks.
- Staff must supervise visits.

Sponsorship Rates Per Horse

- \$650 monthly
- \$3,500 six months
- \$6,500 yearly

Sponsorship includes a percentage of the cost of care and maintenance of a GRF horse, which are total board, feed and farrier costs.

We truly are grateful for the generosity of those who sponsor our GRF horses. Please contact the equestrian supervisor for details on sponsorship.

Call **949-597-4275** 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 patio, 8 to 9:30 a.m.

Free drop-in class

Tai Chi

Clubhouse 7 ballroom, 8:30 to 9:30 a.m.

Free drop-in class

Clogging with Kathy Wu

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





Chair Strength and Balance 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 Kickboxing and Karate with Sensei Ron

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 Kickboxing and Karate with Sensei Ron

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 Strength and Balance with 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 Kickboxing and Karate with Sensei Ron

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 Toning 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





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 Centers | 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/emergitus 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.

Cush Bhada
President
2023-2026

Martin Roza
First Vice President
2024-2027

Alison Bok
Second Vice President
2024-2025

Egon Garthoffner
Secretary
2022-2025

William Cowen
Treasurer
2023-2026

Gary Duerst
2024-2026

Andy Ginocchio
2024-2025

Ellen Leonard
2024-2027

Steven Leonard
2024-2026

Manohar Motwani
2024-2025

Brad Rinehart
2024-2027



INTERNET, TELEVISION DUE DILIGENCE

GRF's Broadband Ad Hoc Committee is researching the best options for residents.

By Martin Roza, First Vice President

The GRF Broadband Ad Hoc Committee, along with VMS staff and The Broadband Group (a leading telecommunications consulting firm), have been exploring changes coming for television and internet services in Laguna Woods Village. This process began in 2019, and the committee has spent hundreds of hours researching the best television and internet options for our residents. The committee is exploring different ways these services can be delivered at the best price possible, including satellite, cellular, cable and fiber. Here's a quick rundown of the options:

- **Satellite** (like Starlink) is helpful in areas where cable and cell signals are weak or unavailable. However, it is on the pricier side and can have limited speeds with some delay (latency).
- **Cellular home internet** is a more budget-friendly choice where

available; however, there are limitations on how many users can be near a single cell tower due to bandwidth constraints, which could impact reliability in busy areas.

- **Cable**, our current system, has been reliable for television and internet, but cable programming and electricity costs keep rising and cable equipment is no longer supported by the manufacturer. The committee has reviewed this carefully and is looking at new ways to bring better value and technology to the Village.
- **Fiber** currently offers speeds of up to 10,000 Mbps, and low latency, which means less lag when you stream videos, upload files or surf the web. Fiber is also highly reliable since it doesn't depend on electrical equipment that may malfunction during power outages.

THE PAST: COAXIAL CABLE

The current hybrid cable system installed 25 years ago has served us well, but the time is now to replace the aging infrastructure. The equipment is at the end of life and the coaxial copper connections are oxidizing and failing, creating unreliable service and noise. Repairs and updates are no longer viable options. The cable system is on life support

and cannot be sustained much longer before failures occur on a regular basis.

THE FUTURE: FIBER TO THE PREMISE

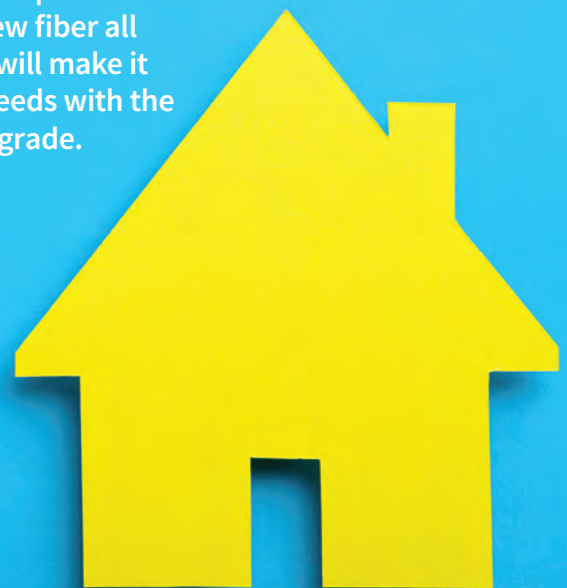
The most advanced solution on the table is fiber to the premise (FTTP), which would bring the fastest speeds possible—currently up to 10,000 Mbps—directly to residents. Moving to fiber also allows us the ability to transition from traditional cable television to internet-based streaming services, which offer many more options at lower prices and more viewing choices. This approach would help keep our community up to date with technology, providing faster internet speeds, flexibility and value for every home in the community.

THE GOOD NEWS

The great thing about our current system is that we already have an additional, empty conduit path underground. This means adding new fiber all the way to your manor will be less intrusive, making it easier to bring faster speeds with the FTTP upgrade. The new system will use a passive optical network, which means there's no active field equipment between the broadband building and the home, making it much more reliable and easier to maintain.

Overall, it will be a smoother, more dependable connection right to your home! Community outreach and education will be an important priority as this project progresses. To read more on this topic, read the article "Change Is Streaming Toward the Village" on page 14.

Because we already have an additional, empty conduit path underground, adding new fiber all the way to your manor will make it easier to bring faster speeds with the fiber-to-the-premise upgrade.





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

Robert Mutchnick
Second Vice President
2024-2027

Donna Rane-Szostak
Treasurer
2024-2026

Howard Fox
2024-2026

Ruth Johnson
2024-2027

Peggy Moore
2024-2025

Steve Parsons
2024-2025

Craig Wayne
2024-2027

Moon G. Yun, M.D.
2023-2026

Jules Zalon
2023-2026



TO THE RESCUE

Leak detectors can help you avoid a very unpleasant surprise.

By Ruth Johnson

Did you know that you are responsible for any damage to your manor if you or your manor’s previous owner made any alterations? That means, skylights, windows, toilets, garbage disposals, air conditioners, sinks and tubs become your responsibility when you purchase a manor, even if the alterations were completed years ago by previous owners.

Ever wonder what a leak can cost? It can cost thousands if not detected early. Leaks are the most common problem we see and account for 90% of the damage reported. If a leak occurs while you are away or the manor is vacant, it becomes a serious problem not only for the owner but for those residents in adjacent units.

When reviewing the data about water damage (moisture intrusion), owners cite several reasons why they didn’t act sooner. The primary reason is that they did not know there was a leak or that they thought it had stopped.

So, what can you do to reduce your losses from water?

First, make sure you have a condominium homeowner’s insurance policy!

Second, purchase leak detectors. For less than \$100, you can purchase enough for your home and set up a gateway to send an alert to your smartphone if an alarm goes off. If you are not skilled

WELCOME, NEW RESIDENTS!

In 2024, Third Laguna Hills Mutual welcomed over 700 new owners (members). In this first Village Breeze of 2025, we would like to provide information about the governance of your community.

We live in manors governed by an 11-member Third Laguna Woods Mutual Board of Directors, who are responsible for the governance of 6,102 manors with the following manor numbers.

THIRD MANOR ADDRESSES

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

The board, elected by Third Mutual members in an annual election for a three-year term on a rotating schedule, is responsible for all the manors above, carports, laundry rooms and common areas. The board defines the obligations of the management company, VMS, to meet your expectations. To facilitate the operation of the mutual, board meetings are held on the third Tuesday of each month. In addition, committee meetings are scheduled throughout the year.

THIRD LAGUNA HILLS MUTUAL COMMITTEE MEETINGS

Committee	Occurrence	Chair
Board of Directors	Third Tue. monthly	S.K. Park
Architectural Control & Standards	Second Mon. monthly	Moon Yun
Finance	First Tue. even months	Craig Wayne
Garden Villa Rec. Room	Three times yearly	Moon Yun
Landscape	First Thu. monthly	S.K. Park
Maintenance and Construction	First Mon., odd months	Reza Karimi
Resident Policy and Compliance	Fourth Tue., odd months	S.K. Park
Water Conservation	Quarterly	Donna Rane-Szostak

Committee meetings provide an opportunity to present your concerns and suggestions and are open to Third Mutual members. We need your input to continue to provide a healthy, vibrant community. Decisions made are for mutual members' benefit. We are always looking for non-voting advisors to contribute expertise to the committees. To volunteer, email generalmanager@vmsinc.org with the name of the committee and chair in the email's subject line.

Future issues of the Village Breeze will contain board actions taken at monthly board meetings. If you would like an insider's look, join us for our monthly meetings in 2025.



Place water detectors around your house where leaks can occur.

with computers, visit the PC or Mac clubs on the third floor of the Community Center (24351 El Toro Road) and ask for assistance in researching and shopping for products.

My personal favorite detector is readily available from

[Amazon.com](https://www.amazon.com).

Third, make sure you file a key or keyless manor entry code with Resident Services so that authorized personnel may gain access to your manor to perform necessary maintenance repairs in an emergency. To submit keys or keyless manor entry codes to the key file program, please visit Resident Services Monday through Friday from 8 a.m. to 5 p.m., email residentservices@vmsinc.org or call **949-597-4600**.

And last, call Resident Services at **949-597-4600** or Security Services at **949-580-1400** to notify them of a problem.

Plan ahead for emergencies. Be safe—not sorry!

2025 MONTHLY ASSESSMENT

HOW \$855.17 IS SPENT MONTHLY

\$616.98 FOR THIRD • \$238.19 FOR GRF

MAINTENANCE & CONSTRUCTION \$84.77

THIRD \$71.98
GRF \$12.79



GENERAL SERVICES \$29.53

THIRD \$13.26
GRF \$16.27



UTILITIES \$121.71

THIRD \$100.59
GRF \$21.12



ADMINISTRATION \$26.27

THIRD \$13.68
GRF \$12.59



GVA/LH-21 SURCHARGE

BLDGS W/ REC ROOMS \$24.75
BLDGS W/O \$18.25

RESERVE \$193.86

THIRD \$176.86
GRF \$17



SECURITY \$49.95

THIRD \$6.68
GRF \$43.27



RECREATION

GRF \$35



INSURANCE \$142.03

THIRD \$117.88
GRF \$24.15



CONTINGENCY/ DISASTER

THIRD \$11.53



IT \$23

THIRD \$6.90
GRF \$16.10



TRANSPORTATION

GRF \$11.46



BROADBAND

GRF \$17.35



LANDSCAPE \$101.84

THIRD \$92.27
GRF \$9.57



LEGAL \$6.87

THIRD \$5.35
GRF \$1.52



Garden Villa Association Board of Directors

Stuart Hack
President
2025-2027

Ro Kendall
Vice President
2025-2027

Cindy Baker
Secretary
2025-2027

Sheldon Mende
Treasurer
2025-2027

Tom Stacy
Communications Director
2025-2027

Joe Camera
2025-2027

Jennifer Hsu
2025-2027



ELECTION RESULTS

Meet the Garden Villa Association board.

By Stuart Hack, President

The Garden Villa Association (GVA) adopted revised bylaws at the November 24 open board meeting and elected at-large board members and officers for two-year terms that began January 1.

The GVA board is composed of representatives for each of nine regions, plus up to three at-large board members chosen from among the building captains. The regional representatives elect the at-large members. Only board members are eligible to serve as officers, who are elected by all the board members.

Joe Camera, Jennifer Hsu and Tom Stacy were elected to be at-large board members. Tom Stacy was elected to the new officer position of communications director. Sheldon Mende was reelected as treasurer. Cindy Baker was chosen as secretary. Ro Kendall fills the vice president position. Finally, Stuart Hack was reelected president.

All of these individuals stand up to help and represent the interests of residents who live in a three-story building because they want to give back and be of service to our GVA community.

For more information about the GVA, including the revised bylaws, please visit our website at [lagunawoodsvillage.com/amenities/clubs/garden-villa-association](https://www.lagunawoodsvillage.com/amenities/clubs/garden-villa-association). Also attend our bimonthly open board meetings and bimonthly general membership meetings. Board meetings are on the fourth Thursday of even-numbered months at 4 p.m. in a Garden Villa rec room. General membership meetings are on the second Thursday of odd-numbered months at 10 a.m. in Clubhouse 5. Please address any questions to Tom Stacy at gva@cctbp.com.



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 E. 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

Anthony Liberatore
2024-2025

Thomas Tuning
2022-2025

Georgiana Willis
2023-2026



FISCAL ACCOUNTABILITY

Participate in building our community's financial stability and future.

By Mickie Choi Hoe, President

As president of the United Mutual board, our top priority for 2025 is to maintain financial stability and accountability. Residents received the annual budget report with a substantial assessment fee increase at the end of November. None of us are happy about it, but this difficult board decision was inevitable.

Each member's total basic assessment for 2025 is \$761.02, an increase of \$97.04, or 14.6%, compared to 2024. The United portion of your total monthly assessment increased by \$87.07. The following five budgetary items account for 80% of the overall increase:

- An increase to reserve fund contributions to be consistent with the current contracted reserve study
- The elimination of the anticipated 2023 operating fund surplus (included in the 2024 assessment) and inclusion of an anticipated 2024 operating fund deficit (included in the 2025 assessment)
- The conclusion of damage restoration backlog revenue, as it was completed in 2024
- An increase in utilities primarily due to anticipated rate changes
- An increase in outside service expenses for damage restoration services to better reflect actual expenses in recent years relating to plumbing leaks, plumbing stoppages and rain leaks

The GRF portion of your total monthly assessment increased by \$9.97, or 4.4%, primarily due to increases in various outside service expenses, utilities (based on historical consumption and anticipated rate increases), and hazard and liability insurance

premiums. These increased operating expenses were partially offset by more golf greens fee revenue to reflect an ongoing trend of higher golf course usage coupled with an anticipated user rate change that will become effective in 2025.

The United board endeavors to preserve and improve our community and provide quality service while maintaining realistic assessments. We encourage you to attend committee and board meetings to learn more about this process and to voice your feedback. The United Basic Assessment table from 2015-2025 shows that assessments have averaged an annual increase of 3.1%, outperforming the consumer price index for the same time period.

REVENUE-GENERATING AD HOC COMMITTEE

The board formed the Revenue Generating Ad Hoc Committee toward the end of 2024 and generated ideas and recommendations to increase the reserve fund and reduce future assessment fees. In 2025, the committee will continue to implement those plans and actions.

The United Mutual board is committed to providing financial stability and transparency for our community. As part of this commitment, we would like to inform residents about two key financial initiatives: the 2026 annual budget process and the

UNITED BASIC ASSESSMENT				
	United Only	% Change	(United + GRF)	% Change
2015	\$347.13		\$563.19	
2016	\$362.87	4.5%	\$557.17	-1.1%
2017	\$363.56	0.2%	\$557.17	0.0%
2018	\$370.42	1.9%	\$568.99	2.1%
2019	\$375.69	1.4%	\$578.52	1.7%
2020	\$396.38	5.5%	\$601.98	4.1%
2021	\$396.38	0.0%	\$601.98	0.0%
2022	\$396.38	0.0%	\$613.88	2.0%
2023	\$422.91	6.7%	\$644.22	4.9%
2024	\$435.76	3.0%	\$663.98	3.1%
2025	\$522.83	20.0%	\$761.02	14.6%
Change since 2015		50.6%		35.1%
Avg annual change		4.2%		3.1%

The United Basic Assessment table from 2015 to 2025 shows that assessments have averaged an annual increase of 3.1%, outperforming the consumer price index for the same time period.

2024 financial statements audit.

We believe that proactive communication and community involvement are essential to ensuring our mutual's fiscal health and fostering trust. Read on for an overview of these initiatives and discover how you can participate and engage with the process.

2026 BUDGET PROCESS

The development of the annual budget is a cornerstone of our financial planning and a collective effort involving input from committees, staff, the board and you, our valued members.

- **Committee budget discussions (January - March 2025):** The budget preparation process will begin in January 2025 as a topic of discussion in our regularly scheduled committee meetings. These

meetings provide a forum for detailed discussions on financial priorities, service levels and long-term planning.

- To uphold our aim of transparency, we invite all United members to attend these committee meetings. Your insights and suggestions are valuable as we work together to shape the financial future of our community. Meetings will be held throughout January and February, and may extend into March if needed.
- **Board budget recommendations review (May - June 2025):** Once the committees finalize their recommendations, VMS staff will compile the input and present the first version of the 2026 business plan to the board in May and June. This



stage allows the board to review the recommendations in depth and provide feedback to ensure alignment with the mutual's goals.

- **Televised draft budget presentation (August 2025):** In July, staff will incorporate board edits and comments, and prepare a revised budget proposal that will be presented during a televised meeting in August to ensure broad access for all members. The presentation will offer an opportunity for the board to highlight key elements of the proposed budget and invite further input from the community.

We encourage your participation throughout this process. Your voice is essential to ensuring that the budget reflects the shared priorities and values of our community.

2024 FINANCIAL STATEMENTS AUDIT

In addition to preparing for

the 2026 budget, the mutual is also conducting the annual financial statement audit for the 2024 calendar year. This audit is a critical component of our financial transparency and accountability.

- **Audit planning meeting (February 2025):** To promote transparency, a planning meeting with the auditors will be held in February. This meeting, open to all Laguna Woods Village members, will allow the auditors to present their strategies and areas of focus for the audit. Members are encouraged to attend and participate by asking questions and gaining insight into the audit process directly from the audit team.
- **Audit conclusion meeting (April 2025):** Once the audit is complete, the auditors will present their findings and required opinion during a conclusion meeting in early April. As with the planning

meeting, this session will be open to all members and will include time for questions and direct interaction with the audit team.

These meetings are valuable opportunities for members to learn more about the financial standing of the mutual and to hear directly from the independent auditors.

YOUR ROLE IN THESE INITIATIVES

The board remains committed to fostering a collaborative environment where homeowners feel informed and involved. Both the budget process and the audit meetings are designed to give members the opportunity to contribute and stay informed about the mutual's financial management.

We strongly encourage all residents to take advantage of these opportunities to engage with the board, committees and audit team. Your input helps us maintain a community that is both financially sustainable and responsive to the needs of its members.

The board appreciates residents' continued partnership and trust in the stewardship of United Laguna Woods Mutual. We look forward to seeing you at the upcoming meetings and hearing your thoughts as we work together to ensure the long-term success of our community.

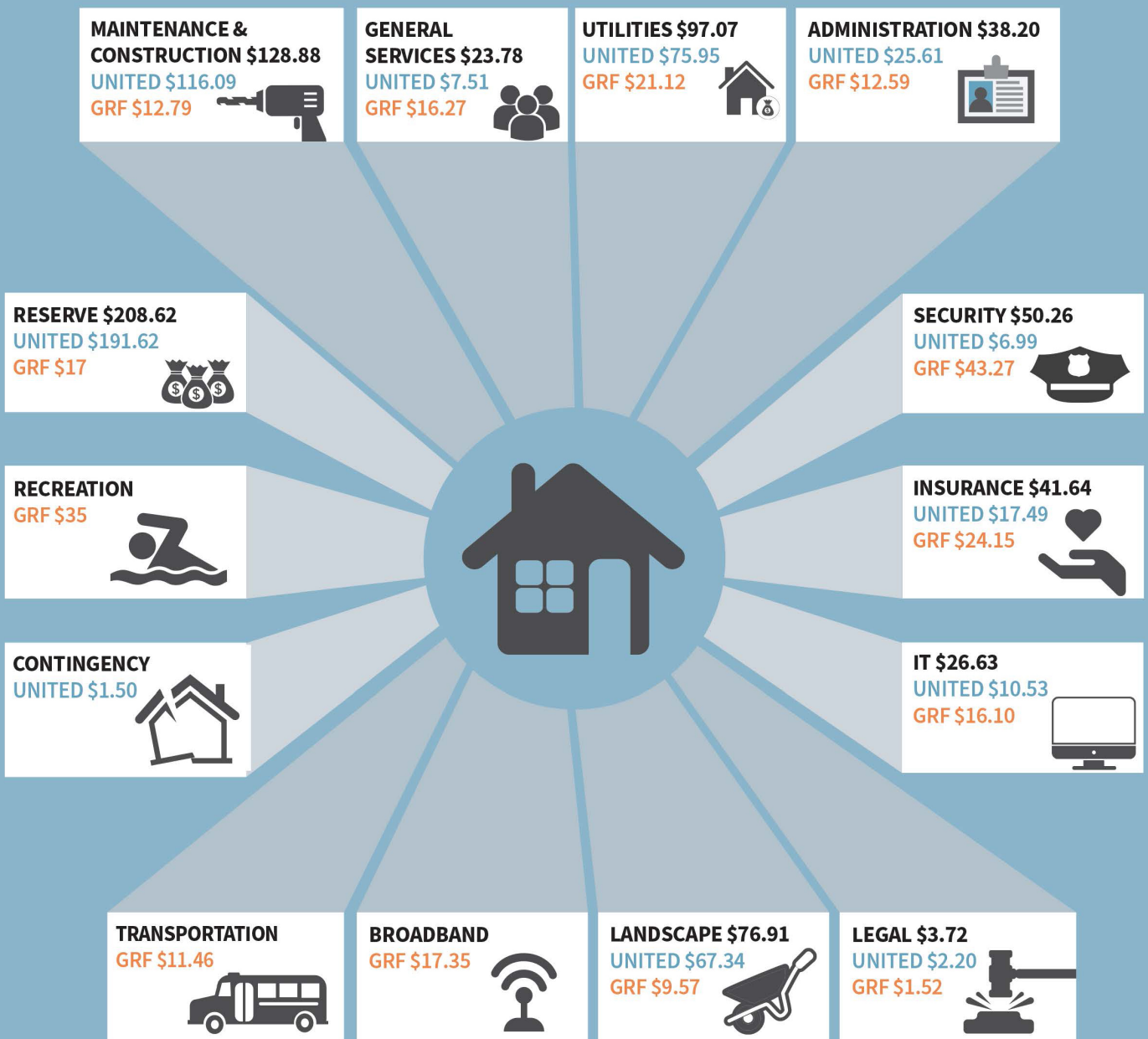


UNITED LAGUNA WOODS MUTUAL

2025 ASSESSMENT WITHOUT TAXES

HOW \$761.02 IS SPENT MONTHLY

\$522.83 FOR UNITED • \$238.19 FOR GRF





VMS Board of Directors

Jim Glassman
Chair
Third, 2024-2026

Cynthia Rupert
First Vice Chair
United, 2023-2026

James Hopkins
Second Vice Chair
GRF, 2025

Kathryn Bravata
United, 2024-2025

Mark Laws
GRF, 2024-2027

Manny Robledo
United, 2024-2027

Candace Tysdal
Third, 2024-2027



WELCOME ABOARD!

Meet our new VMS board director.

By Ed Elwell

JIM HOPKINS

The Golden Rain Foundation (GRF) appointed Jim Hopkins to the VMS board in October.

Hopkins earned a Bachelor of Arts in accounting from Howard University and completed advanced management training at Harvard University, Columbia University and the University of Virginia. In addition, he completed over 500 hours of IBM's renowned management training.

Over 20 years, Hopkins advanced through multiple financial roles at IBM, gaining experience in accounting practices, business process reengineering, quality improvement programs, performance measurement and computer information systems. As chief financial officer for three companies over 14 years, Hopkins was responsible for legal, personnel, risk management, banking relations, construction projects and managing distressed profit centers. As a consultant principal for Evaltran Inc. for 18 years, he helped several startup companies expand and reach maturity using a disciplined approach to management processes, strategic planning and enterprise valuation.

Born in Washington, DC, Hopkins lived in North Carolina and went on a cruise, where he met Lan Ngoc Vu, who lived in Atlanta



but hailed from Vietnam. After a year of friendship and then romance, they married and moved initially to San Juan Capistrano.

Hopkins and his wife moved to the Village from Mission Viejo in 2013 after she became disabled, and the couple needed a one-story unit with no steps leading to their home. Other benefits that attracted them were that St. Nicholas Church was within walking distance and the availability of the bus system, which allowed her to travel in the area if Hopkins was not available. The fitness centers, other amenities and clubs also presented many other recreational and service choices.

They both enjoyed the community, neighbors and the myriad activities available. In 2020, Hopkins was elected to the GRF board to provide some of his business experience to a senior community that had provided him and his wife with a convenient home in the heart of Orange County. He later served as GRF treasurer and then its president.

Hopkins' wife passed away on November 4 as he was beginning his new role as a VMS board member. He has decided to continue to provide his experience and background to the community that significantly benefited him and his wife, who would have wanted that.

RESIDENT SATISFACTION SURVEY RESULTS

The VMS Board of Directors and VMS Inc. are grateful to all residents who submitted a satisfaction survey in November. We had hoped that more would participate but understand that the requirement for providing your resident ID may have dissuaded some of you even with the promise of confidentiality. That requirement enabled us to delete duplicate responses and those with invalid IDs, which comprised about 7% of the total.

The full survey report is available online at lagunawoodsvillage.com/vms-survey-results, and we encourage you to read it. Much valuable input, particularly from the free-form comments, will enable us to continuously improve and meet our strategic goal of providing exceptional service. Thank you!



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



This Veterans Day table honored all who are missing in action.

HOLIDAYS AT THE TOWERS

From Veterans Day to Christmas,
Towers residents celebrate.

By Sue Stephens, President

VETERANS DAY

Veterans Day commemorates the signing of the agreement that ended World War I at 11 a.m. on November 11, 1918.

*“To all the mothers and fathers, sons and daughters, spouses—
all those who stand alongside our veterans—and their families,*

caregivers, survivors: You are the solid steel spine that bears up under every burden, the courageous heart that rises to every challenge” – Joe Biden

On November 11, 2024, the Towers hosted a dinner celebration for veterans featuring Chilean sea bass with mushroom risotto and grilled asparagus, and an outstanding dessert. Throughout the day, pictures of all Towers veterans scrolled across TV screens in the lobby, recounting the military service story of each veteran living in the Towers.

THANKSGIVING BRUNCH

As many Village residents know, the Towers is famous for its holiday brunches. The tradition was continued on Thanksgiving day. Chef Cristopher Arellano surpassed expectations with freshly carved roasted turkey with stuffing, glazed ham, baked salmon, mashed potatoes and all of the traditional fixings, including pumpkin pie and a holiday cake.

CHRISTMAS

Each year, the Towers celebrates the season with a 17-foot Christmas tree in the main lobby. What many residents do not know is that all ornaments on the tree were made many years ago by gifted Towers residents. They are stored and handled very carefully.



This Veterans Day display honored veterans currently living at the Towers.



Festive tables marked the Thanksgiving brunch the Towers is famous for.



Following a turkey feast with all the trimmings, a dessert table offered sweet delights.



The Towers celebrates the season each year with a 17-foot Christmas tree in the main lobby.



All the ornaments on the tree were made by Towers residents many years ago.

THEN AND NOW

A MINI-VILLAGE

Upon entering the History Center, visitors see the Village diorama, a three-dimensional miniature scene of what was called Leisure World when it was created in 1998. History Center volunteers have the opportunity to speak to visitors about the community and its origin, as well as the locations of amenities and manors, and the diorama provides a helpful visual.

The diorama was a dream and gift of resident and Historical Society President Gene Conser, who believed the miniature representation would be an effective way to illustrate the geographical importance of the community. Cartography company

Glen Johnson Associates studied maps, procured aerial photography, walked the grounds and visited often while the diorama was under construction. Funded by Donald and Florence Davis, the diorama cost \$29,000 from concept to completion and took an estimated 800 hours to construct.

For your personal birds-eye view of the Village, stop by the History Center and say hello.

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.



Laying the base of the diorama in 1998



The diorama provides a helpful visual when History Center volunteers speak to visitors.



She never stopped fighting. Neither did we.

Cancer treatment comes with no shortage of dialogue. There's plenty to talk about. At MemorialCare, our highly skilled doctors, specialists, technicians, and nurses are assisting patients, day in and day out, to overcome the second-leading cause of death in the world: cancer. And they're doing it with innovative therapies and advanced technologies. Frankly, our mission wouldn't be complete if we didn't do everything in our power to help our patients share their inspiring stories with the people they love for years to come.

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Get the care you need, when you need it.



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