

Friends of the Village Newsletter

Volume 1, Issue 2

August 2009

United Mutual Recall Defeated!

3,625 (58.7%) Members Voted As Follows

	Yes	No	Abstain
Foster	1,534	1,870	201
McNulty	1,531	1,872	201
Rubin	1,516	1,888	202
Wilson	1,511	1,897	192

Notes from the President

by Barbara Marsh

We have come through the Recall, a little battered and worn out from the whole thing. Maybe this community can get back on track now to take care of business. Our hope is that we can put aside our strong feelings and realize that the people that live around us are our friends and neighbors. Our Board members deserve appreciation and respect for the volunteer time spent and work they do. We need to all find ways to work together with our management company to help them do the job they do best. Let's try to be kinder to each other.

Can we find ways to help our directors do their jobs with as little stress as possible? I am making a plea to Mr. Mike Curtis to show more appreciation of and respect to his fellow board members and to listen with more patience and try to understand what is being said to him. It is time to come together, and though you may not always agree, you can respect other's opinions. The anger and hostility is something that needs to be set aside on all sides. I often ask myself, why do some people chose to be critical and unhappy? I know you think you are saving us from PCM and our board members. It is only causing havoc for all of us.

I attended the Meet the Candidates of the Third Mutual. It was well handled with courtesy and politeness. Most of the questions were good and non-personal. It was informative and non-stressful. It was a pleasure to see the change

On Sept. 17th at CH 5 at 6:30, Friends of the Village will be coming together to meet and listen to the candidates who are running for Third Mutual. Unfortunately, because the United Board nominations have been

delayed, the candidates for United will not be identified in time for the meeting. But, we will have United represented by several experienced directors. We are trying to come up with some unique questions that we hope will be thought provoking. This is an important time for you to become informed. It is important for all of us to vote. We thank the candidates for volunteering their time and energy to come forth and give to this community. If you really think about it, all our directors want our community to be well maintained with fees as low as they can possibly be. After all, they live here too.

I came across this somewhere and have saved it through the years. I want to share it with you.

**Kindness is a virtue.
Listening is a talent.
To be interested is to care.
To be sensitive is to be aware
of other's feelings.**

Enjoy your day.

CLUB OFFICERS	
President	Barbara Marsh
Vice President	Lynne Dvorak
2nd Vice President, Programs	Betty Williams
Treasurer	Nancy O'Dell
Secretary	Joan Milliman
Membership	Myra Norman
Publicity	Carol Cartwright
Newsletter	Mary Robertson
Refreshments	Mary Melgun, Aloha Saxon
Hospitality	Jan MacKenzie

Meet the Board Candidates at September Meeting

If you don't know who to vote for, then come join the Friends of the Village on Thursday, September 17, at 6:30 p.m. in the main room at Clubhouse 5. Candidates for the Third Mutual Board will be asked unique questions. United will be represented by experienced

directors currently serving on the board. Learn what is important for a new director to know.

Refreshments will be served.

JPCOMING MEETING DATES	
September 17	6:30 p.m. – Clubhouse 5
October 15	6:30 p.m. – Clubhouse 5
November 12	6:30 p.m. – Clubhouse 2
December 6	5:00-10:00 p.m. – Clubhouse 5 HOLIDAY PARTY

350 Is More Than a Number

by Shari Horne

Climate change 350 is more than a number. It signifies the safe upper limit of CO² in our atmosphere. It is a symbol of where we need to head as a planet - a target for transforming the world we have into the world we want. It is where civilization as we know it and life as we know it came about and flourished.

Right now, we are at 390 ppm (parts per million of carbon dioxide in the atmosphere) which is why the ice caps are melting, drought conditions are expanding and species are dying out.

Earthworks has registered an action the whole community can be a part of; many clubs are already talking about this and are participating. One of the most important things we have to do is take a picture and send it to the 350 site. So far, the idea we like best is to have golf carts form the number 350 on the golf course with lots of people there with signs saying "350" and their club names along with a prominently displayed

www.earthworkSACTION.org

"We need a watchdog to protect the earth's resources and communities from mining, drilling and digging - EARTHWORKS is that watchdog. And EARTHWORKS gets results."

-- Mike McCloskey, Former Executive Director of the Sierra Club and EARTHWORKS founder and advisory board member

Laguna Woods Village sign. A sign-up sheet will be available at the September 17 FOV meeting for those who would like to be included in the picture.

This will not only draw attention to the issue of climate change, but will draw attention to our Village. Right now, "Laguna Woods Village" is on the map that is being viewed worldwide! This is great advertising as it shows alternative fuel vehicles on our golf course that uses totally recycled water. It says we are an environmentally aware community.

Please check out the website at: www.350.org. You will be able to see actions being taken and planned around the world, from mountain tops to under the sea. We are part of this - October 24 is a Global Day of Climate Action, right before the Summit of World leaders meets to discuss climate change

For more information, please contact Shari Horne at 949-830-5562 or sharinhal@comline.com

Questions From Our Readers

Question: Why doesn't PCM pay rent?

Answer: We are fortunate to have space available to keep our Management Company employees within our Village where they are easily accessible along with our own landscape and maintenance equipment. This saves us money; otherwise, we would have to add an amount for office lease and equipment rental to PCM's compensation.

by Pat Whitson

Question: Can owners change their vote?

Ed. note: The law firm of Adams Kessler PLC publishes a newsletter for Home Owner Associations. The information is helpful in understanding the laws HOAs must follow. As election time is approaching, we thought the following Q/A would be of interest.

QUESTION: We are getting duplicate ballots from owners who want to change their vote. Some attorneys say the first ballot received counts and others say the two ballots cancel each other.

ANSWER: The first ballot counts. Although California's Election Code allows absentee voters to retrieve their ballot and cast a new one, no such provision was adopted in the Davis-Stirling Act. In fact, the opposite was adopted. The Act specifically provides that once ballots have been received by the Inspector of Elections, they are irrevocable. Civil Code 1363.03(f)

No Cancellation. Therefore, the second ballot does not cancel the first ballot. If the Inspector allows a second ballot to invalidate the first, then the first ballot has been "revoked" by the second, contrary to statute. The Inspector of Elections should instead mark any subsequent ballots as 'invalid' and put them in a separate pile where they remain unopened.

Reprinted from Davis-Stirling.com by Adams Kessler

Thank you to Andrew at Office Max for all he did to get our handouts for the last meeting out in an hour! Such quick and kindly support is truly appreciated.



Nooks and Crannies

by Norm Salzberg

My previous column extolled a Village spot for the sedentary; this time I'll cover a bucolic setting for ambulatory residents. Known as the "Serpentine Walk", this path winds its way from Avenida Sevilla, (across from the Clubhouse 3 parking lot), to near Gate 2. Not quite one mile in length, the Serpentine Walk crosses Calle Aragon near Cul-de-Sac 38. At least eight benches are spaced along the walk.



Nestled between the backside of manors, the Serpentine is shaded by many mature trees, some as old as the Village. The trees and broad grassy spaces tend to cool the air making for a comfortable walk. If you don't like walking on

cement, there's always the grass to cushion your steps. There are no signs identifying the Serpentine Walk, so my suggestion is to park on Aragon and start between units 66 and 95 on one side of the street or units 79 and 81 on the shorter side.

The Serpentine Walk is part of the United Walkway System, comprised of five color-coded loops ranging from 0.8 miles to 2.5 miles. The Serpentine is the scenic section of the Blue loop. Maps of the system are available in the Recreation Office in the Community Center.

Letters to the Editor

lwvfriends@gmail.com or

Mail to FOV at 5372-3H Punta Alta, Laguna Woods

Do you realize what a marvelous place we are living in? LWV is located near the most beautiful beaches, not to mention all the amenities that are offered for our pleasure. We have a real bargain living in south Orange County close to the best shopping in Southern California, with many choices for entertainment, every kind of restaurant imaginable available and beauty everywhere.

The most important thing I left for last; that is the friendly, happy (for the most part) people who live and work here. We are truly blessed! Cheer up!

From well-satisfied residents, Dick and Marilyn Wagner, 954D.

This Girl's Best Friend

by Jan Marshall

Shoeless, I gracefully frolic as residents lovingly walk their pups, baggies in hand. I appreciate you. No animals do more for people than dogs. (I do not want to hear from *monkey* lovers, puleez!) Dogs have existed for centuries protecting and pooping on property. Indeed, the ancient Ethiopians respected dogs so much they once chose a dog as king. They obeyed his every command, or what they believed to be his will whenever he barked.

They must have been busy, those Ethiopians, if their king was anything like our dog. He barked at cat commercials and vacuum cleaners. Ants drove him nuts. He adored burglars. He allowed us to sleep throughout the night while two bikes and a weed whacker were snatched.

This month's Dog Intelligence Test wants me to think our dog was not too bright. Tests, like elections, are open to interpretation. Some say my dog had a bird brain but I see him as having different priorities from us. Insects bug him; burglars do not. Fortunately, he never learned he was too good for us. We already felt inferior since he was a purebred. We were mutts from Brooklyn. His name was Charlton Farthington Worthington IV. I teasingly called him *Chuck*.

Environment is said to influence canine behavior. Not true. He was brought up to believe that sex is beautiful, a natural function between consenting adults. Still the few times a year he'd slink out the doggy door and hook up with the poodle/*slut* next door wearing her off-the-shoulder flea collar, Chuck returned filled with guilt. He'd sneak across the floor close to the wall and hide under the bed. Where did he learn that? We hadn't behaved that way in years, since long before *his* arrival.

If Chuck flunked an IQ test, I'd still adore him. He was loyal, forgiving and licked us all over when we returned home. Can you make that statement about any other friend of the village? Do you have his number?



No one was a better friend to our Village than Cheryl Walker, who showed us by her deeds what it means to be a loving, caring friend.



What If...

by Beverly Portlock, Gates 5-6 Coordinator
Disaster Preparedness Task Force

WHAT IF?

- We have a severe earthquake, fire, terrorism attack, or
- Electricity is out and may be out for several days, or
- Water has been turned off throughout the community because of broken pipes, and it can't be turned on until repairs are made, or
- Damage to overpasses, bridges, etc., shuts down the highways, or
- Damage to railroads and airports stops air and rail travel, or
- There are no deliveries of food, water, drugs or gasoline except for emergency supplies by helicopter, or
- All communications are out, except our two-way radios, ham radios and satellite, or
- Fire Department personnel and paramedics are spread thin, or
- You, your loved one or your neighbor is pinned under a china cabinet, and with broken glass shards all over, you or they are bleeding profusely and feel like something is broken.

WHAT THEN?

We would be waiting for overwhelmed relief services to get to us!

UNLESS ...

WE'RE WORKING TOGETHER TO SURVIVE!

That is why at 10:15 a.m. on Thursday, October 15, 2009, millions of Californians will participate in the largest earthquake drill ever! The purpose of the **Great California ShakeOut** is to practice how to prepare and protect ourselves against a potential 7.8 earthquake.

www.shakeout.org

Laguna Woods Village is one of the best prepared communities in the state. But those of us who have participated in past drills know how badly we need more practice. What do they say about the "best laid plans..."? Well, we certainly need to fine tune ours!

Please call the DISASTER PREPAREDNESS TASK FORCE office at (597-4237) to find out how you can be a part of this great effort. Volunteers are needed in lots of different positions.

Membership Information

Annual dues are \$15 single and \$20 double and may be mailed to Myra Norman, 3312 San Amadeo, Unit #C.

Angels Sought By FOV Newsletter

by Mary Robertson

We are seeking sponsors for our newsletter. We would like to issue the newsletter at least once a month and print more copies so we can reach more residents. Currently we are printing only 1,000 copies plus e-mailing to those who have furnished us with an e-mail address.

At the monthly FOV meetings, we will have packets of the newsletter for those attendees interested in distributing them to their neighbors. But the demand is exceeding the supply.

If you would like to help with the costs, you can make a check out to Friends of the Village and mark it "fov newsletter" on the memo line. Checks can be sent to Nancy O'Dell, FOV treasurer, at 3528-C Monte Hermoso, Laguna Woods.

In addition, if you have friends who would like to get the newsletter by e-mail, please have them send their e-mail address to me at maryrobertson@comline.com. I am creating a list of e-mail addresses for the newsletter only, and I'll add all who want to be on it.

Lastly, we are constantly looking for good story ideas. If you have suggestions for what you would like in our newsletter, please send me an e-mail about it.

Where Does The Money Go?

by Pat Whitson

There are differences between the expenses and the Assessments of the Housing Mutuals and GRF. All three - United, Third, and Fifty - contribute to Mutual Shared Operating (MSO) expenses for maintenance and landscaping.

There is also a Direct Mutual Operating (DMO) expense. This includes mortgage related costs, if any, property taxes, and mutual insurance related to your manor. These amounts differ between co-ops and condos. There may also be an Occupant fee of \$54.00 for occupants over two.

In addition to the above, the assessment includes a contribution to the reserve account of each Mutual. There is also a surplus/deficit recovery item to cover unused money to be credited back. Budget items are, by nature, approximate due to variations in service levels, plumbing costs, utility rates, union contracts, wage increases, etc. Surpluses are used to decrease the following year's assessment. The assessment also includes an amount paid to GRF for the care of our public facilities, and GRF has its separate budget for this purpose.

August Meeting Explores Assessments

By Mary Robertson

Barbara Marsh, president of the the Friends of the Village, welcomed the 200 residents who attended the August 5 meeting at Clubhouse 5, which was primarily focused on how our assessments are spent and how they compare with Home Owners Associations (HOAS) outside our community.

Noel Hatch moderated the meeting and the treasurers from United, Third and GRF explained how our monthly fees are handled and what they are used for. Kathryn Freshley, Third Treasurer, provided a handout showing the flow of our monthly assessment from our checkbook to the mutuals' bank accounts.

Funds from all mutuals are sent to the Bank of America. The bank determines which mutual the payment is for and deposits it in the appropriate mutual's account. Daily reports are received by PCM on these transfers. The bank also does wire transfers from the mutuals' accounts to the GRF account for our fees to GRF to cover the amenities (golf courses, clubhouses, buses, security, etc.) costs. Treasurers receive monthly statements on all the bank transactions for their mutual.

The Kathryn for Third and Paul Vogel for United provided charts explaining how much of a resident's assessment goes for what. GRF Treasurer Bob Miller explained how the GRF funds are spent. They break down as follows:

	United Amount	%	Third Amount	%
REVENUES – Total Assessments	\$48,624,933	100	\$40,448,746	100
Operating Expenses				
Utilities	3,352,600	6.9	4,045,821	9.9
Landscaping	4,950,907	10.2	6,278,676	15.3
Maintenance & Construction	7,233,170	14.9	7,014,337	17.1
Insurance	699,745	1.4	788,806	1.9
Security	39,460	0.1	39,460	0.1
Finance & Admin.	1,248,474	2.6	1,178,032	2.9
Taxes	8,100,000	16.7	----	
Mortgage	225,700	0.5	----	
Less Surplus Recovery	(379,380)	(0.8)	(512,568)	(1.3)
Total Mutual Operations	25,470,676	52.4	18,832,564	46.6
Reserve Contributions	6,752,964	13.9	5,931,144	14.7
GRF Assessment				
Operations	13,821,509	28.4	13,338,422	33.0
Reserves	2,579,784	5.3	2,489,616	6.2

	GRF Amount	%
REVENUES --Total Assessments	\$33,034,037	100
Operating Expenses		
Broadband Services	4,936,067	14.9
Landscaping	1,639,647	5.0
Maintenance & Construction	6,883,332	20.8
Recreation	4,760,651	14.4
Security	4,420,164	13.4
Finance Services	3,081,534	9.3
Insurance	1,032,352	3.1
Human Resources	130,732	0.4
General Management	916,936	2.8
Community Relations	686,334	2.1
Less: Surplus Recovery	(650,000)	(2.0)
Total Operating Expenses	27,837,749	84.3
GRF Reserves Contributions	5,196,288	15.7

Next, Lynne Dvorak presented information on our monthly assessments compared to other HOAs in the area. She presented a comparison chart on nine other HOAs. Below is a summary of how LWV compares to three other HOAs most similar to LWV plus, in response to attendees' questions at the meeting, Seal Beach Leisure World has been added to the chart. All in all, LWV's assessments are comparable to those of other HOAs with comparable services.

Questions were asked by attendees and answered by the panel. Additional questions could not be answered during the meeting. Those questions and answers will be published in our newsletter over the next few months.

HOA/ units	HOA Fees (2009)	Transfer Fee	Manor Maintenance	Utilities	Clubhouses, Pools	Golf	Gated	Bus	Auditorium	TV
LWV 12,736	Condo \$552+/mo Co-op \$521.58/mo	No	Yes	cable water trash	7, 5	\$8/rd	Yes - manned	Yes	Yes	Yes
Rossmoor Walnut Creek 6,700	Condo \$550- 747/mo Co-op \$553- 614/mo+prop tx	\$7,000	Yes	cable water trash	5, 4	\$1000/yr \$20/rd	Yes - manned	Yes	Yes	Yes
The Villages San Jose 2,309	Club \$250/mo + HOA \$200- 500/mo	No	Yes	cable water trash	4, 4	\$22/rd \$25/cart	Yes - manned	No	No	Yes
Sun City Arizona 26,000	\$150/mo + \$420/yr	\$2,800	No	None	7, 7	\$1450/yr \$26/rd	No	No	Yes	No
Leisure World Seal Beach 6,734	\$290-\$324/mo + prop tx	\$1,795	Yes	cable water trash	6, 1	No Charge 9 holes & 3 par	Yes - manned	Limited	Amphitheater	No