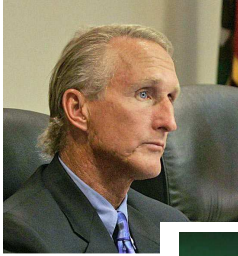


Friends of the Village Newsletter

Volume 2, Issue 1

 Laguna Woods Village

January 2010



February 4 General Meeting

6:30 p.m. at Clubhouse 5



“Getting Things DONE...Around the Village”

FOV welcomes PCM’s General Manager Milt Johns to discuss how PCM and the various boards interact. Listen, learn and ask questions.

* * * * *



Meet the 2010 officers, back row left to right: Membership Co-Chair Elinor Chaum, President Lynn Hamm, Vice President Lynne Dvorak, Treasurer Patrick Murphy, Second Vice President-Programs Heather Gerson, Membership Co-Chair Myra Norman. Front row, left to right: 2009 President Barbara Marsh and Secretary Joan Miliman.

2010 Board Elected

The following officers were elected at the January 7 Friends of the Village meeting:

Lynn Hamm, President: Lynn is an advisor on United’s M&C Committee, sits on the Saddle Club Board and is a member of the Tennis Club.

Lynne Dvorak, Vice President: Lynne is a real estate broker specializing in residential sales and property management. She is a member of the Saddle Club and is a second-generation village resident.

Heather Gerson, Second Vice President-Programs: We were looking forward to working with Heather this year, but we congratulate her on being appointed to the United Board of Directors. She is stepping down from our Board due to her duties on United.

Joan Miliman, Secretary: Joan is a retired educator who was active in school administration as well as teaching. She is currently a working hypnotherapist, an enthusiastic member of the Art Association and the Parapsychology Club and a member of Faith Episcopal Church.

Patrick Murphy, Treasurer: Patrick is a retired accountant who is a member of the Good Life Philosophy Club and also serves as treasurer of several other Village clubs. He particularly enjoys teaching ladies to play billiards.

Myra Norman, Membership Co-Chair: Myra was previously an active volunteer with a national organization, Recording for the Blind, and currently supports its Los Angeles unit. She is active in her church, a member of the Aliso Club and enjoys playing bridge.

Elinor Chaum, Membership Co-Chair: In her previous life in Ventura, Elinor was a VP in the Assistance League, a court-appointed advocate for the CASA Program and a volunteer for the American Cancer Society. She is currently a member of the Writers Club and the Art Association and enjoys playing bridge.



Notes from the President

by Lynn Hamm

I want to begin by thanking Barbara Marsh and Friends of the Village for the privilege to serve as President in 2010. Our Club has been in existence for less than a year and has worked hard to provide correct information to

our residents and promote a more positive image of our Village.

Now, I'd like to introduce myself. I worked for 23 years for the Screen Actors Guild-Producers Pension and Health Plans. I was Director of the Participant Services and Pension Departments at our main Burbank office and also Director of our New York office and a small satellite office in Miami. I really enjoyed working with the actors and staff. However, I was fortunate to qualify for early retirement in order to devote myself to the last year and a half of my brave and beautiful daughter's life. Kelley faced her illness with such courage and grace. I also have a warm and kind son, Travis, who lives in Los Angeles. I'm very proud of my children.

Years passed and then, approximately three years ago, I called my mother and announced that I was selling my house and moving to Laguna Woods Village. I went on to list the Village's numerous world-class amenities but said, most importantly, I knew the Village was a place where I could grow older with dignity and maintain my independence. To make a long story short, my mother moved here in March 2007 and I moved into the Village in July 2007; we are part of United. My brother and sister-in-law moved here in January 2008 and live in Third Mutual. In addition, just this week, a horse named Silver became part of my family. You can see that I have a major vested interest in our Village and its future, as my family is part of United, Third and the Equestrian Center!

Currently, I am an advisor on the United M&C Committee, on the Saddle Club Board and a member of the Tennis Club. If you live by Gate 3, you've probably seen me walking my Lab mix, Sampson.

I am looking forward to working with the wonderful Friends of the Village Board and committees. The Program Committee has developed a slate of very interesting topics to be presented throughout the year. We hope you will join us at our general meetings and visit our website.

Adieu From the Outgoing President

by Barbara Marsh

I just want to thank all the people who have come forth these last few months to help make this club as successful as it is. We have put together a newsletter and a website and conducted some very interesting and

UPCOMING MEETING DATES	
March 4	6:30 p.m. – Clubhouse 5
April 1 (no fooling!)	6:30 p.m. – Clubhouse 5
May 6	6:30 p.m. – Clubhouse 5

Membership Information

Membership dues are now being prorated to \$10 single and \$15 double to reflect the remaining partial club year. New members are always welcome, and dues may be mailed to Myra Norman, 3312 San Amadeo, Unit #C. **Renewals of \$15 single and \$20 double will be due in May.**

Volunteers are always welcome, and one of the following committees may be of interest: Programs, Publicity, Telephone, Newsletters, Fund Raising, Greeters, Set Up and Clean Up, Refreshments, Membership.



NEWS FLASH

CLOSED CAPTIONING OF BOARD MEETINGS BEING EXPLORED

You may have noticed that, beginning this month, our televised Board meetings have closed captioning available. This is a **three-month pilot program**, and making it permanent will be based on support from the Village residents.

If you want closed captioning of our Board meetings to be permanent, or if you want to support your friends who want it, you need to let the GRF Board members know! You can do this by contacting Lucia Foster at the TV6 office by email: lucia.foster@pcm-inc.org or by calling her at 949-597-4295 and registering your interest in keeping closed captioning going.



informative meetings. As I have said before, we are working on a committee to welcome new residents. We could not have done all this without the people who are dedicated to making this club work and this community shine.

At our last meeting, GRF Director Mr. Ray Gros introduced Gene Hart, who is our Village Security Manager. Mr. Hart's "How Secure Are We?" presentation was excellent. We learned many things about how much our security force can do and how much it cannot do. It was apparent that there are times we should call Security and there are times we should dial 911. Security always rolls for an emergency and provides backup by helping secure our manors if we have to leave and calls relatives if necessary.

The security force is not trained to do police work; therefore, they are not permitted to carry out law enforcement activities. If someone has stolen something from you or has broken into your manor, you need to dial the Orange County Sheriff's Department or 911. A resident talked about his manor being broken into and how the intruder slid the window open by just pushing gently against the glass. (This cannot be done if you put a piece of dowel in the slider track.) He was very frustrated because he felt nothing had been done to try to find out who had broken into his manor, but this would be the job of the Sheriff's Department. Our security force has no jurisdiction to investigate that kind of crime.

Perhaps all residents should be reminded about locking doors and securing older slider doors and windows.

Another important matter discussed was that we should have our trusts in place in case one of our relatives has to take over. It gets very complicated for Security if we do not have a designated trustee. There were so many things that people were not aware of. Questions came from the floor in written form, and we were able to go through all of them.

The growing of marijuana plants and whether we want this activity in our community was discussed. Also the stealing of fruits and vegetables from our gardeners in the Garden Center was reported. Security is trying to come up with a plan to stop such thievery.

All in all it was a very interesting meeting. This Friends of the Village club has a lot to offer this community. Bring your neighbors and friends to the next meeting and become informed about what kind of actions you should be responsible for.

We have a delightful new president in Lynn Hamm, and Patrick Murphy will be our wonderful new treasurer. The rest of the board will remain the same. And what will I be doing? I will be helping with programs and also acting as an advisor to the club.

And with that I say my adieus and wish you all a Happy New Year.



Friends Galore: A good time was had by all at the Friends of the Village holiday celebration. Dinner was catered by Jolanda and musical entertainment was provided by Rush Robinson. President Barbara Marsh recognized and thanked Board members and other important contributors to the success of the past year.

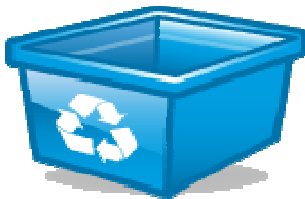
Recycling Update

by Shari Horne

Well, we've come a long way together to bring recycling to all of Laguna Woods Village, and I am thrilled to say we have done it!! We have met the City's criteria for low contamination and high utilization -- high enough for us to have overflowing bins, and for the City and Ware to add extra pickups. We have all worked hard toward this and deserve a "Congratulations"!

This past year, Ware's performance exceeded expectations by increasing the diversion from landfill garbage to recyclable material by over 8,300 tons per year in Laguna Woods. Their new trucks are alternatively fueled vehicles and 75 percent of our total waste is sorted out for free.

The only option not in place is 100 percent Material Recovery Facility (MRF) utilization, which could be phased in or out as the program continues, and depending on how quickly we get to 100 percent coverage by the blue recycling bins. We are trying to get a map of the red garbage bin locations since those will probably be the best locations for the additional blue bins.



Whether newspapers will continue to be separately sorted is still up for discussion, but newspapers could be combined with recyclables since the dollar amount recovered from newspapers has dropped significantly, yet the cost to transport has not.

Our goal in 2009 has been to effectively lower costs to the community by increasing the diversions from the landfill, thereby saving tipping fees, and by combining trips to save transport fees. Presently, contents from the blue bins are processed by the MRFs for free. As we replace red "to-the-landfill" bins with blue "no-cost-recovery" bins, our estimated annual expense could range from \$195,000 down to \$10 as the blue bins spread out.

Ware also advised us that they have an excess of red dumpsters they could clean up and paint blue -- saving further costs. Up until now, the City has been providing the blue bins with grant money at a cost of about \$500 per bin. That is another issue, though!

For now, CONGRATS everyone, and a personal Thank You to the original Earthworks Committee, which was the driving force on this issue (or should I say walking force due to the many miles walked leafleting and passing out information). Special shout outs to Carol

Moore, Cynthia Conners, Mary Robertson, Linda Wilson and my husband Hal who had to live with the "Bag Lady of Laguna Woods."

Yes, I Shot My Scale, But I Shot it in Self Defense, Sheriff

by Jan Marshall

www.authorhumoristjanmarshall.com

It is that time of year when I say fat, fat go way; appear instead on Doris Day. I do not want to sue for libel, but my lying scale, which continually hides when it sees me - *- yes it has bullet holes, but they were blanks-* - has conspired with my mirror to distort my adorable body and smooth-skinned face.

Another year another ton more or less and I start my usual fitness-starving activities. Last year I was encouraged while jogging between Gates 1 and 3. I thought I heard applause. It turned out to be my thighs hitting together. Neighbors paid me to scam because the sound registered nine on their Richter scale. It was just a few dollars (and the threat of bodily harm from residents) but it was the first time I turned flab into dollars. Now, when I am low on cash and living beyond my *seams*, I may run in more expensive neighborhoods. Gate 11 -- watch out.

Fitness experts advise us to set a goal in our mind. I visualize a couch or a hammock or anything I can fit my butt on. Past exercises consisted of jumping to conclusions and wrestling with my conscience. Yet I stayed the same weight. Adding the applause angle has me looking like a gazelle...on steroids but an improvement.

Here are diet tips that turned me into a tall thin blonde. Wait, that's someone else. Oh, I really must go to the optometrist.

A) Eat as much spaghetti as you want within two minutes with one chopstick -- standing on your head, of course.

B) Enjoy unlimited Double Fudge Chocolate Triple Decker Pecan Pie any week a politician or athlete does not cheat on his wife or mistresses. CAUTION: Do not get *too* thin.

REMEMBER: Mirrors (which are in cahoots with scales) notoriously lie. You are beautiful and incredibly huggable.

MOST IMPORTANTLY: Consider your country; help improve the economy. Do not diet. If you do, you will put waiters, food suppliers, farmers and poor little chickens out of business. Eating is good. So, let's meet at *my* favorite hangout. If *only* they hadn't named it the *ELEPHANT* Bar®.

Go to www.friendsofthevillage.com to see Jan's special Christmas article.

Angels Sought by FOV Newsletter

by Mary Robertson

We are working to expand the content and distribution of our monthly newsletter and have also instituted a monthly flyer that is placed in all the clubhouses. In order to continue this program, we are continually seeking sponsors to help defray the printing and mailing costs.

I want to thank all those members who have sent in checks so far to help us. You have been most generous! It has enabled us to mail the newsletter to those members without email addresses.

If you would like to help with the cost of our publications, you can make a check out to Friends of the Village, mark it "FOV Newsletter" on the memo line, and send it to Patrick Murphy, FOV Treasurer, 777-P Via Los Altos, Laguna Woods, CA 92637.



Spread the Word

The newsletter is sent electronically to club members and other interested parties with email addresses. If you have received this newsletter in the mail, it means I do not have an email address for you, or the one I have is incorrect. If you have an email address, please send it to maryrobertson@comline.com and save a stamp!

If you receive your newsletter in the mail, share it with your friends and neighbors and invite them to attend the next meeting. Guests are always welcome!

If you received your newsletter via email, please forward it to all your friends who are not yet members of Friends of the Village. Ask them to email it to their friends...and their friends...until we've reached everyone in the Village!

In addition, if you have friends who would like to get the newsletter electronically, please have them send their email address to me: maryrobertson@comline.com. I have created a list for the newsletter only and will gladly add all who want to be on it.

Laguna Woods Village Living

The following article was prepared by a local realtor and published on the Globe's Community Blog located at: <http://www.leisureworldre.com/blog/?p=54>. The comparative data clearly demonstrates the value of living here and having access to all the amenities provided.

Home Owner Association Dues – Laguna Woods Village, California

by Patrick McNamee

The senior community of Laguna Woods Village is all about the "Country Club" amenities it offers. These include the 27-hole championship golf course (\$8 for residents), the fact that it is a gate guarded community – AND – one of the Top 10 safest cities in America! The Horse stables, 7 clubhouses, 5 swimming pools, tennis courts, 2 state of the art fitness centers, and only 7 miles to Laguna Beach, California. But how much is all this going to cost me? Good question! The HOA dues for Laguna Woods Village are \$528 per month for a Co-op and \$553 per month for a Condo. Besides all of the fabulous amenities mentioned above (and that is only a partial list), they also cover the following:

- Building Insurance (fire and damage other than earthquake)
- Cable television
- Water
- Trash pickup
- Exterior building maintenance (painting and roof care)
- Grounds maintenance
- Plumbing and electric repair
- Appliance repair and replacement (Co-op only)
- Free Bus transportation, Maintenance of streets, sewers, exterior lighting, Around-the-clock security, Full replacement fire & hazard insurance on buildings
- NO MELLO ROOS

The only thing more residents pay for is electricity, phone, and property taxes. The "average" HOA dues for other condo developments in South Orange County are \$275 per month. To compare what you get for your dues in Laguna Woods Village versus what you get in other condo developments, **please see the chart below**. For further comparison purposes, I have also included a Single Family home. I think you will find the differences striking!

As you can see from the Chart below (when all expenses have been added up) – **Laguna Woods Village is actually \$87 cheaper per month than the average South County Condo! And \$112 cheaper per month than an average Single Family Home!**

Furthermore, the average price of a Laguna Woods Condo is \$205,000 verses \$317,000 for a condo in South Orange County. That is a difference of \$112,000! That extra \$112,000 mortgage (at a 30 year fixed rate @ 5.2% interest) would run you an **extra \$615 per month!** You add this extra mortgage amount to the cost of the HOA dues of \$275 and you get \$890 – **So Laguna Woods Village is actually \$362 cheaper per month!** That is a big difference!

So when you add it all up, the expenses in Laguna Woods Village are actually less than they would be in a similar South Orange County Condo or Single Family Home.

HOA Check List – Monthly Expenses

Property Amenity Description:	Standard Condo* in South Orange County – Avg. HOA \$275	Laguna Woods Village – Avg. HOA \$528	Single Family Home in South Orange County – Avg. HOA "0"
Building Insurance – Fire and Hazard	No - \$500 per yr. or \$42 per mo.	Yes – Included – Still need "renters ins." For belongings \$250 yr. - \$20 mo.	No - \$500 per yr. or \$42 per mo.
Cable TV	No - \$70 mo.	Yes - Included	No - \$70 mo.
Water	No - \$25 mo.	Yes - Included	No - \$25 mo.
Trash Pick-Up	Yes – Included	Yes - Included	No - \$20 mo.
Exterior Building Maintenance – Painting and Roof Care	Yes - Included	Yes - Included	No** \$1,550 yr. or \$129 mo.
Grounds Maintenance – Landscaping	Yes - Included	Yes - Included	No – Gardner - \$85 mo.
Plumbing Service	No – Avg. \$200 per yr. or \$16 mo.	Yes - Included	No – Avg. \$200 per yr. or \$16 mo.
Gate Guarded Community – Around the Clock Security	No – Need wired sec. system – Monitor - \$20 mo.	Yes - Included	No – Need wired sec. system – Monitor - \$20 mo.
State of the Art Fitness Center	No – Typically small weight room – Bally's - \$20 mo.	Yes - Included	No – Bally's - \$20 mo.
Bus Service	No – Car expense and gas - \$100 mo.	Yes - Included	No – Car expense - \$100 mo.
5 Swimming Pools	Yes – 1 Pool is Std.	Yes - Included	Maybe – If yes, heating and pool svc. \$50 mo.
Championship Golf Course	No – Green fees avg. \$75 per round	Yes - \$8 per round for residents	No – Green fees avg. \$75 per round
Total:	\$275 HOA + \$368 = \$643	\$528 HOA + \$28 = \$556	"0" HOA + \$668 = \$668

* Please note the average price of a L.W.V. Condo with GOOD LOCATION and GOOD CONDITION is \$205,000. The average price of a Standard Condo in South Orange County is \$317,000 in a same "good location" and "good condition." That means your mortgage would be \$112,000 more or monthly, \$615 more per month for the same condo, basically...

** A new roof is needed every 20 years and costs an average of \$15,000. A home needs to be painted every 10 years at an average cost of \$8,000 – This totals \$31,000 over 20 years or \$1,550 yr. or \$129 mo.

Friends of the Village
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