

Board approves 2021 Budget

Last month your Board of Directors approved the 2021 operating budget. It approved a \$.49 increase in Mutual assessment, from \$210 in 2020 to \$210.49 in 2021.

The GRF assessment will increase from \$163.11 to \$165.05. Total assessment charges will go to \$375.54 in 2021 increasing \$.43/month over the total regular assessment of 2020.

Based upon the most recent reserve study and other information available, our current projected reserve account balances will be sufficient at the end of each year to meet the Mutual's obligation for repair/or replacement of major components during the next 30 years and is 76.7 percent funded at this date.

GRF Board Opening

You've probably received your ballot for the Golden Rain Foundation Board election. Last month, Joann St.Aubin, resigned her GRF Board position due to health considerations. Ruben Collazzo and Donna Gambol both have experience in serving Mutual One and now seek your support for election to the GRF Board. Please read their qualifications in the ballot packet and select who you believe will best represent you. Ballots must be returned in the mail before Nov 30th or delivered to Club House 4 before 10:00 a.m. on Nov. 30 to be included in the count.



R. Collazzo



D. Gambol

Mutual One

Volume 2, Issue Number 3, November 2020

Matters

An occasional newsletter for Shareholders of Mutual 1 in Leisure World, Seal Beach, CA



The LW blue and white busses provide excellent transportation throughout our community, Monday through Friday with select service on weekends.

Do you really need that car?

There's a good many folks who probably shouldn't be driving. Just look around the Leisure World car ports and parking lots and you will see a whole array of bumped, dinked, and scraped cars. The reason is that as we age our visual spatial abilities become significantly diminished, we don't judge distance well, we can't see at night, and have no clue how fast cars are travelling when we pull out.

Another factor is just making little mistakes, but our reflexes are no longer quick enough to recover. We hit the gas pedal rather than the break, we take our eyes off the road distracted by a phone text, we forget to activate a turn signal or don't notice that the car ahead of us has just stopped. So perhaps a good many of us should stop driving altogether.

Great....so how do we get around? Ahhh...inside Leisure World we can take a **blue and white LW bus**. There are four distinct routes that cover the entire community.

Every bus, regardless of the letter, will go to each of the following locations: Main Gate, Seal Beach Village Shopping Center, Health Care Center on Saint Andrews Road, Golden Rain Library and all Clubhouses. Monday – Friday, 7:30 a.m. until 6:00 p.m. There is a bus at the above locations every few minutes, all day long (The early and late bus is on call.)

Also, the **Access Bus** is available, "on call" for folks with mobility issues,

---continued on next page

Continued from page 1

this bus has a ramp to allow easy access for scooters, wheel-chairs, and folks who can't lift their legs for the steps.

You do have to call (562) 431-6586, ext. 372 to arrange for it to pick you up. The good thing is that it more or less comes right to your building, or as close as possible.

Need a ride to your doctor or specialist at Los Alamitos Medical Center or Long Beach Memorial? Both hospitals offer courtesy bus service M-F from the Medical Center. These shuttles go directly from our Health Care Center to the hospitals and the medical offices immediately adjacent to the hospital that affiliate with each.



Hospital shuttles run daily serving both Los Alamitos and Long Beach Memorial



Need to go shopping? The Orange County transit system eliminated the shopping shuttle that used to serve LW, to Ralph's and Target, but now offers **CA Yellow Cab**. This service is for anyone over 60. To register as a new rider, contact Iris Lee at (562) 431-2527, ext. 1322. There is no cost to use this service. Transportation services will be provided to any location within Seal Beach city limits, and

up to three miles outside city limits and within Orange County. (This does not offer service to Trader Joes, because Trader Joes is in LA County). However, users may elect to go to the VA Hospital in Long Beach.

Operating hours are Monday-Friday, 7:30 a.m. to 2:30 p.m. Reservations must be made 24 hours in advance by calling toll free (877) 224-8294. Reservations made less than 24-hours in advance cannot be guaranteed. This is "door to door service"...no charge, but you may want to give the driver a tip.

Want to go further afield?

There's always Orange County Transportation bus service. You can pick up schedules at the Main Gate and connect there to the main transportation hub.

Folks daily take advantage of this service, the fare is just \$.75 one way with day passes for \$1.50, or you can get prepaid passes at various retailers for even further reduced rates. Check out their website www.octa.net for detailed route information, or call (714) 636-7433 for guidance.

And then there's the driver services; both **Uber and Lyft** offer service to residents in Leisure World.

These services use mobile phone apps and bill via charge/credit cards. The charges are posted upfront, so you will know what it will cost. You call, make a reservation, and can literally watch on your phone to see the car that has been dispatched to pick you up. Generally the cost is between \$1-2/mile, and of course a driver tip. Their minimum fare is \$3.50 regardless of how little distance you go.

You can also walk or take a bike ride. Walking to downtown Seal Beach to the Pier, via Seal Beach

Bldv. to Bolsa Ave (light at Mc-Gaugh Elementary) to Main Street is just under 3 miles. It'll take you about an hour.

If you want to walk to Ralph's or Panera Bread, (on Seal Beach Blvd. at Rossmoor shops) that's about 1.5 miles from Mutual 1.

You can ride a bike along the roads in the clearly marked bike paths, or take a safer route to Seal Beach via the **San Gabriel River Bike Trail** (walkers can use this too), the distance is a bit further as you will have to exit the North Gate, access the trail along the LW North Wall to the Bike Path adjacent to the power stations. This route to the pier is about five miles.

Factoid:

Average annual cost to own and operated a 10-year old car: about \$6000

(based on estimates from AAA)



It is not uncommon to see autos that have driven into the Golden Rain ditch, others through car port walls, and some through fences and gates. Many mishaps occur due to driver distraction and slow reflexes.



Need air for your bike tires? There's two locations here in LW. One is at the LW News office doors, just behind the Administration Building and at the rear of the Amphitheater. Another air hose is located at Clubhouse 2.

Golf Cart Insured?

A number of our residents travel about the community using a golf cart. Are you insured? Kathleen Brennan, an independent insurance agent, cautions folks to check their coverage.

"Many people think their homeowner's policy will cover their liability costs, but not so," she cautions. "Most policies exclude four-wheeled vehicles from the HO policies."

Brennan says that getting a special Golf Cart policy is your best bet, this is especially so if you take your golf cart to the little shopping center or post office, where you will not be covered should an incident occur.

Shareholders are encouraged to review their HO6 policies every year to make certain that you have sufficient coverage for your improvements, personal belongings, and liability.

What's it cost to drive a car?

Well for everyone it's a little different; it's expensive.

According to AAA the average annual cost for fuel is \$1681, or 11 cents per mile. Depreciation represents 40% of owning the car, (a new car depreciates 20% when you drive it off the lot and 15% annual thereafter).

Insurance for a safe driver, age 70, will run at least \$1500, maintenance about \$913; licensing, registration and taxes, about \$668, so for a new car with a purchase price of \$35,000 the average cost is about \$11,700; by year five, the costs drop down to about \$7500 and a car that is over 10 years old, the cost to operate etc. about \$6000.

So the question is, is it worth \$6000 to you to have the car or would it be cheaper and probably safer to get rid of that car, rent out your carport space at \$35-50/month, have enough money to pay the various car services to get you to where you need to go and have a little bit extra money each year?

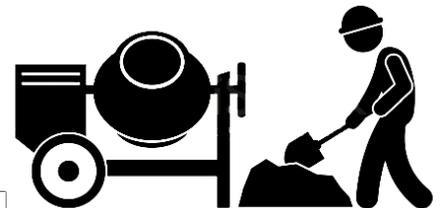
It's something to think about.

Construction update:

Carport 6 surface area was poured last week. Shareholders were able to use the parking spaces along Club House 1 during this construction phase.

Carport 4 will be under construction for the next week or two, shareholder affected by this will be permitted to park at Club House 1 until the construction work is complete.

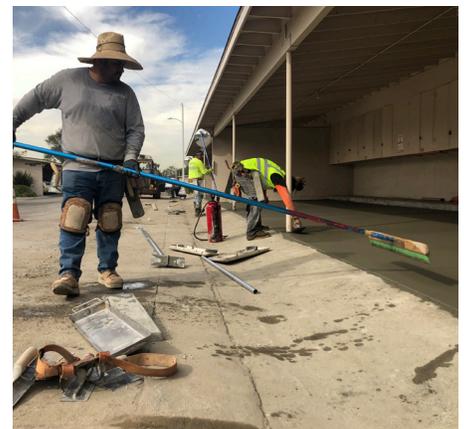
Other repairs and construction work currently underway includes wood replacement and spot painting to those areas of our buildings that have termite damage.



Jurado Contractors smooth the carport surfaces to match the street curb level.



Repairs are individually sized and crafted to seamlessly blend into our buildings.



Coming Soon...

The new and improved **Fitness Center in Club House Six** will be featuring a new sign in procedure, an extended facility, and all new equipment.

Register Now!

You should go to the GRF Sports Registration page on the GRF website, you will have to scroll down on the page, click on the words Fitness Center Registration, fill out the form...then go back and hit the word “here” after the words: Release of Future Claims Hazardous Activity, download it, sign it and hand it in when you go to register and get your Fitness Center photo ID.

Check out the videos

If you want to get a head start on exactly how to use this equipment, training videos are available on line at: precor.com.

Once there put “tutorial”and the name of the equipment you are interested in learning how to properly use.

Each piece of resistance training equipment has an optical scan on it that too will take you to the video with your smart phone.

The new exercise bikes and elliptical have usb outlets that will allow you to charge your phone while using it....some folks like to listen to music or books while they tread.

On some of the machines, you can bring a thumb drive and the equipment allows you to keep track of your workout. It's all so very cool!



During a recent tour for Mutual leadership Recreation Manager Thomas Fieto demonstrated the elliptical machine and explained the special features of the new equipment. Even the check in will be facilitated by electronic scans of your photo i.d.





The free weight section has been extended offering double the amount of free weights as well as safety enhanced features. The center will be staffed with two attendants who are trained in the proper use of all the equipment.

There are essentially five sections to the Center, including an enhanced dance studio with separate sound system and ability to extend audio to an outlying room. A separate yoga/stretching area and a "round about" fitness scheme similar to those types of equipment programs seen at such facilities as "Curves" giving you a complete body workout in about 90 minutes by quickly rotating between the different machines.

Consider auto pay for your monthly assessment.

As mentioned on page one, the Mutual One assessment and GRF assessment will increase modestly this year.

Please note this increase and notify your bank to make the necessary adjustment for 2021.

If you currently are not on auto pay, you might speak to your financial institution to see if they can set up an automatic payment plan. It will ensure that your payment is on-time, thus eliminating any late fees.

Remember too that your Service Request Orders for repairs and replacements must be paid on time or they will result in a late fee or penalty.

Certain replacements of Mutual property are paid for by the Mutual, but many service requests are for non-standard equipment, repairs due to shareholder carelessness or neglect, or for special services, i.e. skylight cleaning. These billings should be paid for promptly so that you do not incur additional fees.

Are you on our e-mail list?

Sign up to receive Mutual 1 information via email. Mutual 1 has an email list used for notifying shareholders of current events, general information and *Mutual One Matters* newsletter.

If you would like to get up to the minute Mutual 1 information, please take the following steps: Using your favorite Internet browser, type in: lwsbmutual01.com

Look for the blue circle - Email Subscription icon on the right side of this page and click. Fill in your information.

If you are already subscribed, please let us know of any changes in your email address and check your

CARDBOARD CONTEST



Cardboard is durable, inexpensive, accessible (shows up on our doorstep with a smile), recyclable and the challenge material for the Cardboard Contest. Reuse and repurpose your cardboard boxes and cardboard scraps for a chance to win fabulous prizes in the Cardboard Contest!

All projects that are made from cardboard are eligible no matter what you decide to build.

When: Friday, December 18, 2020

Where: Clubhouses 3 & 4, Veterans Plaza (drive through)

Materials to use: Cardboard of all types (project must be 95% cardboard), delivery boxes, egg cartons, fasteners, glue, tape, paint and/or decorations (non-toxic & recyclable).

Tabletop displays: Maximum size - 24" wide x 24" deep x 36" high

Floor displays: Maximum size - 36" wide x 36" deep x 72" high

Hanging displays: Maximum size - 36" x 36"

The judges will be looking for originality and the use of cardboard as the featured material.

1st Place: \$1000 • 2nd Place: \$500 • 3rd Place: \$250 • \$50-\$100 in Special Categories

Drop off your projects at the LW Library by December 16, 2020, between the hours of 9 a.m. - 3:00 p.m.



spam filters to allow emails from the Mutual.

Your information is private and will never be shared with others.

LW Live

LW Live is a special e-mail service under the auspices of the GRF Recreation Department. They send timely announcements, menus and notices of the various food vendors that provide service to the community. They also provide emergency alert information.

Call the Rec. Dept. 431-6586 ext. 398 to sign up.

We welcome

- 8 A Sook Yhun & Stephen Bullock
- 16 A Grace Seung & Eun Lee
- 17 H Claudia & John Elzinga
- 29 H Sue Sook JaKim
- 30 L Kathleen Bao Dinh
- 47 D Joy Tafarella & William Porrino
- 51 G Nak Soo & Yan Ok Kim
- 54 H Joyce Phillips
- 61 J Choong & Janet Shim
- 62 F Aera & Sook Kim
- 63 B Myung Ho & Yesung

Face Masks are still available

The sewing brigade has again offered masks for residents. If you would like additional face masks, please call the Helpline and we will be happy to provide them to you.

There is no charge for the face-masks. Please leave your name and unit number, you do not need to be home, we can slide the masks through your mail slot or leave them on your porch/patio. Each is in a little zip bag.

Need Quarters?

Looking to do your laundry? We have quarters. Quarters are sold by the roll: 40 quarters-\$10, members can purchase up to \$20 at a time. Please call the Helpline at 562-804-8718 leave a message, we will get back to you within a day or two.



Security

(562) 594-4754

Call security if you are expecting tradesmen or guests. Call Security on the weekends for any water or electrical emergency.

See something, say something

If you see suspicious activity, persons you do not recognize,

persons acting oddly, service folks not wearing protective equipment, or company uniforms, please call either Security or the Helpline to report it.

Helpline

(562) 804-8718

Call this number for all non-emergency issues. The "Helpline" is monitored once or twice a day, often after business hours.

Its purpose is to provide non-emergency help to residents and offers you the opportunity to reach out to your Board members. Use this line to report landscape, pest, and other issues of a general nature.

Service Maintenance

562-431-3548

Call Service Maintenance direct for maintenance and pest control. If you see gopher activity, please report the location and identify the area by unit number and building. Gopher control is paid by the Mutual.

If you experience any water leak or issue, call Service Maintenance to let them know it is an emergency situation.

Upcoming events at the Health Care Center:

Program: What's new in Medicare
Discover the big changes coming in 2021!

Date: Thurs., November 12
Time: 2-3 p.m.

Program: Annual Enrollment Plan Comparison

Can't decide which plan is best for you? This program compares each plan's benefits, giving you a better

picture of what is available - and right - for you.

Date: Thurs., November 24
Time: 10-11 a.m.

Follow-up Flu Vaccine Clinic

If you missed the first one, here's your opportunity to get a vaccination:

Date: Monday Nov 16

Time: 8- 8:45 a.m. at CH 4,

How are you coping?

Drop us a line and let us know what you've been doing to cope with the pandemic.

Have you learned to play an instrument, paint, dance, write your memoirs? Are you cooking more or less?

Tell us what you've been up to and we'll include you in a feature story in our next edition. Have photos? Include those in your e-mail too.

We are oh so sweet



Honey bees took built a handsome hive in just a few days near buildings 45-48. A local bee expert was able to collect the hive and move the bees to a more suitable location.



5 FOODS LINKED TO **BETTER BRAINPOWER**

GREEN VEGGIES



1. Leafy greens such as kale, spinach, collards, and broccoli are rich in brain-healthy nutrients like vitamin K, lutein, folate, and beta carotene. Research suggests these plant-based foods may help slow cognitive decline.

FATTY FISH



2. Fatty fish are abundant sources of omega-3 fatty acids, healthy unsaturated fats that have been linked to lower blood levels of beta-amyloid — the protein that forms damaging clumps in the brains of people with Alzheimer's disease.

BERRIES



3. Flavonoids, the natural plant pigments that give berries their brilliant hues, also help improve memory, research shows.

TEA + COFFEE



4. Coffee and tea might offer more than just a short-term concentration boost. In a recent study, participants with higher caffeine consumption scored better on tests of mental function.

WALNUTS



5. Nuts are excellent sources of protein and healthy fats, and walnuts in particular might also improve memory, according to a study.

Created by:

www.health.harvard.edu

