



22727 Maple Ave. Torrance, CA 90505
 (310) 325-3080 Phone (310) 961-5918 Fax

January 11, 2017

**NEW HORIZONS
 NEWSLETTER
 FOR THE BOARD OF
 DIRECTORS, RESIDENTS
 AND OWNERS**

Website www.nhsb.org Email: nhnewsletter@yahoo.com

Newsletter Chairman and Managing Editor: Gerry Johnson, (310) 325-3080

Daily	10:00 am	Water Aerobics
Wed. Jan. 11	8:00 am	Men's Golf
	10:30 am	Residents & Orientation
	2:00 pm	Board Workshop
Thur. Jan. 12	9:30 am	Ladies' Golf
	10:00 am	Picnic Fun Club
	2:00 pm	BINGO Town Hall
Fri. Jan. 13	9:30 am	Tai Chi, Town Hall
	1:00 pm	"Sit 'N' Knit"
Sat. Jan. 14	12-3:30 pm	Private Party Town Hall
Sun. Jan. 15	1:00 pm	"Getting to Know You"
Mon. Jan. 16	10:30 am	Bridge Club
	11:00 am	Newsletter
	1:00 pm	Conservation Club
Tues. Jan. 17	9:00 am	Ceramics
	11:00am	Architecture
	1:00 pm	Scrabble
Wed. Jan. 18	8:00 am	Men's Golf
	2:00 pm	Board Meeting
Thur. Jan. 19	9:00 am	Ladies' Golf
	1:00 pm	DMT Clubhouse Lounge
Fri. Jan. 20	9:30 am	Tai Chi Club
	1:00 pm	"Sit 'N' Knit"
Sat. Jan. 21	2-6:00 pm	Private Party Lounge
Sun. Jan. 22	1:00 pm	"Getting to Know You"
Mon. Jan. 23	10:30 am	Bridge Club
Tues. Jan. 24	9:00 am	Ceramics
	9:30 am	Bldgs. & Pools
	1:00 pm	Scrabble
Wed. Jan. 25	8:00 am	Men's Golf
	7:00 pm	C.I.C. 50/50
Thur. Jan. 26	9:00 am	Ladies' Golf



The Town Hall meeting with Mayor Furey has been scheduled for:

**Saturday, February 4th
 1:00 pm NH Town Hall**

His message will include the state of our city and goals for 2017. A question and answer session will follow. This is open to NH residents and nonresident owners only. Refreshments will be served.

Don't miss this opportunity to meet our Mayor and address your concerns to him.

Submitted by Julie Dojiri, Civic Affairs Chairperson



CHIMNEY SWEEPS IN THIS AREA

Since the Fireplace Cleaning and Safety article was placed in the New Horizons Newsletter, a number of residents have called the Office asking for phone numbers of Chimney Sweeps.

New Horizons HOA does not keep a list of Chimney Sweeps and cannot make any recommendation for any specific chimney sweeping business. I personally compiled this list from the internet and called each number to confirm that they are still in business. The quality of service and cost may be different. You would have to explore that directly with each company. For your convenience here are the names and numbers:

O'Kells Fireplace Shop, 134 N. PCH, Hermosa Beach 310-376-3448

American Chimney Sweep, Gardena 800-946-5438

Super Sweep Chimney Service, Redondo Beach (Greg) 310-371-7198

Fireplace Guys, 22701 Western Ave 310-320-2785

Oliver Twist Chimney Sweeps 310-377-8163

I hope this list proves helpful to you.
 Joanie Jones, Insurance Committee

MEN'S GOLF
12/21

	LOW GROSS	LOW NET
A FLIGHT		
Craig Conant	47	
Tom Kasterko		46
B FLIGHT		
Ralph Dilibero	54	
X. Guo		46
Hole in One: None		

12/28

	LOW GROSS	LOW NET
A FLIGHT		
Rich Stoffer	49	
Craig Conant		47
B FLIGHT		
Jack Maranian	59	
Ralph Dilibero		50
Hole in One: None		

1/4

	LOW GROSS	LOW NET
A FLIGHT		
Rich Stoffer	49	
Craig Conant		47
B FLIGHT		
Al York	53	
H. Van Echten		45
Hole in One: None		

WOMEN'S GOLF
12/29

	LOW GROSS	LOW NET
A FLIGHT		
Soon Rim	54	
Renee Chang		48
B FLIGHT		
Barbara Bowman	66	
Ricki Decker		55
Free Play: Marge Frye		
Hole in One: None		



NEW HORIZONS
CHRISTMAS TOURNAMENT

New Horizons Golf Club
December 17th, 2016

On Saturday, Dec 17th, New Horizons golfers played in their Christmas Tournament. Thirty-five players got in four-person teams (one team was one short), and played the game called "Best Ball" or "Scramble." A luncheon followed. Congratulations to everybody who played and to everyone who was fortunate enough to win the prizes. See you all next month for the Happy New Year Tournament.

1st Place Team Al : 43 Al York, Bernie Birchall,
Jim Kenney, Carolynn Collett
2nd Place Team: Three Team Tie

Team Larry: 45 Larry Neville, Carl Aleccia,
Maureen Dempsey, Lihua
Tsai
Team John: 45 John Thomson, Xumin Guo,
Ralph DiLibero, Bob
Branning
Team Renee: 45 Renee Chang, Terry Hays,
Mary Lee Lombardi

Submitted by: Renee Chang, Tournament Chair



Notice: Jones Services will be replacing the sewer lines of building 101 and 102 starting on Wednesday January 18th.

by – Robert Lombardi

REFINERY SAFETY

There are 20 refineries in California and only two (2) use the lethal MHF (Modified Hydrofluoric Acid) in processing their end product; Torrance and Wilmington Refineries. All the rest have been converted to Sulfuric Acid processing. The Wilmington and Torrance refineries are old and urban areas have been built up around them. This is why they are still using the older processing equipment and chemicals in an urban environment.

The Torrance refinery operates to strict safety standards. However, even with that they have had a number of incidents. The incident that occurred on 2/18/15 nearly resulted in a disaster for the surrounding area.

If a condition should occur to the MHF pipe lines or tanks (250,000 lbs of this chemical is stored at the refinery), where the chemical is released to the open air, it clings to the ground and travels very quickly as a dense ground-hugging cloud for a 15-mile wide circle causing irreversible internal organ damage, burns and even death. Sulfuric Acid, when released, does not present a danger to the surrounding urban area.

A group of concerned citizens that consist of chemical engineers, geologists, legal professionals, legislative professionals and media professionals, and even a rocket scientist, have formed a group called "Torrance Refinery Action Alliance". Their purpose is to educate residents of Torrance and the surrounding towns as to the danger MHF presents in an urban area, and to put pressure on the cities in the affected areas, to convince the two refineries to convert their processing chemical from MHF to Sulfuric Acid. They also are working with the AQMD, the Senator and Assembly person for the South Bay area, and Governor Jerry Brown's office to get MHF banned from use in urban areas.

In February, there will be petitions at various places in the city for residents to sign. There will also be a number of peaceful demonstrations around the refinery to educate people to the danger of MHF.

This is not an issue of the refinery lacking in safety measures. The refinery management is doing everything it can to ensure safety and as long as there are no unforeseen conditions, we are probably safe. The issue is, a killer refining chemical is being stored in the midst of an urban area in an aged refinery with aged tanks, pipelines and equipment and located in earthquake territory. Excessive ground shaking, or ground movement, human error, electrical problems, or any other unforeseen occurrence can prove to be a disaster to surrounding residents.

The TRAA Group meets at the Sizzler on Hawthorne Blvd the 1st and 3rd Monday of the month at 6:00 pm. Everyone wanting to learn more is invited to their meetings.



Do You Have to Pay Back a Reverse Mortgage Loan?

A reverse mortgage loan can feel like free money. Unlike a regular home equity loan, you don't have to start paying the loan back after you borrow the money. In fact, the money flows the other way – to you, not the lender.

If this sounds too good to be true, it's because it is ... and isn't. So, do you have to pay back a reverse mortgage loan?

A reverse loan allows you to take advantage of the financial value that you've built up in your home. Whether you've paid off your house completely or paid off a good chunk of your mortgage, it allows you to draw on that equity.

This can be a tremendous help if your savings, pensions and social security check aren't enough to allow you to live comfortably in your retirement years. It can also provide help if there's an unexpected financial emergency.

But, it isn't free money. Sooner or later, someone must pay. It be can your heirs, whose inheritance is disappearing as you're collecting reverse mortgage payments.

A common option allows homeowners to continue taking money out of the house until they move out for 12 consecutive months, sell it or die.

During this time, they're not only drawing down the equity in their home but also paying interest on the loan. In effect, they're slowly building up a debt that is secured by the home. If the homeowner finally sells, the loan must be paid.

The heirs can repay the loan from another source. If not, the house will be sold to pay off the balance of the loan. If there's any net equity left, it will go to the estate.

If the reverse mortgage is a FHA insured home equity conversion mortgage, or HECM, neither you nor your heirs are liable if the loan is more than the house is worth. The insurance covers any balance. The lender, as is almost always the case, does get paid in the end.

Source: Do you have to pay back a reverse mortgage loan? By Reed Karaim
Daily Breeze 12/3/2016



WHAT'S GOING ON WITH OUR RECYCLE BINS?

I'm sure you've noticed that the recycle bin in area 1, by the clubhouse, is overflowing on a fairly frequent basis. It seems that a special truck does those pickups not the regular trash trucks. Added to that is the fact that they don't always pick up as scheduled, where our regular trash is picked up twice a week almost always like clock work..

This has been going on for several years now. Wouldn't you think that the association would have found a better way to handle the recyclables by now? The first thing you see when you turn into the driveway, by the clubhouse, is the unsightly, overflowing recycle bin. I've often wondered why the maintenance corral located near the entrance to the driveway wasn't used to house the recycle bin. By utilizing what we already have we wouldn't have to spend more money to create yet another trash area. Speaking of costs, I understand that we must pay "Republic" to have our recyclables picked up. Why is that and how much does it cost per month for those bins?

We're getting good at recycling, sorting properly, not putting soiled trash in the recycle bins and separating out glass. So, aren't we doing their work for them? With that in mind why are we paying them to pick up the sorted recyclables. You would think they should be paying us. Is that the way all waste management companies work...has anyone checked?

Submitted by: Heather Lamont, NH Resident



TO ALL STRONG AND YOUNG AT HEART MEN (GOLFERS, ESP.) WHO LIVE AT NEW HORIZONS – DMT NEEDS HELP IN CASE OF A MAJOR EARTHQUAKE DISASTER FOR SEARCH AND RESCUE HELPERS.....

COMMUNITY EMERGENCY RESPONSE TRAINING – Certification

**Torrance Fire Station 1, 1701 Crenshaw Blvd.
THE CERT BASIC TRAINING COURSE IS FREE.**

It provides community members with the basic skills and information needed to be prepared for, and respond to, emergencies and disasters. Upon successful completion of the session, participants will receive a certificate of completion, a basic emergency supplies kit and the opportunity to become a registered Disaster Service Volunteer with the City of Torrance. Participants **MUST** attend all three classes in the session to complete the course.

Registration January to March 2017 for Torrance residents. The course consists of three consecutive days – MWF -March 20, 22, 24th from 8 am-5 pm. Class # 136602-01. For more information, call – (310) 618-2720

The New Horizons Disaster Management Team thanks you for your help and support.

REMEMBER THE RULES FOR RECYCLING

BREAK DOWN YOUR BOXES

NO JARS OR CANS THAT HAVE HAD CONTACT WITH FOOD



ADD TO THIS: BREAK DOWN ALL BOXES! IN BOLD PRINT

Recycling Instructions

REPUBLIC BUSINESS
CONSOLIDATED DISPOSAL SERVICE

Place these items in your recycling cart

Recycling YES

- Newspapers
- Files & file folders
- Bagged plastic bags, shrink & stretch wrap
- Paper or frozen food boxes
- Plastic bottles (all colors)
- Round dairy tubs
- Soy milk boxes
- Mail, magazines, mixed paper & catalogs
- Juice boxes
- PW bottles
- Paper bags
- Phone books
- Shredded paper (in see-through bag)
- Tin & aluminum cans
- Aluminum foil & trays
- Glass bottles & jars
- Ferrous Metals
Max. size 16" x 16" x 12"
- Cardboard

Do not put these items in your recycling cart

Recycling NO

- Loose plastic bags
- Frozen food bags
- Plastic food bags & zip-locking bags
- Plastic cups & utensils
- Plastic food trays
- Lids, caps & tops
- CDs & CD covers
- Plastic food boxes
- Foam take-out containers
- Styrofoam packing peanuts
- Paper plates, cups & napkins (can go in Yard Waste Cart)
- Clothing, textiles & shoes
- Prescription vials
- Alkaline batteries
- Toxic product containers
- Plant pots
- Chip/snack bags
- Light bulbs
- Aerosol cans
- Glassware
- Ceramics

Recyclables should be empty, clean and unbagged (except for plastic bags).
NO FOOD OR SOILED MATERIALS

Don't Fall and Break Your Leg Like I Did

On March 1, 2014 I slipped, fell and broke my right leg. I had surgery and needed 7 screws and a plate which was bad enough. Then 5 weeks later I got a dangerous MRSA infection and had 3 more surgeries to "Save" my leg.

I spent the next 45 days in a nursing home infection wing, getting intravenous antibiotics every 12 hours

On the 46th day I was released to start 90 minute physical therapy sessions 3 days a week for the next 56 days to regain use of my leg.

This why I want to put an "Angel" In Every bathroom.

My fall had nothing to do with my age, I was only 67 and in good physical shape. My bathroom had grab bars but I was not close enough to grab it so I fell.

All of this would have been prevented by "The Angel"

Grab bars are only good if you are close enough to reach it.

- **"Angel in the Bathroom" is a patented Non Slip Clear treatment that is applied to the surface your bathtub, shower and the entire bathroom floor.**

Imagine how safe you feel now, with an "Angel in your Bathroom" to prevent falls.

Normally \$1,100,

however for the next 7 days it's 50% OFF,

PLUS an extra 10% Senior DiscountNow only \$495 complete.

Affordable.....

Done in 3 to 4 hours and dries to a clear finish.....

Doctor Recommended.....

Senior Endorsed for Independent Living

You might want to call about the "Angel" now

Because it's really important for your independence. 424-266-8807

This ounce of prevention is well worth a pound of cure!

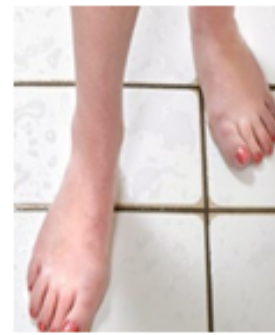


www.AngelInYourBathroom.com **OVER >**

This is NOT protection against slips and falls in your bathroom



THIS IS



- **Patented Non Slip Clear Coating is applied to the surface of your tub, shower and bathroom floor. Imagine your safe bathroom Now!**

“Would you be surprised if I told you that 1 out of 3 Americans over 65 suffer slip and fall injuries every year? That’s over 42,000 each and every day.”

- **Because the risk of serious fall injury is 9 Times Greater for those over 65.**

You probably already know it's not too late to prevent falls and improve bathroom safety.

- **Angel in your Bathroom is Doctor Recommended for Independent Living.**

“You are in total control of the situation because you have earned the right to your independence and well being. Now is the time to "Put An Angel In Your Bathroom"”

Why should I put an "Angel" in my bathroom?

Because You can Now prevent falls Only \$495 to protect tub, or shower and floor

Quick, Easy and Very Affordable

Dries to a Clear Finish

Senior Endorsed for Independent Living

Imagine how safe you'll feel now with The Angel

You might want to call The Angel Now, because it's really important 424-266-8807

Made in USA www.AngelInYourBathroom.com **A Veteran Owned Business**

- **Continued on the other side**

PETITION OF NOMINATION

I hereby declare that I am willing to submit my name as a candidate for election by the owners to the New Horizons South Bay Association Board of Directors. I hereby consent to the appearance of my name, address and present or previous occupation on all ballots to be used in connection with said election. If elected, I agree to serve as a member of the Board of Directors in the position that is assigned to me, for the designated term (one or two-year) and to devote whatever time may be necessary to serve the best interests of New Horizons South Bay on its Board of Directors.

I, _____, do hereby certify that I am the resident owner, or one of the resident owners, or the resident spouse of a resident owner of New Horizons South Bay Unit # _____ Tract 28757, and that I presently reside at

_____,
Torrance, California, and that my usual occupation is/was

_____.

Dated _____ 20____

_____.

Signature of Candidate

New Horizons Election 2017

There will be seven seats open for the **New Horizons Election on March 7, 2017**. This a wonderful opportunity for each of our resident owners to consider how they can contribute. Since we are a self-managed complex with an all-volunteer Board of Directors, we encourage all owners to consider their talents, background and work experience which could be utilized to help manage New Horizons. We are looking for independent thinkers who might like to see some changes in the way we are now managed. We need people who are willing to listen to others' opinions, but make their own decisions on what is best for all of the residents.

New Horizons is truly a wonderful place to live, and with strong, caring leaders we can continue to improve our unique Association and treat it like the important business it is.

Please Note: Applications close as of January 18th, 2017 at end of Board Meeting.

22727 MAPLE AVENUE, TORRANCE
MINUTES OF REGULAR MEETING OF BOARD OF DIRECTORS
WEDNESDAY, NOVEMBER 16, 2016

1. **Call to Order:** Chairman Gary Smith called the meeting to order at 2:00 PM in the Town Hall
2. **Flag Salute**
3. **Welcome by Chairman**
4. **Introduction of first time attendees** – No new Members in attendance
5. **Roll Call – Board Directors Present:**
Gary Smith, Chairman; Kathy Lindbergh, Vice Chairman; Bob Lombardi, Treasurer; Linda Falzone, Secretary; Tom Kasterko, Architectural; Gail Standley, Architectural; Bud Brown, Business Information Systems; Carl Aleccia, Buildings & Pools; Julie Dojiri, Civic Affairs; Pat Artman, Clubhouse; Linda Crickmore, Grounds Maintenance; Peter Wu, Insurance; Gerry Johnson, Newsletter
Not Present: Scott Munro, Condo Code Enforcement; Jennifer Haymore, Resident & Orientation
6. **Approval of Minutes:** Minutes of the Board Meeting of October 19, 2016 were moved to be approved and seconded. Board voted to approve. Minutes were approved as submitted.
7. **Motions for Vote:**
Motion #1 presented by Bob Lombardi, Treasurer:
Move that the New Horizons South Bay Association Board of Directors approve the amount of \$3000.00 for the services of Michael E. Klein, New Horizons Certified Public Accountant, which will include the audit and tax return preparation as of December 31, 2016. Source of Funds: Administration. Board vote taken. 12 voted Yes. One director said “here.” Motion Passed.
Motion #2 presented by Pat Artman, Clubhouse:
Move that New Horizons South Bay Association Board of Directors approve the expenditure of \$2,377 for the installation of waterproof Luxury Laminate Syncorex flooring in the hallway of the Clubhouse. Vendor is American Carpet and Flooring. Source of Funding: Capital Reserves. Board vote taken. 12 voted Yes. One director said “here.” Motion Passed.
Motion #3 presented by Bob Lombardi, Treasurer:
Move that the New Horizons South Bay Association Board of Directors present a monetary \$75.00 holiday gift to each of our employees, to be distributed at the employee appreciation luncheon on Friday, Dec. 16, 2016. Cost of this gift will be \$1,350. Source of Funds: General Reserves. Board vote taken. 12-Yes; 1-No. Motion Passed.
8. **Committee Reports:** Reports were read by Committee Chairpersons. Reports, submitted for inclusion, are attached in their entirety to the minutes on file.
Architectural: Tom Kasterko and Gail Standley. The painters are finishing up building #517. Building #521 should be completed by the end of the month. Painting garages in area #5 and Hydro Spraying all garage doors will be worked on after building #521 is painted. No buildings will be painted in December so not to interfere with Christmas decorations. Painting 20 building by the end of the year is on schedule and under budget.
Buildings & Pools: Carl Aleccia. Everything has been running smoothly. There were reported a couple of water leaks. One was when a resident left the water running.
Business Information Systems (BIS): Bud Brown. No report this month.
Clubhouse: Pat Artman: Ceramics room key card readers were installed Nov. 7. The cards are blue. Any resident who would like to use the ceramics room needs to go to the office and sign a waiver, and they will be given the key card; The Clubhouse Committee selected American Carpet to install waterproof vinyl in the hallway; the committee is working on enhancing the ladies room at the gym.
Condo Code Enforcement: Scott Munro. No report this month.
Grounds Maintenance: Linda Crickmore. All work orders are being handled in a timely manner. We completed all but 4 bldgs in Area 5 as far as landscaping but cannot complete any more bldgs because the painters are not painting any more bldgs this year. We are pricing sprinklers for the fairways on the golf course. We plugged the greens and are plugging the tee boxes and redoing them from scratch. The water bill was \$26,691.60 for Oct. The Grounds Dept will no longer be buying plants, shrubs, trees, or flowers for residents. It has become a burden to try

and customize each area and then get the money from the residents to pay for the plants. It is also not the job of the office staff to collect money for the Grounds Dept. so we are discontinuing this practice. If a resident wants to buy their own plants, please submit a work order stating type of plant you wish to purchase, where you wish to plant them, and Grounds Maintenance will review the work order and get back to you. Once a resident buys their own plants they can hire a gardener after hours to do the work. This procedure is printed under Garden and Landscaping in the Resident & Guest Rules and Regulations page 7, items 1 and 3.

Areas 5 and 1 are being repaired by the paving company. They have heavy equipment, so please be careful when you are around those areas. Since the driveways are being repaired too, we are pulling the trash containers out to the street or, as in area 1, the parking lot. This is so the heavy trash truck does not drive on the newly repaired areas.

Insurance: Peter Wu. In the November 9, 2016 Newsletter, the Newsletter Chairman raised three good questions about the health insurance for two senior employees who withdrew from the Kaiser plan and have enrolled in Medicare Part B for 2017. Here are the questions and answers:

(1) How about giving them the ACTUAL cost? We will reimburse the employees their actual cost of Medicare Part B, which is \$121.80 monthly for each employee. Since they must pay Medicare directly, the reimbursement counts as income, which is taxable in the amount of \$21.95. Hence, the out-of-pocket cost for each would be \$143.76, which is still providing coverage at a lesser cost. The 2017 Kaiser premium would have been \$726.21 monthly each.

(2) "I don't know about you, but I only pay \$104.90 monthly." Medicare determines the premium to be \$121.80 monthly based on the employee's income and tax status.

(3) Why do WE have to pay them? New Horizons has a policy of providing full health insurance for all fulltime employees. If you have further questions, I will be happy to answer them.

Newsletter: Gerry Johnson. The Newsletter will have two editions in December – 7th and 21st.

Recreation Council: Linda Falzone. On Friday, November 11 New Horizons celebrated Veterans Day and paid tribute to veterans residing here and to those who have departed. Boy Scout and Cub Scout troop 388 presented and raised the American and MIA/POW flags. Ed Reilly was our emcee. Dale Bowman led all in the singing of the National Anthem. Deon Munro set the Remembrance table with items symbolic of the courage and sacrifice made by our armed forces in war, and their effect upon those who loved them. Bob Lombardi and Paul Cohen read the names of the active and departed vets, and William Jordan provided patriotic music. The team who helped make the day a success: Virginia Allen, Ruben Alvarez, Dale Bowman, Linda Crickmore, Paul Cohen, Linda Falzone, Dale Jones, William Jordan, Barbara Kerr, Kate Karwowska, Kathy Lindbergh, Bob Lombardi, Don Madsen, Ed Mercankaya, Deon Munro, Joyce Paine, Ed Reilly, Jeanne Rennhack, Kelly Rupp, Gary Smith, Carolyn Vismara, Elsie Wu, Judi Wyka, and in particular all the veterans of New Horizons.

The Employee Holiday Luncheon is scheduled for Friday, December 16, for all 18 of our employees along with the Board Directors. We are collecting donations for the Employee Holiday Fund so if you would like to donate, please make your check out to New Horizons HOA and drop it off at the office. The money will be divided evenly amongst the employees and given to them at the luncheon.

Resident & Orientation (R&O): Jennifer Haymore. No report.

Treasurer: Bob Lombardi. The Association hired Vernon Funn, an independent consultant, to perform a reserve study with a site visit. This study is required by our Bylaws to be done every three years but hasn't been done since 2005. This study concluded that the Associations Capital reserves were grossly underfunded, less than 50% funded. Capital Reserve Discussions with the Board of Directors were conducted on August 26th (Special Reserve Study meeting), September 14th (Board Workshop) and September 21st (Board Meeting). The Board of Directors studied the Independent Reserve Study and the Associations reserves and concluded that new Reserve Funds needed to be put into place immediately. The areas of greatest concern were the sewer pipes that are crumbling, the water piping that now has a Band-Aid fix and the shabby fences.

A Budget Summary including a proposed ten-year plan was sent to the Directors for comment and discussions on September 9th. At that time the Directors discussed an increase in HOA fees to \$348. This increase is essential to immediately fund reserves for sewer pipes that were already crumbling. This was discussed and recorded in the minutes of the September 14th Board Workshop. None of the Directors had any objection to the increase in the budget. In fact, many thought this was a great plan and very necessary.

A Budget Committee Meeting was held on September 30th to discuss all the areas of the budget. The members in attendance were Bob Lombardi, Tom Kasterko, Peter Wu, Linda Falzone, Tom Schmidt and Mary Lee Lombardi.

A thorough review of the Budget was done and Bob asked everyone to again read over the package and submit by email any questions or concerns before the packet was submitted to the Directors. This a usual practice done each year. No one sent Bob any suggestions or remarks.

A Budget Meeting was held on October 21st. After much discussion, the Board of Directors voted to approve the Budget of \$348 per month. This budget process was very transparent presenting the Directors with many documents to review and with many discussions over many months.

Secretary: Linda Falzone. Our next Board of Directors election will be held Tuesday, March 7, 2017. If you would like to volunteer to be on the Board you may pick up a copy of the Nomination Petition from the Administrative office. This year there will be seven openings. The nomination period will close Wednesday, January 18, 2017 at the end of the Board of Directors Meeting so stop by soon.

Vice Chairman: Kathy Lindbergh. Due to a comment regarding a director's absence from Board Meetings made by two residents and a director at the November 9th Board Workshop, I researched the matter of director absenteeism from Board Meetings and our Bylaws state that "if a director is absent from four Board Meetings, they shall be removed from the Board." A director has been absent from four Board Meetings. This director asked to further discuss the matter in Executive Session. This will be scheduled.

Chairman – Gary Smith. We are installing fencing and green mesh around the area where we treat the wood in Access 15; Phase 6 of the roofing project has been completed and we came in slightly under budget. It has been reported that there is a serious material shortage, including tile, so Phase 7 will be not begin for several months.

Open Forum

Adjourn Meeting. There being no further business, the meeting adjourned at 3:30 PM.

Next Meetings:

The next monthly Board Workshop Meeting: Wednesday, December 9, 2016 @ 2pm, Lounge

The next monthly Board Meeting: Wednesday, December 16, 2016 @ 2pm, Town Hall

These minutes were amended and approved as amended by the Board of Directors.



Linda Falzone, Secretary

Specializing in Senior Housing

We have buyers seeking bungalows and ground floor units.

Call Roger or Brad Hart today for more information or a free market analysis!

310-781-2000 * 310-930-6104

BRE 00625505 & 01722842

2420 W. Carson St. #120 Torrance, CA 90501



COME JOIN US IN CELEBRATING THE 90TH BIRTHDAY
Of Bill Webb (the Hugger)-January 21st in the NH Clubhouse Lounge
From 2-6 pm

Please RSVP to Confirm at 805 231-1884 with how many will be attending.

HOME HEALTH DEPOT

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- Scooters
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- Lift chairs
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- Power wheelchairs
- Manual wheelchairs
- Cushions
- Bath safety equipment
- Commodes
- Blood pressure monitors
- We install grab bars and safety rails

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Lomita, California 90717

HOUSECLEANING OR CAREGIVER VERY AFFORDABLE RATES

Reliable European lady, for housecleaning or caregiver, meal preparation, Dr. appt., etc. (Have Elder Care certificate.)
References upon request. - (lives in N.H. neighborhood.)
Call 310-539-0239 ANNE

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"We know New Horizons"

Serving Your Community Over 10 Years

- Complete Repair Service • Sewer & Drain Separation •
- Experts Water Heater Repair Garbage Disposal
- Installation Bath & Kitchen Faucet Installation Bath Sink &
- Counter top installation New Kitchen Installation \$\$\$ 10%
DISCOUNT TO YOUR COMMUNITY \$\$\$
Call 310-320-7500 Emergency

ROB'S PLUMBING & ROOTER

WE DO IT ALL

DRAINS – LEAKS - REPAIRS

EMERGENCY 24/7 SERVICE

SERVICE YOU CAN COUNT ON!

ALL SENIOR DISCOUNT

CALL (310) 748-4516

NEED A RIDE?

Errands, Appointments, Shopping
NH Owner/References Available

Call Susan @ 310 387-2006

MJM ELECTRIC COMPANY

Torrance based over 20 years in South Bay. Emergency & trouble call services. New and remodel work. Problem with switches, plugs, circuit breakers or light fixtures?

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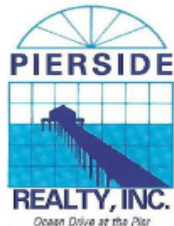
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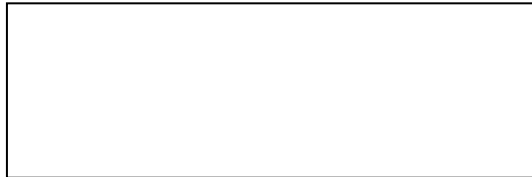


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