



New Horizons Newsletter

22727 Maple Avenue
Torrance, California 90505

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Issue May 2025
Editor - Sandy Spann
Volume 62, No.5

President's Notes

As President of our HOA, I wanted to take a moment to share a few words of thanks and welcome as we move into a new Board term.

First and foremost, a heartfelt thank you to our outgoing director, Joanie Jones, for her incredible service to our community. Your dedication, thoughtful input, and steady presence at the table have helped us make meaningful progress over the past year. On behalf of the entire Board and community, thank you for your time, energy, and commitment. You will be missed, and we wish you all the best in what's next!

At the same time, I want to extend a warm welcome to our newest Board member, Maggie Pagan. We're happy to have you joining us! While the year ahead will undoubtedly bring its share of challenges, it also brings a lot of opportunities, and we're confident that your perspective and enthusiasm will be a great addition to the team.

To our residents, thank you as always for your support, your feedback, and your engagement. We're looking forward to another productive year working together to keep our community strong, vibrant, and connected. Here's to a great year ahead!

Warmly,

Gail Standley, Board President

2025 HOA Dues - \$532.00

Picnic Fun Club
Memorial Day, Monday, May 26
11:00^{am} to 2:00^{pm}

Important Meeting: Please join us on May 8th at 10^{am} in the **Clubhouse Lounge**.

The **Memorial Day Picnic** will be here before we know it! Mark your calendars **May 26**. Join in the festivities from:

11:00^{am} to 2:00^{pm}.

As always, the picnics feature:

- **Hot Dogs (\$3.00)**
- **Refreshments (\$2.00)**
 - ◆ Wine/beer/soda/water
- **Desserts (\$2.00)**
 - ◆ Tasty baked goods
 - ◆ Drumstick ice creams.



Entertainment hosted by:

- **Larry Neville**, disc jockey extraordinaire and
- **Nick Blaney's Band** providing live entertainment.

Come dance and sing along!

Volunteers are always welcome! **Volunteers and bakers are still needed**, contributions are always welcome. Please sign up! Your ideas, thoughts and suggestions will help make this picnic a huge success. We will have a blast. Join us at the meeting on the **2nd Thursday of the month**.

Jeannie Rennback, President

WELCOME NEW RESIDENTS

Unit	Resident Name	Bldg.	Status
067	Teresa Newcomb Bruce Groves	514	Owner
141	Christopher Snyder	503	Owner
196	Peggy Bravick	303	Owner
290	Eduardo & Rosa Cervantes	204	Owner

By: Joanie Jones, Orientations

To schedule an orientation, please contact the office
310-325-3080

Maggie Pagan

is the new **2025-26 Orientations Director**.

GOLF COURSE UPDATE

Holes (1, 2, 3, 4, 5)- *Closed* April 21 to May 12)
Holes - Open (6, 7, 8, 9)

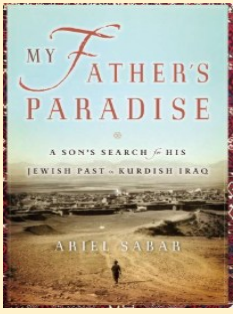
Memorial Day Golf Tournament

Tournament tee off at **8:30^{am}** -
Shotgun start. Sign up in the
Golf Room. The clubs welcome
new and future members.



Men's and Ladies' Golf Clubs

****Golf Club Planning Meeting
on May 7 at 6:00^{pm} - Lounge****



**Monday, May 19, 2025
11:00^{am} - Lounge**

On the third Monday of the month, **May 19, from 11^{am} - 12^{pm}**, in the Lounge, the Book Club will discuss **My Father's Paradise: A Son's Search for His Family's Past**. For a copy of the book from the Torrance Library Book Box, contact

Teresa Turner at **(310)918-3169**

This memoir is a powerful, improbable story of tolerance and hope and a family's place in Middle East History. The book is a National Book Critics Circle Award winner.

If you want to read ahead, the **June 16th** book: **The Weight of Ink** by Rachel Kadish. This historical novel is the story of a woman in 1660 London serving as a scribe for a rabbi and a modern-day historian studying what she left behind. For more information contact



Teresa Turner

INSURANCE CLARIFICATION

New Horizons South Bay Association (HOA) is legally required to carry insurance by the State of California. HOAs must "annually distribute a summary of the association's property, general liability, and earthquake and flood and fidelity insurance policies." We have included the 2025-2026 Insurance Disclosure Statement (*on the following pages*), which costs the HOA over \$800K.

The current 2025-26 insurance is the highest coverage that we can secure due to the Zinsco electrical panels located in each condo and the main electrical panels on each building. The Association is working on replacing these panels as soon as possible. There is a plan in place to complete the project by this summer. Once this is done, the Association will be able to increase NHSB's insurance coverage to the amount required by Freddie Mac and Fanny Mae guidelines.

The entire community is experiencing a real hardship, but unlike the rumors circulating, the HOA does have insurance, and the current coverage is the maximum insurance available.

Mary Lee Lombardi

Treasurer/Insurance

(See Attached Disclosures on the following pages)

Armed Forces Day



The 63rd Annual Armed Forces Day Parade will take place on **Saturday, May 17th, 2025**, starting at **1:30^{pm}**.

The parade begins on Western Avenue and travels one mile west on Torrance Boulevard to Madrona Avenue.

Three (3) WWII veterans will represent New Horizons:

**Ralph Delibero,
Leon Silverman and
Billy Slonecker.**

Please come out to honor and celebrate our troops and local heroes.

Leon Silverman



Roofing Update

New Horizons is in the home stretch of the Roofing Project.

The project started in 2013 with a total of 121 Buildings not including the garages. As of this date:

- A total of 114 buildings have been completed leaving 7 buildings remaining to roof.
- Sports Center is next, scheduled for May

Thank you to the community for their patience and cooperation in this much needed community improvement project.

Gary Smith, Vice President

Save the Date!!!!

CIC - Sunday Fun Day

August 10, 2025—4^{pm} to 7^{pm}

\$10.00 Entrance Fee - Cash Bar

Music, Dancing and Fun



2025-2026 Insurance Disclosure Statement

(As required by California Civil Code Section 5300)

NEW HORIZONS SOUTH BAY ASSOCIATION

The California Civil Code Section 5300 requires that the Association send insurance disclosure statement to each of its members. Accordingly, we are providing you the following information in compliance with the Civil Code.

The following is a summary of the association's insurance coverage for policy period 2025-2026:

Coverage for Items 1, 2, 3, 4, 5, 6, 7 & 8 below are provided by: **Prendiville Insurance Agency**
Phone: (949) 487-9696 / fax: (949) 487-9626

1. Property Insurance: Policy # SSP1903112

- (A) Insurance carrier: Seneca Specialty Insurance Company
- (B) The type of insurance: Property
- (C) The policy limits of the insurance: \$ 5,000,000
- (D) The amount of deductible, if any: \$ 100,000
- (E) The policy term is: 1/30/2025 - 1/30/2026

2. Liability Insurance: Policy # 0100347902-0

- (A) Insurance carrier: Kinsale Insurance Company
- (B) The type of insurance: Commercial General Liability
- (C) The policy limits of the insurance: \$ 1,000,000 Per Occurrence
\$ 2,000,000 Annual Aggregate
- (D) The amount of deductible, if any: \$ 5,000
- (E) The policy term is: 1/30/2025 - 1/30/2026

3. Earthquake Insurance: Policy # XHO 8004710 06

- (A) Insurance carrier: Insurance Company of the West
- (B) The type of insurance: Earthquake Coverage
- (C) The policy limits of the insurance: \$ 10,000,000
- (D) The amount of deductible, if any: 25%, Subject to \$50,000 Minimum per Occurrence
- (E) The policy term is: 12/31/2024 - 12/31/2025

4. Flood Insurance: Policy # XHO 8004710 06

- (A) Insurance carrier: Insurance Company of the West
- (B) The type of insurance: Flood Coverage
- (C) The policy limits of the insurance: \$ 10,000,000
- (D) The amount of deductible, if any: 25%, Subject to \$50,000 Minimum per Occurrence
- (E) The policy term is: 12/31/2024 - 12/31/2025

5. Fidelity Insurance (Fidelity Bond/Employee Dishonesty) Coverage: Policy # 0251306642

- (A) Insurance carrier: Continental Casualty Company
- (B) The type of insurance: Crime
- (C) The policy limits of the insurance: \$ 4,400,000
- (D) The amount of deductible, if any: \$ 25,000
- (E) The policy term is: 12/31/2024 - 12/31/2025

6. Directors & Officers Liability Insurance Coverage: Policy # PLC-03856-00

- (A) Insurance carrier: Lloyd's of London & Multiple Carriers
- (B) The type of insurance: D&O Liability
- (C) The policy limits of the insurance: \$ 1,000,000 Per Occurrence
\$ 1,000,000 Annual Aggregate
- (D) The amount of retention, if any: \$ 35,000
- (E) The policy term is: 1/30/2025 - 1/30/2026

7. Umbrella Liability Insurance Coverage: Policy # G74852087

- (A) Insurance carrier: Federal Insurance Company
- (B) The type of insurance: Umbrella Liability
- (C) The policy limits of the insurance: \$ 15,000,000 Per Occurrence
\$ 15,000,000 Annual Aggregate
- (D) The amount of retention, if any: N/A
- (E) The policy term is: 12/31/2024 - 1/30/2026

8. Workers' Compensation Insurance Coverage: Policy # TWC4423331

- (A) Insurance carrier: AmTrust North America, Technology
- (B) The type of insurance: Workers' Compensation Insurance
- (C) The policy limits of the insurance: \$1,000,000
- (D) The amount of deductible, if any: N/A
- (E) The policy term is: 05/26/2025 - 5/26/2026

This summary of the Association's policies of insurance provides only certain information, as required by subdivision (b)(9) of Section 5300 of the Civil Code, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any Association member may, upon request and provision of reasonable notice, review the Association's insurance policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the Association maintains the policies of insurance specified in this summary, the Association's policies of insurance may not cover your property, including personal property, or real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate additional coverage.

Board Meeting on Third Wednesday of the Month

Minutes: Annual Meeting was held on April 8, 2025;
March Board Minutes will be approved at the May Board Meeting

Officers are Selected by the Board of Directors (Corp.Code § 7213(a))

Following the annual meeting (elections), a majority vote of the Board determines officers. Selection of officers is normally done at an organizational meeting immediately following the annual meeting. Still, it may be done at a later meeting. The selection of officers is done at an open meeting since it does not qualify as an executive session meeting. Accordingly, members can attend the meeting and observe the process. Suppose the organizational meeting is not held at the annual meeting. In that case, notice of the organizational meeting must be given to the membership in the same manner as any other open meeting.

For more educational chats, please join me every last Tuesday of the month in the Clubhouse Lounge at 10:00^{am}.

Janet Garcia- CMCA,
PMP General Manager



Election Update

The Elections were held at our Annual Meeting.
Election Results:

Received Ballot Count	
Total Ballots	302
Legal Ballots	298
Illegal Ballots	4

Election Day Results April 8, 2025

Candidate	Votes Received	Rank
George Bunce	208	2
Joanie Jones	154	4
Maggie Pagan	337	1
Gail Standley	190	3

THANK you all for voting! The Board voted each of the members into the following positions:

Position	Director Name
President	Gail Standley
Vice President	Gary Smith
Secretary	George Bunce
Treasurer/Insurance	Mary Lee Lombardi
Architectural	Tom Kasterko
Member-at-Large Orientations	Maggie Pagan
Member-at-Large Newsletter	Sandra Spann

**ARE YOU
PREPARED?**

Disaster Management Team

The DMT meeting is now held the **1st Tuesday of the of the Month at 11:00^{am}** in the Lounge, every other month.

Mark your Calendar!!!

Mr. Daniel Singleton from The Torrance Fire Department will present "SAFETY AT HOME" talk on **June 10th at 2:00^{pm}**. Fire Prevention discussion will be the topic.

Please join us in the Lounge

Maggie Pagan, Chair

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maggiopagan@gmail.com



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General Manager's Notes

Projects in the works or completed recently:

- ◆ As of April 2025, 7 roofs are left to complete.
- ◆ Painters are currently working in **Area 5, Building 514** is in progress. Fences will be repaired or replaced as needed.
- ◆ The Sports Center pool and spa were replastered. They are scheduled to be ready by the middle of May.
- ◆ The New Horizons Year-End Financials were sent out; please check your email or mail for them.
- ◆ If you are in the process of replacing your electrical panel, following completion, please send a photo of your updated panel, so we can update your file.
- ◆ All homeowners who have not begun replacing the electrical panels will be receiving letters from the New Horizons legal counsel.
- ◆ Golf course palm trees were trimmed. The rest of the property's palm trees are being scheduled; a notice with the dates will be sent.
- ◆ The maintenance crew has installed several benches donated by the Conservation Club around the property for your enjoyment.
- ◆ Hedges are being trimmed to a safe height. If we haven't reached your area yet, please be patient, we will get there soon.
- ◆ **FICUS TREES ARE PROHIBITED.** All existing Ficus trees will be removed. They damage the building structure.
- ◆ Trash Enclosure QQ was washed.

Thank you to all who voted and helped New Horizons reach quorum.



Sincerely,

Janet Garcia, PMP General Manager



Resident Safety

On March 20th the Civic Affairs Committee hosted a town hall meeting with the **Torrance Police Department Officers Clark and Vogel**. The visiting officers shared with New Horizons that it is a safe community. However, we must stay vigilant for our safety and that of our neighbors.

Safety suggestions for our community include:

- Trimming bushes and trees to provide better visibility.
- Adding more lighting and cameras in dark areas of our complex.

Safety suggestions for condo residents:

- Turning on porch and patio lights particularly in lower units.
- Immediately report any solicitor going door to door to the non-emergency Torrance Police phone number.

Solicitation Policy:

- **NO AUTHORIZED SOLICITATION at NEW HORIZONS.**

Traffic Issues on Nadine Circle and Maple Avenue

Residents must be vigilant during their walks. Nadine Circle is a cut through for vehicles going to and from Hawthorne and Lomita Boulevards

- Be aware of fast-moving vehicles.
- Report infractions such as speeding or going through stop signs to the **Torrance Police Department**.
- Reports should include the following:
 - * Time of day and the license plate number of the offender.

Reporting infractions will create more patrols.

Neighborhood Traffic Complaints

The **Area Traffic Officer (ATO)** Program was established to assist residents with ongoing neighborhood **traffic issues** such as speeding, illegal parking etc. These are often recurring problems that cannot easily be solved by regular traffic or patrol officers. There are two officers assigned as **ATOs**, one to cover north of Torrance Blvd. and the other for the south side of Torrance.

Contact the Area Traffic Division listed above for ongoing traffic issues.

Torrance Police Department Phone Numbers

Emergency 911

24/7 non-emergency - 310-618-5641

Area Traffic Division - 310-618-5557

Neighborhood Traffic Complaints
(Mon.-Fri. - 7:30^{am} - 5:00^{pm})

Julie Dojiri and Martha Hoegler
Civic Affairs Co-Chairs

NHSB Board



Coffee Chat Hour with PMP

Last Tuesdays of the Month



Join the conversation. Enjoy the exchange of ideas, see your neighbors, and make new friends.



Sports Center Pool

The **Sports Center pool and spa** were closed by the Public Health Department since January 28th. A permit was approved for the work. The pool and spa were drained, and much needed repairs

began. They removed the lining of both pool and spa, then re-plastered and replaced border tiles.

In April, the pool was filled, which took several days. A leak was found and not yet identified. Once New Horizons is given the go ahead to re-open the pool and spa, we will advise the Community.



CULTURE CORNER MAY 2025

Happy May!

Events will be moving soon. At the Old Town Music Hall on May 3rd

"The Princess Bride" features Robin Wright, Mandy Patinkin, Cary Elwes, directed by Rob Reiner. The shows are at 2:30^{pm} and 7:30^{pm}.

"The Hunchback of Notre Dame" will be shown on May 4th. at 2:30^{pm} and 7:30^{pm}

There are many other movies at this landmark theatre. Plan to attend the special concert on May 11th **Janet Klein** and her **Patriot Boys** will sing charming and rare **1910-1930** songs from early jazz, vaudeville, and Tin Pan Alley.

"Spotlight on the Singer-Songwriter" continues at the **Grand Annex Music Hall** in San Pedro. On May 3rd at 8:00^{pm}, curated with Blackbird Record Label, hear **Dead Rock West**, **Silas Nello** and **PJ Records**. The performers interact with the guests. There is a wine tasting at 7:00^{pm}, for \$16, free to eligible GV members.

Week-end activities May 2nd - 4th also include **"The Music Man Jr."** at the Hermosa Beach Community Center. Go to the link to see the lineup for the **Beachlife Festival** which includes many famous artists and bands, May 1st -May 4th Buy tickets online:

<https://www.beachlifefestival.com>

At the **Armstrong Theatre**, on May 3rd at 2:00^{pm} and 8:00^{pm}, see **"Disenchanted"**, viewed as *"outstanding"* and *"best new"* off-Broadway musical. The princesses surrounding **Snow White**, **Cinderella**, etc. toss off their glass slippers and belt out their disenchantment with the way they've been treated. **It sounds like a lot of fun.**

Come to hear the **Beach Cities Symphony Orchestra** Friday evening, May 16th at 8:00^{pm} at El Camino College's Marsee Auditorium. The orchestra is conducted by the talented maestro, **Dr. Geoffrey Pope**. All concerts are free and are followed by a reception. Other events are **"An Evening in Paris"**, **"Puffs"**, **Dr. Eric Cervini** (ECC Pride week speaker.) **Jarabe Mexicano**, a Mariachi Concert and **ECC Symphony, Chorale Concert Choir, Women's Chorus.**

See more events, times, locations and dates:

<https://elcaminotickets.universitytickets.com>

Plan to see **Shakespeare** this summer, from June 13th -July 26th. Plays are **"As You Like It"** and **"Julius Caesar"** at one of 14+ parks in Los Angeles and Orange Counties. Courtesy of Shakespeare in the Park. See you next month. **Support the arts!**

Shelley Zirkes

Clubs & Activities Meetings

Arts Club (Ceramic Room)

12:30^{pm} to 2:30^{pm}

Sundays

Bingo (Town Hall)

2:00^{pm} (Town Hall)

2nd Thursday of the Month

Board Meeting (Town Hall and via Zoom)

2:00^{pm}

3rd Wednesday of the Month

Bridge Club (Town Hall)

Noon to 4:00^{pm}

Mondays

Book Club (Lounge)

11:00^{am}

3rd Monday of the Month

Bunco (Lounge)

6:00^{pm} to 8:00^{pm}

2nd Tuesday of the Month

6:00^{pm} to 8:00^{pm}

4th Thursday of the Month

DMT (Disasters Management Team)

11:00^{am}

1st Tuesday every other Month

CIC (Condo Improvement Club (Lounge))

6:00^{pm}

4th Wednesday of the Month

Ceramics (Sports Center)

9:00^{am} to 1:00^{pm}

Wednesdays

Civic Affairs Committee (Lounge)

2:00^{pm}

3rd Tuesday of the Month

Coffee N Chat (Lounge)

10:00^{am}

Last Tuesday of the Month

Conservation Club (Lounge)

11:00^{am}

3rd Thursday Every other Month

Ladies' Golf (Golf Course)

9:00^{am}

Thursdays

Men's Golf (Golf Course)

8:30^{am}

Wednesdays

Newsletter

Article Deadline

15th of the Month

Publication Date

Last Wednesday of the Month

Picnic Fun Club (Lounge)

10:00^{am}

2nd Thursday of the Month

Recyclables (by Clubhouse)

10:00^{am}

1st Friday of the Month

Scrabble (Golf Room)

2:00^{pm} to 4:00^{pm}

2nd & 4th Friday of the Month

New Horizons South Bay Contact Information

Clubhouse Administrative Office Hours:

M – F: 9:00^{am} to 3:00^{pm} (Closed for lunch 12 -1)

Work Requests available at Clubhouse & www.nhsb.org

◆ Phone: 310-325-3080

◆ Email admin@nhsb.org

2025-26 Board of Directors

◆ (See posting on the Clubhouse bulletin board)

Property Management - PMP Property Management

◆ (See posting on the Clubhouse bulletin board)

◆ 24 Hours Service – Phone: 310-694-0600

◆ Payments – PMP Gateway-connect.pmpmanage.com

Clubs & Committees:

◆ See Clubhouse Bulletin Board)

Newsletter Office Hours:

◆ Mornings 9:00^{am} to 11:00^{am}

◆ www.nhsb.org

◆ Email: nhnewsletter@yahoo.com



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New Horizons South Bay



FOR SALE!



22627 Nadine Circle Unit A - 2 Bd +Den, 1.5 Baths, 1117 sqft. This unit has many upgrades including a totally renovated master bedroom with custom designed walk-in closet. Both bathroom floors are heated. This condo also has 2 parking spaces.

SALE PENDING!

Priced at \$650,000.



22741 Nadine Circle Unit B - 2 Bd, 1.5 Baths, 950 sqft. Freshly painted, new carpeting. Across from the Tennis Court.

Priced at \$550,000.

FOR LEASE!

22723 Nadine Circle Bungalow - 2 Bd, 1.5 Baths, 967 sqft. Completely Updated, New Kitchen, Bathrooms, Windows+Doors, Laminate Flooring, Top-of-the-line Appliances.

Available April 1st. Lease for \$3,200.



22857 Nadine Circle #B - 2 Bd + Den 1,117 sqft. Recently extensively, updated Kitchen, bathrooms, flooring and lots more...

Available April 1st. Lease for \$3,000.

BUNGALOW - 2BD+DEN, 1,117 SQ FT - AVAILABLE MAY

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—E. Shaffer, Redondo Beach

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 Wheelchairs – Power or Manual Grab Bar Installations



Our goal is to understand the needs of the patient and to meet their requirements with care and understanding.

Home Health Depot is committed to personalized care that is uniquely designed for each individual.



PL-72 Verticle Lift



All 4 items shown - 20% OFF MSRP with this ad. New Horizons residents ONLY!

Modular Ramp



310 891-1954

2059 PCH in Lomita

¼ mile west of Western on the north side – parking next door at the Best All Inn Motel



New Horizons Cleaning Service

Offering Cleaning Service for all areas

- Flooring (Carpet, Vinyl, Wood floors)
- Furniture Cleaning & Polishing,
- Kitchen & Bathrooms,
- Window Cleaning (Inside Only)

1st Visit: \$150

Monthly: \$120

Call Gaby (evenings Only)

562-625-3529

Plumbing & Rooter Services

Rob's 310.748.4516

Emergency Service

Water leaks - drain and Sewer issues,
 Water heaters, Disposals & Faucets
 After hours & weekends

Five ★ service - All senior discount
 Lic. # 563643

Caregiver or House Cleaning

Affordable Rates - Reliable European lady available for Caregiver or House Cleaning (Elder Care Certificate) Assist personal care, meal prep, etc.

Live nearby – references upon request

Call Anne at: **424-271-1664**

310-944-4483

Mabel Caruso

27 Years Experience



Caregiver

References upon request

- > Light housekeeping
- > Medication Reminder
- > Doctor's Appointment
- > Personal Care
- > Companionship
- > Cooking



South Bay Hearing

Better HEARING Means Better LIVING

Every day at South Bay Hearing, we transform lives through better hearing.

Come experience for yourself why your neighbors voted us the best audiologists and best hearing aid store 15 years in a row.



It's Time to Hear Better

Call now for your complimentary evaluation.

310.375.6161



TORRANCE

3734 Sepulveda Blvd
SouthBayHearing.com

Experiencing slow drying times?



Clean & Clear Dryer Vent Service
310-872-0219



KAY MORI
REALTY

Sold All Cash

Fixer Upper Bungalow

22721 Nadine Cr.

2BR + Den, 1133 sqft.

\$ 545,000

Kay Mori 310-218-3855 DRE 00668237



COMMERCIAL

RESIDENTIAL

INDUSTRIAL

Jeff Hueth

Cell **310-266-8342**

Torrance, CA

huethelectric@verizon.net

Lic. C10 #891108



Vogue Shoe Repair

2732 Sepulveda Blvd

Full-Service Shop- local owned

- Service claims items for luggage warranty
- General repairs
- Orthopedic Correction,
- Shoe/Purse cleaning/repairs.
- Zipper replacement/repairs

Mon - Fri 6:00 am to 4:00 pm

310-370-9065



Residential Care Facility for the Elderly

Licensed residential care facility offering residents quality aging in place. The residents' independence, dignity, and respect are our primary concern
Licensed Physical Therapist on duty

Contact us at:

**3412 W 187th Place, Torrance CA
310-999-1937**

ASAP QUALITY CARE LLC

Caregiver Services

"Serving you for a better quality of life..."

Our Services include:

- In-Home Companionship
- Personal Care Services
- Temporary Long-Term Care
- Alzheimer's Care
- Dementia Care
- Parkinson's Care
- Post-Hospital Care
- Sitter/Caregiver Provider



- Non-Medical In-Home Health Care Agency
- Fully Insured and Bonded
- Licensed in Southern California

Department of Social Services

HCO# 194700329

Call Us Today!

Look For: Janice Bekker Arthur Sta. Ana
310-997-6958 562-200-9100

Website: <https://asapqualitycare.com>

Main Office: Grace Square 500 E
Carson St. Suite 209
Carson City, CA 90745

asapqualitycare@oulook.com



New Horizons South Bay
 22727 Maple Avenue
 Torrance, CA 90505
310-325-3080
admin@nhsb.org
nhnewsletter@yahoo.com



**PRESORTED STANDARD
 US POSTAGE PAID
 TORRANCE, CALIFORNIA
 PERMIT #307**

DATED MATERIAL

Current Resident

MAY 2025 ISSUE

5 WAYS TO USE A HECM

New Horizons is FHA approved



**Call me today to see if you qualify
 for a federally-insured Home Equity
 Conversion Mortgage (HECM)**



Karen Pryor NMLS: 167985
Certified Reverse Mortgage Professional
 Direct (310) 753-1924
Torrance resident since 1989
 6430 Oak Canyon, Ste 100, Irvine, CA 92618
kpryor@mutualmortgage.com
MutualReverse.com/lo/Karen-Pryor

5 Ways to Use a HECM

1. Refinance your existing mortgage to eliminate your monthly mortgage payments*
2. Obtain a growing line of credit that cannot be cancelled, frozen, or reduced
3. Cover monthly expenses
4. Pay for in-home health care or a spouse's skilled nursing care
5. Purchase a new home

*Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees. Mutual of Omaha Mortgage, Inc. dba Mutual of Omaha Reverse Mortgage, NMLS ID 1025894, 3131 Camino Del Rio N 1100, San Diego, CA 92108. Licensed by the Department of Financial Protection & Innovation under the CA Residential Mortgage Lending Act, License 4131356. UT Mortgage Entity License 8928021. These materials are not from HUD or FHA and the document was not approved by HUD, FHA or any Government Agency. Subject to credit approval. For licensing information, go to: www.nmlsconsumeraccess.org #1586809376 Expires 02/2028 Equal Housing Lender

Please join us
Annual Lunch for the Bunch

Honoring Our Active Recycle Club Members

Thursday
 May 15
 11:30^{am}



China Buffet
 3525 PCH/Madison
 Torrance

\$24 (with soda/coffee) per person (tax & gratuity included)
Complimentary for Active Recycle Club Members

Please sign up before 5:00^{pm} Wednesday, May 14th.
 Make a check payable to: **NH Conservation Club** and deposit it in our mailbox.



What's on the Menu	
Hot Dogs	\$3.00
Beverages: Margaritas/Beer/Wine/Soda/Water	\$2.00
Ice Cream	\$2.00
Baked Goods	\$2.00

Volunteer sign-up sheets and the table reservation sheet.
 (Club House Bulletin Board)

- **Ice Cream** is sold inside the Golf Room.
- **Live Entertainment**
 - ◆ **Larry Neville** is the emcee of the event and
 - ◆ **Nick Blaney and the Band** provide the music. *(Tips Welcome - Let's support them)*

Signs will be posted on the Club House doors. Look for the table reservations sign-up sheet inside the Club House.

Please sign up for a table in advance.
Please bring your own picnic plastic utensils!!!!!!
We hope to see you there!!!

Jeanne Rennhack, President












Table Reservations
 will be held till 11:30^{am}
 Available table will be reassigned.

Golf Course

is Closed Mondays until
12:00pm

May 2025

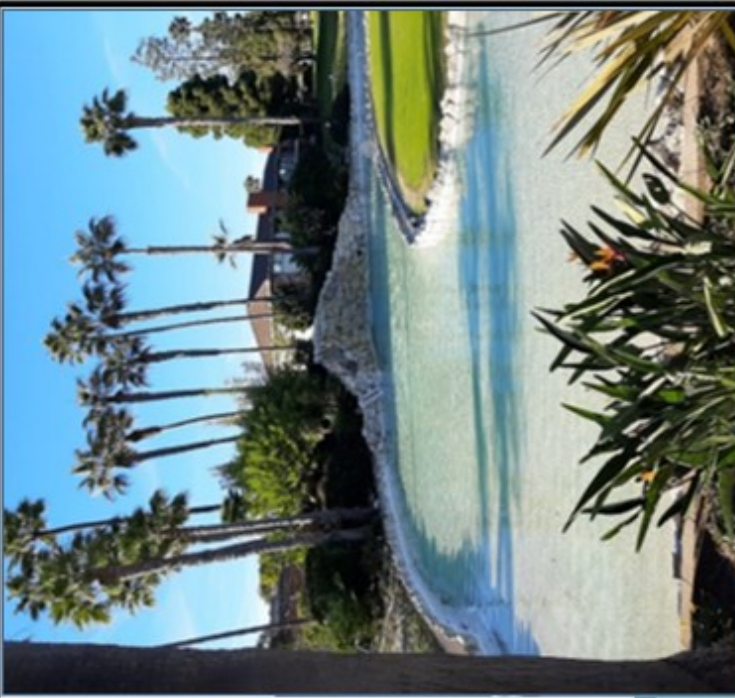
2025 HOA FEE \$532

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
4 	5 	6 2:00pm (Lounge) DMT Disaster Management Team	7 6:00pm (Lounge) Golf Club Meeting	1 	2 9:00am Recyclables	3
11 	12	13 4:00pm - (Lounge) Neighborhood Watch 6:00pm (Lounge) 	14	15 11:30 am Lunch for the Bunch Conservation Club China Buffet 	16 	17 
18 3:00pm (Lounge) My Sunday Salon	19 11:00am Lounge Book Club	20 2:00pm - (Lounge) Civic Affairs	21 2:00pm (Town Hall) BOARD MEETING Via Zoom	22 6:00 pm (Lounge) 	23 2:00pm - 4:00pm SCRABBLE (Lounge)	24
25	26 	27 10:00am PMP Coffee N Chat (Lounge)	28 	29	30	31
Arts Club 12:30pm - 2:30pm						
Sports Center						
Noon - 4pm Bridge Club Town Hall						
8:30am Shotgun start Golf Tournament						
11:00am - 2:00pm Picnic Fun Club Memorial Day Picnic						
8:30am - 1:00pm PMP Coffee N Chat (Lounge)						
6pm - CIC Condominium Improvement Club (Lounge)						
9:00am - 1:00pm Ceramics						
8:30am Men's Golf						
Sports Center						
Ladies' Golf 9:00am						



Join Zoom Board Meeting
<https://zoom.us/j/9731307072?pwd=qWZvSmduUkxkN2Zk1jOVEVd1VlNHQlOj09>
 Meeting ID 973 1307 0727 Passcode: 618476





So Many Updates!

Sold Listings:

23026A Nadine Circle	\$720,000
22883A Nadine Circle	\$615,000
22925B Nadine Circle	\$585,000
22865B Nadine Circle	\$615,000

Latest Listings + In Escrow:

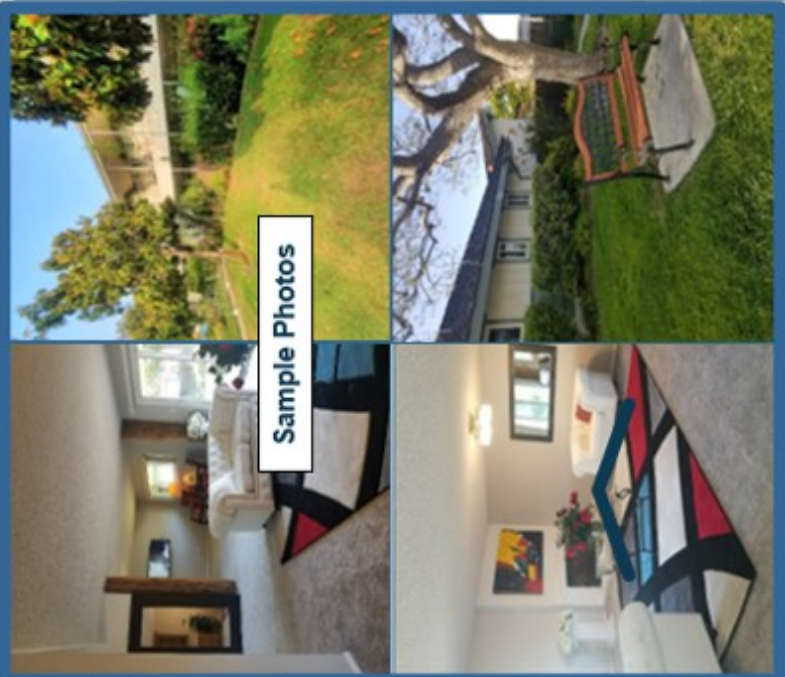
22907 Nadine Circle - (In Escrow)	\$560,000
22611 Maple-(Bungalow)(In Escrow)	\$725,000
22941 Nadine Circle	\$505,000
22723 Maple-(Bungalow)	\$825,000

“Things Move Quick when you work with **Nick.**”

My Commitment to New Horizons

I commit to meeting new clients, making new friends and giving them all “**Best in Class**” service for which I have become known.

Real Estate Companies, Big and Small Count on me for their New Horizons clients. **YOU can Count on Me Too! I’m Nick Blaney and I SELL New Horizons.**



Nick Blaney Realty

Nick Blaney, Broker

Your New Horizons Resident Realtor for over 20 Years

310-386-5415

nickblaney1@gmail.com



NICK BLANEY REALTY DRE #01377354



Floor plans (Sq. Ft.)

Bungalows: 950, 967, 1,117 & 1,133 Sq. Ft.
 Upper “B” Units: 950, & 1,117 Sq. Ft.
 Lower “A” Units: 950 Sq. Ft. & 1,117 Sq. Ft.
 Sample Below: 2 Bedroom. 2 Bath 1,117 Sq. Ft.



GORGEOUS BUNGALOW

NEXT TO CLUBHOUSE GOLF COURSE POOL - TURNKEY UNIT

22723 MAPLE AVENUE, TORRANCE, CA 90505

\$825,000 - 2 BEDROOMS, 1 1/2 BATHS





Debbie Lang The Real Estate Cowgirl

Our team can fix it, clean it and sell it for NO upfront fees... Or sell AS-IS for a hassle free quick sale.

424-355-3500

Call or Text

DRE # 01981410



HELPFUL REAL ESTATE

BEGINNING TO THINK ABOUT YOUR NEXT MOVE?

You don't have to face it alone!

Life's big changes can be overwhelming, but you don't have to face them alone. Whether you're moving to a cozier space, starting fresh in a new location, or managing the emotional task of selling a loved one's estate, I'm here to support you every step of the way. Having personally experienced the challenge of handling an inherited property while grieving the loss of a loved one, I understand the unique mix of emotions and responsibilities involved. Let me guide you through the process, handling the details so you can focus on what matters most. As a local real estate agent and a Senior Real Estate Specialist (SRES), I bring both expertise and compassion to every client's journey. Whether you're buying or selling, my goal is to serve as your trusted advisor, helping you navigate the financial and lifestyle transitions with care, knowledge, and integrity. Together, we'll ensure every detail is thoughtfully managed, giving you the confidence to move forward with clarity and peace of mind.

My Listings **Available Mid-May**



Unit in Area 4 - Beautifully remodeled 1-bedroom, 2-bathroom home with a den, offering 1,117 sq ft of updated living space and surrounded by lush greenery.

Unit in Area 4 - Freshly remodeled 2-bedroom, 2-bathroom home with a den. Offering 1,117 sq ft of stylish living space, it is conveniently located near the Sports Center.

Unit in Area 6 - Spacious 2-bedroom home with a den and 2 bathrooms. Uniquely updated, filled with charming features, and offering 1,117 square feet of stylish living space.



“Serving The South Bay”
Put my experience to work for you! Find out how I’ve built dreams for people, just like you. I work...So you don’t have to!



310-365-6846

O'NEIL AND ASSOCIATE REALTORS

3987 S Pacific Coast Hwy,
 Torrance, CA 90505

Broker/Realtor/Notary/Loan Specialist

DRE #00989854

denise@deniseoneil.com



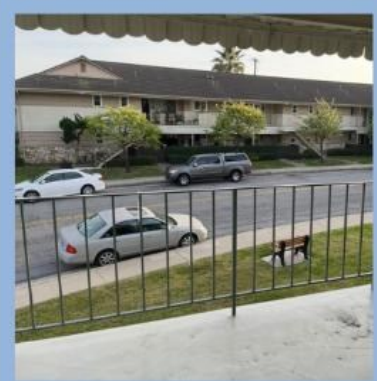
NADINE CIR ACTIVITY

Sold:

22925 Nadine Cir #B

23026 Nadine Cir #A

22703 Maple Ave #125



Leased:

22925 Nadine Cir #B

22906 Nadine Cir #A

