



New Horizons Newsletter

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Torrance, California 90505

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Issue - March 2025
Editor - Sandy Spann
Volume 63, No. 3, March 2025

President's Notes

Important Insurance and Electrical Panels Update

In mid-November, we were advised to replace the Zinsco electrical panels in our units due to rising insurance rates and their fire hazard risk. They have been recalled for safety concerns. An email was sent asking residents to provide a picture of their electrical panels for review.

At the same time, while preparing our annual budget, we anticipated a significant insurance rate increase. Based on available information, we increased the budget by 100%.

However, in early December, we learned that Farmers Insurance would no longer cover our property, requiring us to find a new policy. We secured a temporary extension with Farmers until the end of January.

In mid-January, we received new insurance options, all of which included higher costs due to the presence of Zinsco panels. We selected the most affordable option that wouldn't further increase HOA fees, providing \$5,000,000 in property coverage. Even with this choice our insurance expense in 2024 was \$318,000 and now our insurance expense will be \$816,000.

To help reduce insurance costs, we were advised to replace all Zinsco panels, both inside units and in the building's exterior electrical systems. The Board is currently identifying affected units and will notify owners directly. While there's no exact deadline yet, replacements should be made as soon as possible - both for fire safety and for helping lower future insurance costs.

If you have a Zinsco panel, we strongly recommend exploring replacement options now. The Board will provide further guidance, and our office is available if you have any questions.

Additionally, the Board has begun the replacement of exterior electrical panels on the buildings. Given this unexpected and significant expense, a one-time special assessment will be required. The exact amount is still being determined, and we will keep you updated.

We truly appreciate your understanding and cooperation as we navigate this challenge together. Thank you for your support!

Gail Standley, Board President

2025 HOA Dues - \$532.00

WELCOME NEW RESIDENTS

Unit	Resident	Bldg.	Status
411	Stacy Clifford	406	Renter
119	Richard Delgado	507	Owner
161	Ron & Deb Berry	315	Owner
406	Hwa Suk Lee	404	Owner
504	Billy & Laura Richardson	602	Renter
155	Janice Sullivan	500	Renter

By: Joanie Jones, Orientations

To schedule an orientation, please contact the office.

310-325-3080



Picnic Fun Club 2025

The Picnic Fun Club is having its monthly meeting on **March 13th, 10:00^{am}** in the Clubhouse Lounge.

Please join us as we discuss ideas for the upcoming **2025 Fun Club Picnics**.

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

Monday May 26th - Memorial Day Picnic

Friday, July 4th - Fourth of July Picnic

Monday, Sept. 1st - Labor Day Picnic

Jeannie Rennback, President

March 15th Tournament

"St. Patty's Day"

Shotgun Start.

Mixed Team Event Tournament
Tee off at **9:00^{am}**

\$5.00 Entry Fee

Sign up in the Golf Room.

The Clubs welcome new and future members.



Men's and Ladies Golf Clubs

NEW HORIZONS SOUTH BAY ASSOCIATION Board of Directors General Meeting Minutes

January 15, 2025, at 2:00 PM

CALL TO ORDER:

A quorum of the Board being present, President Gail Stanley called the General Meeting to order at 2:01 PM.

DIRECTORS PRESENT: Gail Standley – President
Gary Smith – Vice President
Mary Lee Lombardi – Treasurer
George Bunce – Secretary
Tom Kasterko – Architectural
Joanie Jones – New Resident Orientation
Sandra Spann – Member-at-Large

PROPERTY MANAGEMENT PROFESSIONALS' REPRESENTATIVE: Janet Garcia- General Manager, Lynette Hazly-Assistant Manager

SECRETARY'S REPORT

The Board reviewed the November 20, 2024, General Meeting Minutes.

- **Motion:** George Bunce made a motion to approve the November 20, 2024, General Meeting Minutes, as presented. Gary Smith seconded the motion. (M/S/C: 7-0)

EXECUTIVE SESSION SUMMARY

In the Executive Session, the Board viewed and discussed: third-party contracts, delinquencies, and legal matters.

TREASURER'S REPORT

Following the review of the November 30, 2024, and December 31, 2024, financials.

- **Motion:** Mary Lee Lombardi made a motion to accept the November 30, 2024, and December 31, 2024, financials, as presented. Tom Kasterko seconded the motion. (M/S/C: 7-0)

DELINQUENCY REPORT

The Board reviewed the Delinquency report. Mary Lee Lombardi gave an update on all accounts. Currently, no liens are in effect.

MANAGEMENT REPORT

The Board reviewed the action tracker, with pending and new projects.

REPORTS

- **President's Report:** Gail Standley spoke about concerns regarding the grass turning dormant during the winter season.
- **Orientation:** Joannie Jones explained that the age verification forms were completed and will not be required for another 3-4 years. Joanie Jones also read a list of fire safety tips.
- **Roofs and Gutters:** Gary Smith informed the residents that the new roof was completed in Building 410 and that Building 223 will begin Monday, January 20th. Gutter replacements is needed in four buildings.
- **Golf Enhancement Project:** Tom Kasterko reported that the golf course will be getting a fertilizer watering system installed.
- **2025 Board of Directors Election-** George Bunce reported that the last day to submit a candidacy form was January 9, 2025. The next notice will be the pre-ballot notice which will be sent by the end of the month.
- **Newsletter:** Sandy Spann reported that they had a profitable year.

- **Civic Affairs Committee:** Julie Dojiri reported on the City of Torrance with information on electronic billboards along the 405 Freeway, and 8 new pickleball courts will be installed at Wilson Park. She thanked all residents who participated with Civic Affair events.
- **Landscape Committee:** Barbara Marriott reminded the residents that there is a cardboard collection program where they will pick up the cardboard and recycle it.
- **Conservation Club:** Gail Standley announced that the next meeting is January 16th, everyone is welcome.
- **Picnic Fun Club:** Jeanie Rennhack announced that the next meeting is on February 13th.
- **CIC:** Mary Lee Lombardi reminded everyone that they meet on the 4th Wednesday of the month, everyone is welcome.
- **Website Committee:** Sandy Spann announced that after months of working on the website, the Website Committee is happy to announce that the new NHSB website – nhsb.org is ready to be presented. Report was followed by a presentation.
- **The website Presentation was given by Esther Audrey.**

HOMEOWNER FORUM

Homeowners in attendance were afforded the opportunity to address the Board on Association-related topics.

UNFINISHED BUSINESS

- **Tree trimming Update:** Finley's is still trimming trees throughout the community. Thank you all for your patience and cooperation.
- **Electrical Panel:** Please continue sending in your photos to the office, if you need assistance please contact the office for help.

NEW BUSINESS

No New Business.

CORRESPONDENCE

The Board reviewed and addressed correspondence submitted to the Board and Janet.

ADJOURNMENT

The Board of Directors General Session Meeting was adjourned by Board President, Gail Standley at 3:20 pm.

SECRETARY'S CERTIFICATE I certify that the foregoing is a true and correct copy of the minutes approved by the Board of Directors.

Secretary

Date

General Manager's Notes

- ♦ **Electrical Panel Replacement Project:** Please continue sending photos of your electrical panel if you have not already done so.
- ♦ **Roofs:** As of February 2025, 8 roofs are left to complete.
- ♦ **Building Maintenance:** Painters are still in Area 5, completing Building 511. Fences will be repaired or replaced as needed.
- ♦ **Pools:** The Clubhouse pool heater has been turned on for use while Sports Center pool is under maintenance.
- ♦ **Window & Door Seals:** Do not forget to check your window seals to avoid water intrusion through your doors and windows.
- ♦ **Storm Drains:** Storm drains continue being jetted to allow proper water drainage, especially during the rainy season.
- ♦ **Lighting Upgrades:** Maintenance crew replaced several lights with LED fixtures to help reduce cost.
- ♦ **Painting:** The Sports Center men's bathroom got a fresh paint job.
- ♦ **Water Shut-off Valve Location:** If you are uncertain of the location of your water shut-off valve, please contact the office.
- ♦ **Elections:** Ballots will be sent out on March 1st. Please be sure to return your ballot, via USPS mail, in the attached self-addressed envelope by 5:00^{pm} on Monday, April 08, 2025, to:

The Inspectors of Election

P.O. Box 131778

Carlsbad, CA 92013

Do not bring ballots to the office, they must be mailed in.

Janet Garcia, PMP General Manager



ELECTION

MEET THE CANDIDATES

MARCH 6th at 7:00PM

TOWN HALL



Mark your Calendars for **Thursday, March 6th**, at **7:00pm** in the **Town Hall**.

Everyone is welcome and it is your opportunity to meet the wonderful residents who are on the **2025 Election Ballot**. Ballots will be mailed March 1st.

After a brief background by each of the candidates, there will be an open forum question and answer period. So come to hear what the candidates have to say.

Submit your written questions for the candidates before or fill out a question form that evening.

Note: If you are an owner and have not received your ballot, please notify the office **(310-325-3080)**.



Coffee Chat Hour with PMP

Last Tuesday of the Month

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



Need Help?

PMP is here for you 24/7

Contact our Community Care Team at

310-694-0600

+ **When you are connected,**
choose Option #1

Then press the (*) key to

MEET THE CANDIDATES

For

NEW HORIZONS SOUTH BAY
HOA BOARD

2025

MAR 6
7PM

TOWN
HALL

2025 CANDIDATES INCLUDE:

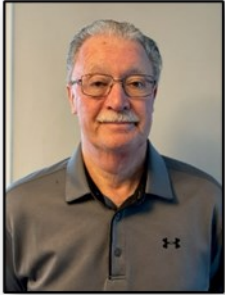
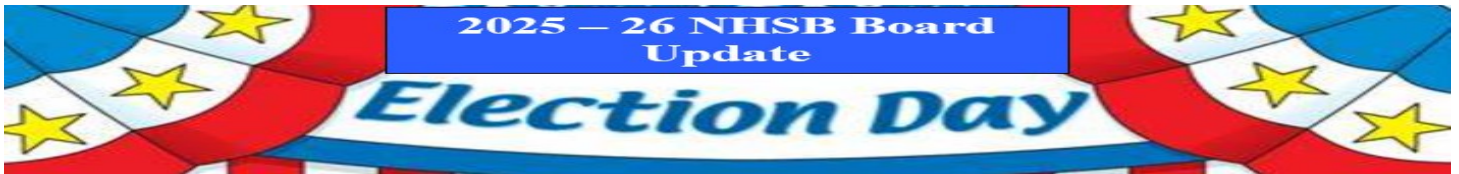
❖ GEORGE BUNCE

❖ GAIL STANDLEY

❖ JOANIE JONES

❖ MAGGIE PAGAN

Questions for the Candidates? Please drop them off at the Office or at the night of the Candidate Night on March 6th



GEORGE BUNCE

Greetings New Horizons residents,

My name is George Bunce, and I am running for a seat on the Board of Directors here at New Horizons. I am a former employee of the Northrop Grumman Corporation and am retired after 20 years of service. During that time, I worked in various positions including Physical Security manager and other functions within the Security Department.

I have been a resident here at New Horizons for 10 years. I have served as a former Board Director for seven and a half years overseeing such work as Buildings and Pools, Grounds Maintenance and acting as Board Secretary. In addition, I have worked on special projects such as paving repair, Pickle ball court installation and as part of the new Website Committee. If elected rest assured, I am a candidate who can work well with other board members and will do my best to meet the new up and coming challenges for New Horizons.

Thank you.

George Bunce



JOANIE JONES

My name is Joanie Jones, and I have lived in the New Horizons community for two decades. I am currently on the Board of Directors and conduct the New Resident Orientations (approximately 40 per year) and I have served on the Board twice in the past; once as Insurance Chair and another time as Secretary.

Our condos here in New Horizons are a huge financial investment. The management of our property and our investment in the Community is becoming more and more complicated with financial increases in every aspect of maintenance and more and more legal activity as a natural course of doing business.

It is an absolute necessity in today's HOA world for a Board to work with a Management Company for so many reasons that result in cost and time reduction and maintaining the Community in general.

Being on a Board of Directors presently is extremely challenging in analyzing and resolving the financial and legal issues that are thrust upon Board members and owners, Having previous board experience is an asset.

My goal is and always has been to work with the "triangle of power" – Owners/Board Directors/Management Company to arrive at the most effective solutions possible in today's business environment.

I am also an advocate for transparency and Inclusion of Owners and residents before large projects are implemented. I am up for re-election in 2025, and I hope you will vote for me.

Thank you.

Joanie Jones



MAGGIE PAGAN

My husband, Bob, and I have lived in New Horizons for 10 years. I have been very active member of our community.

- Picnic Fun Club: Vice Chair, setup crew, ticket sales, boat races, table chart, etc.
- Newsletter Chair and then Editor for 5 years.
- Treasurer's Committee for 4 years. Verified Proof of insurance for all owners.
- Disaster Management Team: Building Coordinator, 3 years, Area Coordinator 3 years, and Chair 4 years. As part of the Disaster Management Team, I coordinated the installation of new Smoke Detectors with the Red Cross four times and held many community awareness workshops.
- Board Chair (April 2021-22, during the Covid Crisis). Our HOA was a self-governing Board, with a management advisor and had 21 employees. None of our employees contracted Covid while at work on our campus. I helped register 102 residents and 19 employees for the Covid 19 vaccine.
- Condo Improvement Club: Ticket sales and as a volunteer worked at many of their events.
- Coordinated and hosted Board Appreciation Dinner.

I worked in various industries: nursing, employment, teacher, bookkeeper, and sales. I have a BA from Pace University, NYC.

My goal as a Board Member is to work with our Management Company and Board to shape future goals and create a plan to achieve them. I want to have open and clear communication with our residents regarding all projects and how they impact on the residents.

Thank you for your consideration,

Maggie Pagan



GAIL STANDLEY

My name is Gail Standley. For the past two years, I have served as President of the New Horizons Association. I am seeking re-election for another two-year term.

As a longtime resident of New Horizons, I've witnessed significant changes, particularly the transition from self-managed to partially (financial) managed, to fully professionally managed.

My professional background as an IT Operations Coordinator, Project Manager, and Certified Meeting Facilitator equips me with valuable skills for this role. During my eight years on the Board, I have served in various capacities, including Civic Affairs & Condo Code Chair, Board Secretary, and Chairman of the Board. I have consistently prioritized the aesthetic and financial well-being of our community.

A notable achievement was my instrumental role in identifying a solution to a pinhole leak problem, resulting in significant cost savings for the Association. Currently, I am actively working to secure the installation of electric car charging stations for our residents, funded entirely through rebates, tax credits, and user fees.

My experience and dedication make me uniquely qualified to guide our Association into the future.

Thank you,

Gail Standley

DMT- Disaster Management Team

The recent power outages and fires have all of us on edge. It is better to be prepared and have a course of action. We would like to resurrect our DMT team. We need a system to contact our neighbors and assure we know what to do in an emergency.

All residents of New Horizons are invited to attend our meeting on **March 20 at 2:00pm in the Lounge**. The DMT team has listed the following procedures to follow during an emergency crisis or drill:

Residents: Place the yellow "HELP/OK" card on your front door or window. Residents should all have a "to go bag" readily available in your home, car or garage.

Building Coordinator: Checks to see if your building residents have placed "HELP / OK" sign. Knock on the door. If no sign is displayed, check if a resident needs assistance.

Area Director: Receives the reports from each Building Coordinator in each of the six areas.

Incident Commander in the Communication

Center: Receives the reports via walkie-talkie from each Building Coordinator. If any resident needs help getting to our First-Aid Station, the **Search and Rescue** staff will be notified and initiate help.

Search and Rescue Volunteers: Responds to residents' needs via Incident Commander and bring injured residents to First Aid Station/staging area.

Maggie Pagan, DMT Chair



DO NOT DUMP LARGE ITEMS

When we have large items which need to be discarded, **do not** place them outside without arranging for it to be picked up. There are many companies that will take them away at a cost. Discarding items in the parking lots or driveways is forbidden.

Residents are responsible for removal of their bulk items. Call the office to let them know when your item is to be picked up and the location. We all pay when things are left in the common area.

New Horizons Board



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Are you Prepared in Case of a Power Outage?

- **Solar Powered Light:** Keep charged on your porch, bring them inside to light a room.
- **Flashlights and Fresh batteries:** check monthly to assure all are working.
 - Store them where you can easily access them in the dark.
- **External rechargeable battery pack:** Have a power source that can charge cell phones and other electronic devices (see pictures below).
- **First aid kit:** Include prescription medications, check the expiration dates.
- **Bottled water:** Experts recommend a gallon per person per day.
- **Non-perishable food:** Choose items that don't require cooking or heating.
- **Manual can opener**
- **Coolers, ice chests, and ice packs:** Have a few in case of a lengthy outage.
- **Battery-operated radio:** To access news reports.



Collapsible Portable LED Camping Lantern XT AUTO
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HOSE WASHING OF UPSTAIRS BALCONIES IS PROHIBITED

Balconies are expensive to replace and/or repair and those costs contribute to increasing our HOA fees.

THE RULES ARE:

UPSTAIRS BALCONIES:

NO objects of any kind allowed on stairways or railings. No more than 6 plants, weighing no more than 25 lbs. each. Plants must be raised up off the upstairs balconies. Hosing or wet moping upstairs balconies is not allowed. Damp mop, sweeping, or vacuum is OK

ALL BALCONIES:

No clothing/towels/etc. hung out on railings/fences. No cabinets exceeding the upper-level railing height or lower-level fence height can be stored on balconies. Any floor covering requested must go through an **Architectural Request Form**. Multiple access balconies are for access by all residents with doors opening on the balcony. Therefore balconies cannot be blocked.

New Resident Orientation

2/11/25



Do not Leave Animals/pets in Cars

Animals should never be left in your car. If you leave your animal in a hot car, the police will be called.



Book Club
11:00^{am}
Monday, March 17th
Orphan Train
by Christina Baker Kline

On the third Monday of the month, **Mar. 17, 11^{am}** in the Lounge, the book club will be discussing **Orphan Train** by **Christina Baker Kline**. Between 1856 and 1929, so-

called orphan trains ran from cities or the East Coast to the farmland of the Midwest, carrying thousands of abandoned children. Would they be adopted by a loving family, or would they face a childhood of hard labor?

For a copy of this book from the **Torrance Library Book Club** collection contact:



Teresa Turner
(310)918-3169

VANDALISM ALERT

New Horizons was invaded February 21st by a street gang that proceed to graffiti tag our community walls, mailbox, tables, trash enclosures all along Nadine and even in the Clubhouse area.

Quick actions of our residents (alerted by their Ring Security cameras) called Torrance Police, who apprehended some gang members. The following morning, Councilmember Jeremy Gershon was in our community assessing the damages. We thank all involved in our safety.

Report Graffiti online

FREE smart phone app for reporting graffiti in **Torrance**. The free App, named **"myTorranceCA"** is available for the iPhone on the **Apple App Store** and on Android devices through the **Google Play Store**.

Residents – Let's Camera Up!!!!
(Ring or similar system will work)

Landscape Committee

Barbara Marriott, (310-387-9650),
 Susan Taylor (310-951-4386)
 Lydia Rogers (310-418-8906)



The Landscape Committee is no longer in existence as of February 2024.

Although I have stepped down as Chairperson, I will still be available to assist with landscaping needs on a personal basis. I want to express my gratitude to Lydia Rogers (who will continue maintaining the (Serenity Garden), Susan Taylor, Maggie Pagan, Esther Audrey, Sandy Spann, Akemi Matsumoto, Mary Larson, Lisa Duarte, and all the dedicated "landscape helpers" who contributed to beautifying our gardens.

The Flower Fund has been officially closed. The remaining balance will be used to purchase a tree for our community.

I will continue to collect and coordinate cardboard for recycling or distribution. Special thanks to Kenny Hom and Tom Kasterko for their ongoing help. Maggie Pagan will also continue collecting empty wine bottles for recycling. You may contact her at 914-469-3257.

Finally, I want to extend my appreciation to our board president, Gail Standley, and PMP manager, Janet Garcia, for their support and encouragement.

Thanks for your help,

Barbara Marriott

Mandatory Orientation

All Caregivers working at New Horizons

It is required that **full-time caregivers** attend a New Resident Orientation to learn about the rules and safety features of New Horizons. For instance, location of the fire extinguishers, how to turn off main water supply, not throwing wipes in the toilet or sink, and, what to do in an emergency.

Owners/Residents must call New Horizons Office **(310) 325-3080** to register their caregiver and set up an Orientation time for their full-time caregiver.

Joanie Jones, Orientations

RECYCLE YOUR USED EYEGLASSES

The Lions Recycle for Sight Program will sort and process all donated glasses for distribution. They provide free vision screening and a pair of eyeglasses to all in need. The Recycle for Sight collection box is located on the table next to our HOA office.
Civic Affairs Committee



screening and a pair of eyeglasses to all in need. The Recycle for Sight collection box is located on the table next to our HOA office.



Thank you, **Barbara**, and the **Landscape Committee**, for your service to the Community and your commitment to the Earth's ecology.

In Memoriam Wallace Elwood Wade



Wallace Elwood Wade was born on August 4, 1939, to Myrtle Grace and Monroe Thomas Wade in Thomaston, Georgia. He was a caring brother to Jack, Melva, and Jerry. At age 19, he enlisted in the U.S. Army and served overseas for 4 years. He was an Armor Intelligence Specialist, and received a Good Conduct Medal, as well as badges for Expert Rifle, Marksman Sub Machine Gun, and Sharpshooter Pistol.

In February 1964, he received his Honorable Discharge. His next life adventure would lead him to Hollywood, CA, where he worked in the movie industry; however, it wasn't until he joined Continental Airlines, where he found his dream job.

During his 31-year tenure, he cultivated lifelong friends and enjoyed the opportunity to travel "standby" around the world. At age 36, he found a new meaning to life with the joy of fatherhood, to his daughter, Jennifer Grace. His tough love approach, listening ears, tender heart, sense of humor and strong bear hugs, made you know how deeply he cared. In his final days, Wally loved visiting the pool daily, going for walks in the community, sharing smiles, and talking politics. On January 28th, he took his last swim in the pool. "Goodbye Kid".

Wallace Elwood Wade Family

alisa ann ruch
burn foundation



Torrance Firefighters Association

SPAGHETTI DINNER

and

Bake Sale

\$239,000 raised

53,000 meals served



Saturday – March 8th 2025

Benefiting the Alisa Ann Ruch Burn Foundation and CHAMP CAMP!

KEN MILLER RECREATION CENTER

3341 TORRANCE BLVD.

4:30 – 8:00 PM

Adults \$10 Kids \$8 (8yrs. & under)

Experiencing slow drying times?



Clean & Clear Dryer Vent Service
310-872-0219

CLEAN YOUR DRYER VENT – PREVENT FIRES FROM LINT BUILD UP

It's important and recommended to have your dryer vent thoroughly cleaned every two years. Lint builds up in the vent and can reach **"critical mass"**.

1. The lint can catch fire. The warning signs are:
2. The outside or top of the dryer may feel warm when it's in use.

The dryer takes a long time to dry your clothes. Residents are responsible for unit appliances including the dryers and the vents according to **New Horizons CC&Rs**.

PLEASE SUPPORT OUR ADVERTISERS

Our advertisers contribute to the Newsletters coming to us **free!!!**

Be aware that dryer vents are not all the same configuration depending on the building construction. Some vents go under the floor, some go over the top of the condo and out the roof, some are lined with plastic, while others are lined with metal. Thus, there may be different prices from the vent cleaners depending on how your dryer vent is constructed.

A Specialist should clean the entire dryer vent because it takes specially designated tools and knowledge. The vent needs to be cleaned from both ends; from the machine to the wall, and then from the wall all the way to the outside.

Jonie Jones, Resident Orientation

Conservation Club Spotlight



Conservation Club Spotlight

Have you ever noticed the "New Horizons" awning in front of the Clubhouse? Have you ever stopped to admire the Serenity Garden near the golf practice net? How about the new benches on Nadine Circle? You can thank the NHSB Conservation Club for all of it and more.

"It's a great group of people and the work they do enhances the community. It's our way of giving back," says Gail Standley, Board President of the New Horizons South Bay Association.

The club picks up plastic bottles and aluminum cans and stores them in a large shed. When the shed is full, it's time to take the goods to the recycler.

The club meets every other month, on the third Thursday of the month. "We don't have a lot of meetings, but we still have camaraderie. Club members are the heartbeat of what we do. They're wonderful."

If you'd like to know more, get in touch with Gail at gail.nhbod@gmail.com

Meanwhile, be sure to notice the new golf flags, the windows in the gym, and the American flag and POW flag flying in front of the Clubhouse. This club is helping the environment and making our community beautiful.

Kim Edwards, Newsletter Team

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

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} Every other Month

3rd Thurs. of the month

DMT (Disaster Management Team)

2:00^{pm}

3rd Thursday every other month

Landscaping Committee)

2:00^{pm}

2nd Wednesday

Ladies' Golf (Golf Course)

9:00^{am}

Thursdays

Men's Golf (Golf Course)

8:30^{am}

Wednesdays

My Sunday Salon (Lounge)

3:00^{pm}

3rd Sunday of the Month

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



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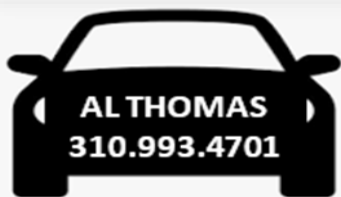


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South Bay Ride

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- We offer vault and trailer storage to customers who need time to get settled.
- You can hire us for packing and furniture moving, too.
- Every local quote is a flat hourly rate.
- Every long-distance quote is guaranteed based on a specific list of items.
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Walsh's #1 Goal – Customer Satisfaction

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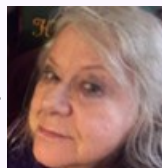
My Sunday Salon

March is here! My Sunday Salon will pay homage to **St Patrick's Day** when we get together. We will discuss the completion of Film Awards season and the group's new projects.

Actors be prepared to project, musicians be prepared to play and writers be prepared to share your poetry, plays and short stories!

Let's celebrate with green food green beer and dirty limericks until the Saints come marching in.

Kathleen Buchanan, Director



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Culture Corner



March is a busy month. Our neighbors like Redondo Beach, Hermosa Beach & Manhattan Beach have their late Winter/ Spring trips slated: call Redondo Beach to find out whether there is still space on the bus to the **Poppy Fields, Class**

#3EXC0903, barbeque lunch included, and **Luck o' the Irish** on St. Patrick's Day. For Spring trips, Seniors from Torrance can register on March 3. Call 310-318-0610 or Redondo Beach-310-318-0280.

Performing at the Cabaret theatre at George Nakano on March 14 and 15 is **Louie Cruz Beltran**. His combo blends Afro Cuban rhythms with jazz, Latin jazz, pop, and R & B influences. Featured at the **Armstrong** on March 8 is **"Something Magical"** at 8:00^{pm} Christopher Hart, once starring in **The Addams Family** series as **"The Thing"**, will be joined with other magicians. **"Mortified – Spring Break Spectacular"** on March 29, shows adults sharing their most embarrassing childhood artifacts (journals, letters, poems, etc.) Check for availability of tickets with **Armstrong Box Office** at 310-781-7171. You may inquire about dinner option at the Nakano, as well.

"Alabaster" will be performed at the **Fountain Theatre** in Hollywood. This is a very small venue which produces excellent theatre; on Mondays when most theatres are dark, you can pay what you want. This play 'about healing, art and the power of women' was nominated for a Pulitzer Prize.

The musical **"Rent"** can be seen at 8:00^{pm} at **El Camino** on March 14, 15, 21, 22, 28 and 29, and 3:00^{pm} on March 23 and 30 at the **Campus Theatre**. The **Beach Cities Symphony** will perform **Beethoven's 9th Symphony** with the **Torrance Civic Chorale** on Friday, March 21 at 8:00 pm at the **Marsee Auditorium**.

Call **Musical Theatre West** at 562-856-1999 for tickets for the 2025 season of musicals at the **Carpenter Theatre** on Cal State Long Beach campus, 6200 E. Atherton Ave., Long Beach. **"Jersey Boys"** (Feb. 14-Mar. 2), **"Into the Woods"**, **"The Buddy Holly Story"**, and ends with **"Hello, Dolly."** **"Into the Woods"** runs from March 28-April 13. Single and evening subscription tickets can be purchased 24/7 online at carpenterarts.org or at the box office Mon.-Thurs. 11:00^{am} – 4:00^{pm} at 562-885-7000, for **James and Joni** 3/9, **Ballet Hispanico** 3/15, and **Magic of Jen Kramer** on 3/22. You can also "pick your own" subscription by buying three eligible tickets and saving \$5 each!

Improv lovers: reminder that first Sunday at **Torrance Theatre Company** at 7:00^{pm} and second Saturday night at **Second Stage** in Hermosa Beach will provide great entertainment, and audiences often become part of the skits.

See you next month. **Support the Arts**

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22741 Nadine Circle Unit B - 2 Bd, 1.5 Baths, 950 sq. ft. Freshly painted, new carpeting. Across from the Tennis Court. **Priced at \$550,000.**

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22952 Nadine Circle #B - 2 Bd, 2 Baths 1117 sq ft. This unit is on the 3rd Green of the Golf Course. Freshly painted, new carpeting and ready for new Tenants. **Lease for \$3,000 / mo.**

22959 Nadine Circle #B - 2 bd, 2 Baths 950 sq ft. Carpeting and appliances 1 year old. Views of the PV Hills. **Lease for \$2800 / mo.**



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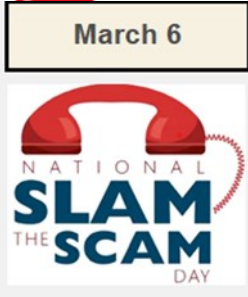
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- Learning about the latest scams. Information can empower you to quickly recognize a scam. Signs of a scam include:
- An unexpected problem or offer of a prize or benefit increase,
- Pressure to act immediately, and
- A request for an unusual payment like cryptocurrency, gift cards, gold bars, and wire transfers, even with the promise of keeping your money "safe."
- Reporting scams as soon as possible. Victims shouldn't be embarrassed if they shared personal information or suffered a financial loss. We are all vulnerable.
- Sharing our Scam Alert fact sheet and helping educate others about how to protect themselves.

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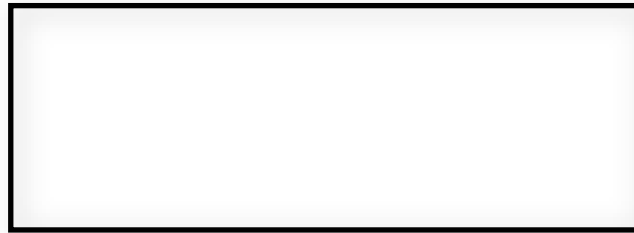
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MARCH 2025 ISSUE

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5 Ways to Use a HECM

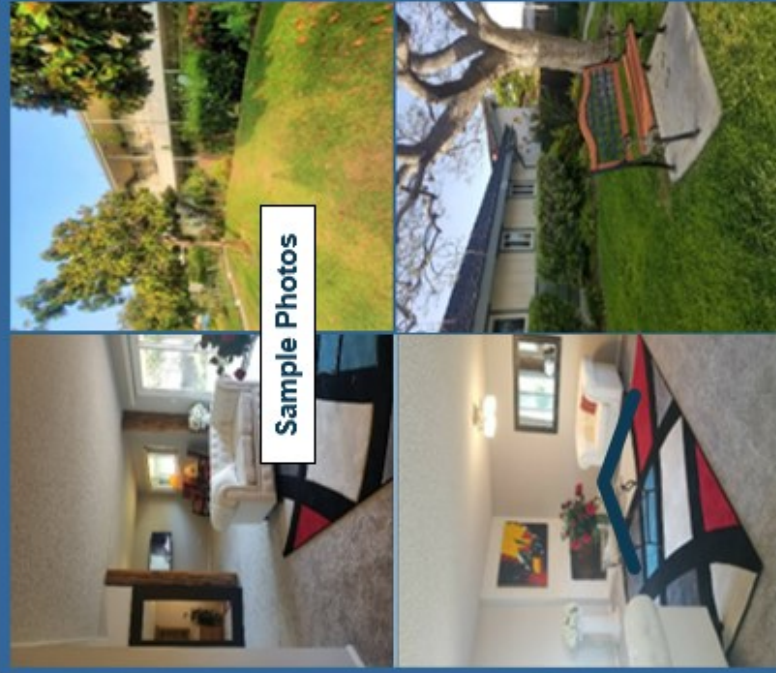
1. Refinance your existing mortgage to eliminate your monthly mortgage payments*
2. Obtain a growing line of credit that cannot be cancelled, frozen, or reduced
3. Cover monthly expenses
4. Pay for in-home health care or a spouse's skilled nursing care
5. Purchase a new home

*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

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22703 Maple	(BUNG) Sold \$680,000
22625 Nadine Cir. A	Sold \$608,000
22881 Nadine B	Sold \$480,000
23017 Nadine	(BUNG) Sold \$705,000

Latest Listing

22925 Nadine B \$585,0000
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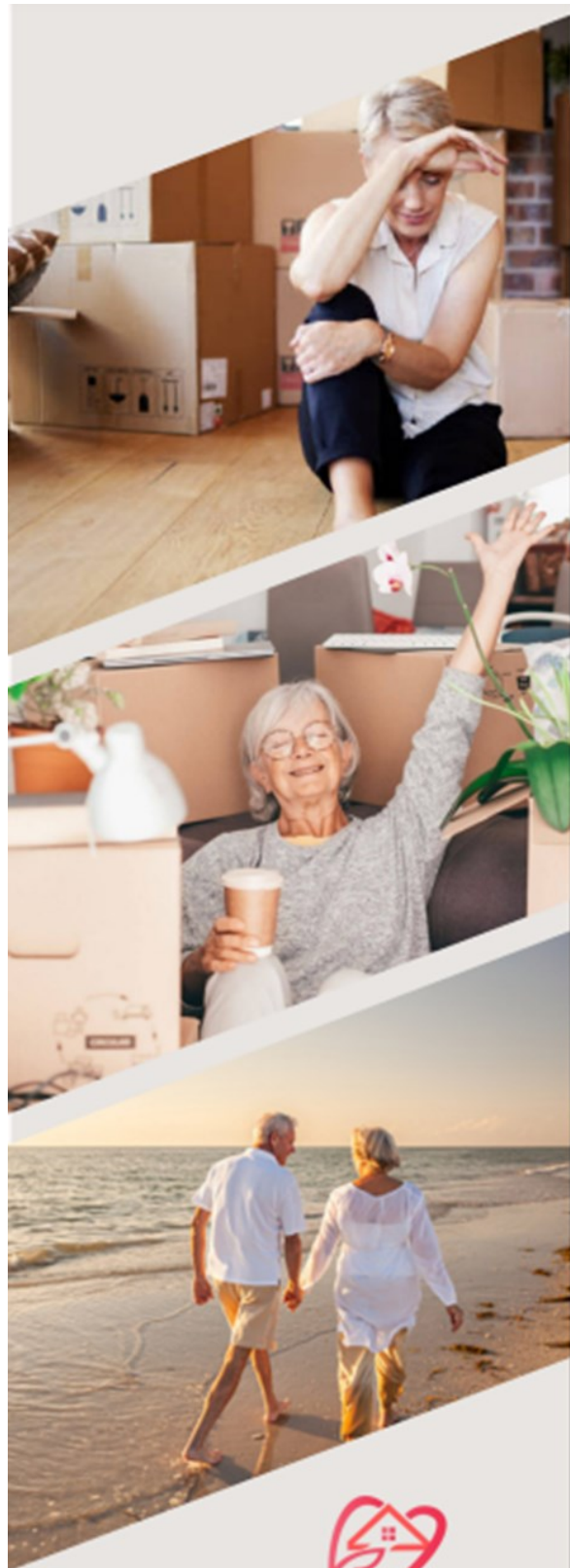
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Golf Course Closed Mondays until 2:00pm			March 2025			2025 HOA FEE \$532		
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday		
Join Zoom Board Meeting https://zoom.us/j/973130707272?pwd=dWZvSmduVUxCN2x2d1JOVEV41VNHQTO9							1	
2	3	4	5	6	7	8		
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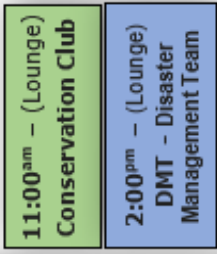
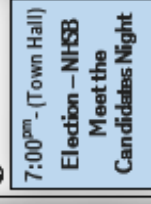
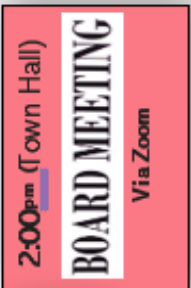
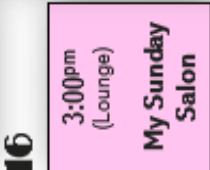
SportsCenter		Arts Club		12:30pm-2:30pm	
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9		10		11	
16		17		18	
23		24		25	
30		31		2	

Sports		Ceramics		9:00am-1:00pm	
Men's Golf		Wednesdays		8:30am	
Ladies' Golf		Thursdays		9:00am	
7		8		9	
14		15		16	
21		22		23	
28		29		30	

Zoom		Zoom		Zoom	
7:00pm - (Town Hall) Election - NHSB Meet the Candidates Night		10:00am - (Lounge) Picnic Fun Club		2:00pm - 4:00pm SCRABBLE (Lounge)	
2pm (Town Hall) 9-10-11-12-13-14-15-16-17-18-19-20-21-22-23-24-25-26-27-28-29-30-31		11:00am - (Lounge) Conservation Club		2:00pm - 4:00pm SCRABBLE (Lounge)	
6:00 pm (Lounge) Bingo		2:00pm - (Lounge) DMT - Disaster Management Team		2:00pm - 4:00pm SCRABBLE (Lounge)	
6pm - C I C Condominium Improvement Club (Lounge)		10:00am PMP Coffee N Chat (Lounge)		2:00pm - 4:00pm SCRABBLE (Lounge)	
3:00pm (Lounge) My Sunday Salon		11:00am - Lounge Book Club		2:00pm - 4:00pm SCRABBLE (Lounge)	
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3:00pm (Lounge) My Sunday Salon		11:00am - Lounge Book Club		2:00pm - 4:00pm SCRABBLE (Lounge)	
3:00pm (Lounge) My Sunday Salon					



Arts Club		SportsCenter		Bridge Club		Town Hall		Thursdays		Wednesdays		Sports		Ceramics		Ladies' Golf		Thursdays		Sports		Ceramics		Ladies' Golf							
12:30pm-2:30pm		12:30pm-2:30pm		12:30pm-2:30pm		12:30pm-2:30pm		9:00am-1:00pm		8:30am		9:00am-1:00pm		9:00am-1:00pm		9:00am		9:00am		9:00am		9:00am		9:00am							
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31		
Spring Forward! Daylight Saving Time Clock		Happy St Patrick's Day		Happy St Patrick's Day		Happy St Patrick's Day		Happy St Patrick's Day		Happy St Patrick's Day		Happy St Patrick's Day		Happy St Patrick's Day		Happy St Patrick's Day		Happy St Patrick's Day		Happy St Patrick's Day		Happy St Patrick's Day		Happy St Patrick's Day		Happy St Patrick's Day		Happy St Patrick's Day			
My Sunday Salon (Lounge) 3:00pm		11:00am - Lounge Book Club		11:00am - Lounge Book Club		11:00am - Lounge Book Club		11:00am - Lounge Book Club		11:00am - Lounge Book Club		11:00am - Lounge Book Club		11:00am - Lounge Book Club		11:00am - Lounge Book Club		11:00am - Lounge Book Club		11:00am - Lounge Book Club		11:00am - Lounge Book Club		11:00am - Lounge Book Club		11:00am - Lounge Book Club		11:00am - Lounge Book Club			
6pm - C I C Condominium Improvement Club (Lounge)		6pm - C I C Condominium Improvement Club (Lounge)		6pm - C I C Condominium Improvement Club (Lounge)		6pm - C I C Condominium Improvement Club (Lounge)		6pm - C I C Condominium Improvement Club (Lounge)		6pm - C I C Condominium Improvement Club (Lounge)		6pm - C I C Condominium Improvement Club (Lounge)		6pm - C I C Condominium Improvement Club (Lounge)		6pm - C I C Condominium Improvement Club (Lounge)		6pm - C I C Condominium Improvement Club (Lounge)		6pm - C I C Condominium Improvement Club (Lounge)		6pm - C I C Condominium Improvement Club (Lounge)		6pm - C I C Condominium Improvement Club (Lounge)		6pm - C I C Condominium Improvement Club (Lounge)		6pm - C I C Condominium Improvement Club (Lounge)			
10:00am PMP Coffee N Chat (Lounge)		10:00am PMP Coffee N Chat (Lounge)		10:00am PMP Coffee N Chat (Lounge)		10:00am PMP Coffee N Chat (Lounge)		10:00am PMP Coffee N Chat (Lounge)		10:00am PMP Coffee N Chat (Lounge)		10:00am PMP Coffee N Chat (Lounge)		10:00am PMP Coffee N Chat (Lounge)		10:00am PMP Coffee N Chat (Lounge)		10:00am PMP Coffee N Chat (Lounge)		10:00am PMP Coffee N Chat (Lounge)		10:00am PMP Coffee N Chat (Lounge)		10:00am PMP Coffee N Chat (Lounge)		10:00am PMP Coffee N Chat (Lounge)		10:00am PMP Coffee N Chat (Lounge)			
2:00pm - (Lounge) Civic Affairs		2:00pm - (Lounge) Civic Affairs		2:00pm - (Lounge) Civic Affairs		2:00pm - (Lounge) Civic Affairs		2:00pm - (Lounge) Civic Affairs		2:00pm - (Lounge) Civic Affairs		2:00pm - (Lounge) Civic Affairs		2:00pm - (Lounge) Civic Affairs		2:00pm - (Lounge) Civic Affairs		2:00pm - (Lounge) Civic Affairs		2:00pm - (Lounge) Civic Affairs		2:00pm - (Lounge) Civic Affairs		2:00pm - (Lounge) Civic Affairs		2:00pm - (Lounge) Civic Affairs		2:00pm - (Lounge) Civic Affairs			
2:00pm (Town Hall) BOARD MEETING Via Zoom		2:00pm (Town Hall) BOARD MEETING Via Zoom		2:00pm (Town Hall) BOARD MEETING Via Zoom		2:00pm (Town Hall) BOARD MEETING Via Zoom		2:00pm (Town Hall) BOARD MEETING Via Zoom		2:00pm (Town Hall) BOARD MEETING Via Zoom		2:00pm (Town Hall) BOARD MEETING Via Zoom		2:00pm (Town Hall) BOARD MEETING Via Zoom		2:00pm (Town Hall) BOARD MEETING Via Zoom		2:00pm (Town Hall) BOARD MEETING Via Zoom		2:00pm (Town Hall) BOARD MEETING Via Zoom		2:00pm (Town Hall) BOARD MEETING Via Zoom		2:00pm (Town Hall) BOARD MEETING Via Zoom		2:00pm (Town Hall) BOARD MEETING Via Zoom		2:00pm (Town Hall) BOARD MEETING Via Zoom			
2pm (Town Hall) BINGO		2pm (Town Hall) BINGO		2pm (Town Hall) BINGO		2pm (Town Hall) BINGO		2pm (Town Hall) BINGO		2pm (Town Hall) BINGO		2pm (Town Hall) BINGO		2pm (Town Hall) BINGO		2pm (Town Hall) BINGO		2pm (Town Hall) BINGO		2pm (Town Hall) BINGO		2pm (Town Hall) BINGO		2pm (Town Hall) BINGO		2pm (Town Hall) BINGO		2pm (Town Hall) BINGO			
10:00am - (Lounge) Picnic Fun Club		10:00am - (Lounge) Picnic Fun Club		10:00am - (Lounge) Picnic Fun Club		10:00am - (Lounge) Picnic Fun Club		10:00am - (Lounge) Picnic Fun Club		10:00am - (Lounge) Picnic Fun Club		10:00am - (Lounge) Picnic Fun Club		10:00am - (Lounge) Picnic Fun Club		10:00am - (Lounge) Picnic Fun Club		10:00am - (Lounge) Picnic Fun Club		10:00am - (Lounge) Picnic Fun Club		10:00am - (Lounge) Picnic Fun Club		10:00am - (Lounge) Picnic Fun Club		10:00am - (Lounge) Picnic Fun Club		10:00am - (Lounge) Picnic Fun Club			
7:00pm - (Town Hall) Election - NHSB Meet the Candidates Night		7:00pm - (Town Hall) Election - NHSB Meet the Candidates Night		7:00pm - (Town Hall) Election - NHSB Meet the Candidates Night		7:00pm - (Town Hall) Election - NHSB Meet the Candidates Night		7:00pm - (Town Hall) Election - NHSB Meet the Candidates Night		7:00pm - (Town Hall) Election - NHSB Meet the Candidates Night		7:00pm - (Town Hall) Election - NHSB Meet the Candidates Night		7:00pm - (Town Hall) Election - NHSB Meet the Candidates Night		7:00pm - (Town Hall) Election - NHSB Meet the Candidates Night		7:00pm - (Town Hall) Election - NHSB Meet the Candidates Night		7:00pm - (Town Hall) Election - NHSB Meet the Candidates Night		7:00pm - (Town Hall) Election - NHSB Meet the Candidates Night		7:00pm - (Town Hall) Election - NHSB Meet the Candidates Night		7:00pm - (Town Hall) Election - NHSB Meet the Candidates Night		7:00pm - (Town Hall) Election - NHSB Meet the Candidates Night			
9:00am Recyclables		9:00am Recyclables		9:00am Recyclables		9:00am Recyclables		9:00am Recyclables		9:00am Recyclables		9:00am Recyclables		9:00am Recyclables		9:00am Recyclables		9:00am Recyclables		9:00am Recyclables		9:00am Recyclables		9:00am Recyclables		9:00am Recyclables		9:00am Recyclables		9:00am Recyclables	
2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)			
2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRABBLE (Lounge)		2:00pm-4:00pm SCRAB			



HOA INSURANCE UPDATE

At the February 19th HOA meeting, our insurance broker, Patrick Prendeville, presented to us the current insurance problems that are facing not only California, but the nation.

Insurance Companies have been leaving the state and refusing to write insurance for not only residential dwellings but especially large Condo complexes that are over 50 years old. And especially HOA's that have Zinsco electrical panels inside their Condo dwellings and those attached to the building. Our insurance expense in 2024 was \$318,000 and now our insurance expense will be \$816,000.

The HOA will always have insurance, but this year our insurance coverage has decreased to \$5,000,000 per occurrence with \$100,000 deductible. This is the only coverage we could get. Conventional mortgages such as Freddie Mac and Fanny May will not approve loans due to our small amount of insurance coverage. However, there are non-conventional, non-conforming loans available to home buyers with slightly higher down payments and a slightly higher interest rate.

Please be advised if you are selling your Condo, you must provide the buyer at Escrow with a disclosure statement stating the insurance we have and that a non-conventional loan will be required.

We will be contacting various brokers that can assist you in this, so consult with your realtor and/or call our office.

Mary Lee Lombardi

Treasurer

Licensed Electricians—Association Approved

Lynch Electric

310– 930-9421

New Voltage

562-321-4124

Roquemore Electronic Inc.

310-739-3514

Hueth Electric

310-266-8342