

**Is Seal Beach Leisure World Right for You?**

**Seal Beach Leisure World  
is an active,  
55+ adult community.**

## Is Seal Beach Leisure World Right for You?

**Seal Beach Leisure World is  
not an assisted living nor  
a nursing facility.**

# Is Seal Beach Leisure World Right for You?

**Mutual is another word for  
Homeowner's Association  
(HOA)**

# **Is Seal Beach Leisure World Right for You?**

**We are  
15 Stock Cooperatives  
(Mutuals 1-12 and 14-16)  
and  
1 Condominium Association  
(Mutual 17)**

## **Is Seal Beach Leisure World Right for You?**

**Golden Rain Foundation (GRF) is our management company.**

**GRF manages the Trust property which includes: clubhouses, golf course, pool, library, and streets.**

# Is Seal Beach Leisure World Right for You?

**The Mutual is where  
you stay.**

**The Trust Property is  
where you play.**



# Is Seal Beach Leisure World Right for You?

**Mutual is  
where you stay**



**Mutual  
greenbelts**





# Is Seal Beach Leisure World Right for You?



**Mutual multi-level options**





## Is Seal Beach Leisure World Right for You?

### **Mutuals are independent housing corporations:**

- Managed by a volunteer Board of Directors from the Mutual
- Set their own policies and rules for high density, cooperative living
- Set their own budgets and monthly fees
- Conduct an annual fire/safety inspection of the interior of every home (unit).

# Is Seal Beach Leisure World Right for You?

**What are some of the  
differences between  
a Stock Cooperative  
and  
a Condominium?**

# Is Seal Beach Leisure World Right for You?

Stock Cooperatives Mutuals 1-12 and 14-16	Condominium Mutual 17 only
<ul style="list-style-type: none"><li>• Mutual owns the property Landlord/renter relationship</li><li>• You own a share of stock which allows you to live and make improvements to the unit</li></ul>	<p>You own the Condominium</p>

# Is Seal Beach Leisure World Right for You?

<b>Stock Cooperatives Mutuals 1-12 and 14-16</b>	<b>Condominium Mutual 17 only</b>
<b>Occupancy Agreement</b>	<b>Covenants, Conditions, and Restrictions (CCRs)</b>
<b>No Mortgage Purchase price paid in full</b>	<b>Mortgage is possible</b>
<b>No Reverse Mortgage</b>	<b>Reverse Mortgage Possible on an approved building</b>
<b>No lease or rental allowed</b>	<b>Lease is allowed</b>



# Is Seal Beach Leisure World Right for You?

**What are some of the  
similarities between  
a Stock Cooperative  
and  
a Condominium?**

# Is Seal Beach Leisure World Right for You?

<b>Stock Cooperatives Mutuals 1-12 and 14-16</b>	<b>Condominium Mutual 17 only</b>
<b>Board of Directors</b> <b>Self-governed by volunteers from the Mutual</b>	
<b>Monthly Carrying Charges</b> <ul style="list-style-type: none"><li>• <b>The Mutual monthly fee; plus</b></li><li>• <b>The GRF monthly fee; plus</b></li><li>• <b>Your yearly property tax divided into 12 monthly payments (except Mutual 17 condominiums).</b></li></ul>	

# Is Seal Beach Leisure World Right for You?

Stock Cooperatives Mutuals 1-12 and 14-16	Condominium Mutual 17 only
<b>Each unit is all electric. No gas is available.</b>	
<b>Visitor limited to maximum of 60 days, per year</b>	
<b>Mutual approval required for improvements</b>	
<b>Permits required for most work</b>	
<b>One time amenities fee</b>	
<b>Pets allowed, with some restrictions</b>	
<b>Co-Occupants must be approved</b>	

# **Is Seal Beach Leisure World Right for You?**

## **GRF is the Management company:**

- **Manages the Trust Property**
- **Requires an initial amenities fee per person for the right to use the amenities**
- **Requires a monthly fee**



## Is Seal Beach Leisure World Right for You?

**Guests are not allowed to use some amenities, such as the RV lot, pool, gym, and golf course.**

# Is Seal Beach Leisure World Right for You?



**Trust property  
is where you  
play**

**Swimming Pool  
Exercise Room**





# Is Seal Beach Leisure World Right for You?



**Library**

**Amphitheater  
shows**



# Is Seal Beach Leisure World Right for You?



**Three of our five  
clubhouses**





# Is Seal Beach Leisure World Right for You?



## 9-hole Golf Course

## Pickleball



# Is Seal Beach Leisure World Right for You?



**250+ clubs**

**Table Tennis**  
**Arts and Crafts**



# Is Seal Beach Leisure World Right for You?

**Seal Beach Leisure World  
offers a variety of religious  
and spiritual groups to serve  
the needs of our community.**



# Is Seal Beach Leisure World Right for You?

## **GRF services include:**

- **Security Services**
- **Transportation**
- **Weekly Newspaper**
- **Copy Center**



# Is Seal Beach Leisure World Right for You?

## Gated Community



## 24-hour Security Services

# Is Seal Beach Leisure World Right for You?

## Transportation Services



**Bus service provided within the community and to local shopping centers.**



# Is Seal Beach Leisure World Right for You?

Arts 19 Classifieds 36 Community 14 Government 5 Health 6 Columns 23 Perspectives 4 Religion 7 Families 26 Sports 25 Travel 16

October 12, 2017

**LW Weekly**

GET YOUR FLU SHOT

**SHAKE OUT**  
October 19, 10:19 a.m.

**MEDICARE & YOU**  
Open Enrollment starts Oct. 15

**COFFEE WITH A COP**

**GRF ARTS & CRAFTS FEST**  
Table sign-ups are Oct. 18 in CH 2

**Why treat anyone else with your hearing?**  
**SORUS**  
Hearing test, audiogram  
Provisional hearing aid for over 30 hours  
**FREE! Hearing Test & Consultation**  
75-day Risk-Free Guarantee  
Meet insurance accepted, financing available on approved credit  
From: \$100/month. See: 562-469-5258

**EAT ITALIAN ON MONDAY NIGHTS**  
Finbars brings to Italian Kitchen to clubhouse 1 on Monday nights. Reservations are now required. People can order in or take out.  
For the complete menu, see page 16.

**Seal Beach Mayor and the Police Chief invite LWers for coffee**  
The Seal Beach Police Department is hosting Coffee with a Cop from 4-6 p.m. on Thursday, Oct. 12, at Starbucks, 2511 Seal Beach Blvd.  
Mayor Sandra Manta-Larri, Chief Joe Miller and his command staff will meet with Seal Beach residents to discuss questions and concerns.  
One of the Seal Beach City Council's strategic goals for this year is to concentrate on public safety.  
Mayor Manta-Larri, who lives in Leisure World, and Chief Miller look forward to meeting, listening, asking questions, and sharing ideas and concerns.

**405 FREEWAY IMPROVEMENT**  
Drill exploration is underway near LW  
Drill exploration work is underway as part of the 405 Freeway Improvement Project through Oct. 20.  
Work will be conducted between 9 p.m. - 5 a.m.  
Drill exploration is performed to obtain information on the soil and rock around a site as a prelude to designing structures. Crews will be on the northbound and southbound shoulders, and on- and off-ramps of the I-405 freeway, as well as on local streets.  
Need assistance in performing prior to the start of construction to prevent birds and bats from settling in structures.  
The work may be loud, and delays are subject to change based on incident, weather and other operational factors.  
In the Seal Beach area, the schedule is 405, page 2.

**STOCK TRANSFER**  
Office closed Oct. 20  
Work open on backlog  
The Stock Transfer Office will be closed on Oct. 20. All other GRF offices will be open.  
The office is closed to the public on the third Friday of every month to provide uninterrupted time to work on reports and documentation to improve customer service.  
The office will also be closed on Nov. 17 and Dec. 15.

**DISASTER PREPAREDNESS**  
**Shake Out**  
October 19, 10:19 a.m.

**MEDICARE & YOU**  
Open Enrollment starts Oct. 15

**COFFEE WITH A COP**

**GRF ARTS & CRAFTS FEST**  
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**Millions of people worldwide will practice how to Drop, Cover, and Hold On at 10:19 a.m. on Oct. 19 during Great ShakeOut earthquake drills, which began in California in 2008.**  
Mutuals and Golden Rain Foundation staff will participate in the drills at various ways throughout Leisure World. At 10:19 a.m. next Thursday, people will drop down to their hands and knees, cover their heads and try to crawl to a sheltered area, such as under a desk. Then they will hold on until the shaking stops.  
Most buildings will remain standing in a major earthquake, so people are advised to stay inside, take cover and try to avoid flying objects. The exterior of a building is the most dangerous place to be.  
For those who are outdoors when the shaking starts, try to move to a clear area, avoid power lines, trees, buildings and vehicles.  
For more information, see GRF Safety column, page 4.

**Medicare clinics will be held Oct. 30, Nov. 30**  
It's that time of the year for all Medicare beneficiaries to review their health and drug plan needs for 2018. Beneficiaries should review their plans every year to see if they continue to meet their needs for the following year.  
Did you know that:  
• Health or drug plans can change?  
• Premiums or co-pay may increase?  
• Health care providers change networks?  
• Prescription drug coverage changes?  
• Another plan might save you money?  
Medicare Open Enrollment is the time when people should review and analyze plans, and compare 2018 costs for their plans to other Medicare plans offered in Orange County.  
Starting next week, beneficiaries can:  
• switch from one Medicare Prescription Drug Plan to another  
• switch from one Medicare Advantage Plan to another Medicare Advantage Plan  
• change from Original Medicare to a Medicare Advantage Plan  
• change from a Medicare Advantage Plan to Original Medicare  
• join a Medicare Prescription Drug Plan  
• do nothing, and existing plans will remain in effect.  
All changes take effect Jan. 1, 2018. Leisure World residents can get free help from Health Insurance Counseling and Advocacy Program (HICAP) counselors, even any of the above types of changes. Call 1-800-455-4777 to compare Medicare plans. HICAP counselors are highly trained and state registered. They provide free, unbiased, individualized counseling and assistance for any Medicare related question or issue. HICAP does not sell, endorse or recommend insurance products or plans. During Open Enrollment, a designated team of HICAP counselors will meet with you.  
MEDICARE, page 3

**Watch for new Medicare cards, coming in 2018**  
New Medicare cards arriving next year will no longer display Social Security numbers, a move designed to protect against fraud and identity theft, according to Medicare.gov.  
Identity theft has been on the rise among those age 65 and older. According to the latest figures from the Department of Justice, the number of cases reached 2.6 million in 2014, up from 1.6 million in 2010.  
Here's what you need to know about the new cards:  
• The new cards will feature a randomly assigned Medicare Beneficiary Identifier (MBI) made up of 11 letters and numbers.  
• Individual benefits won't change under the new MBI.  
• Scams relating to the new card are already surfacing. Some Medicare recipients report getting calls from fraudsters who tell them that they must pay for the new cards and then ask for their checking cards.  
CARDS, page 3

# LW Weekly community newspaper: free home delivery and online

# Is Seal Beach Leisure World Right for You?

## Other resources:

- **U.S. Post Office**
- **Pharmacy**
- **Medical offices**
- **Optometry**
- **NuVision Credit Union**

**Is Seal Beach Leisure World Right for You?**

**Please contact the On-Site Sales  
for more information  
562 598-1388**



## Is Seal Beach Leisure World Right for You?

**We hope you will consider  
Seal Beach Leisure World  
for your active retirement life.**