

Is Leisure World Seal Beach Right for You?

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



Is Leisure World Seal Beach Right for You?

**Leisure World Seal Beach is
neither an assisted living nor
a skilled nursing facility.**



Is Leisure World Seal Beach Right for You?

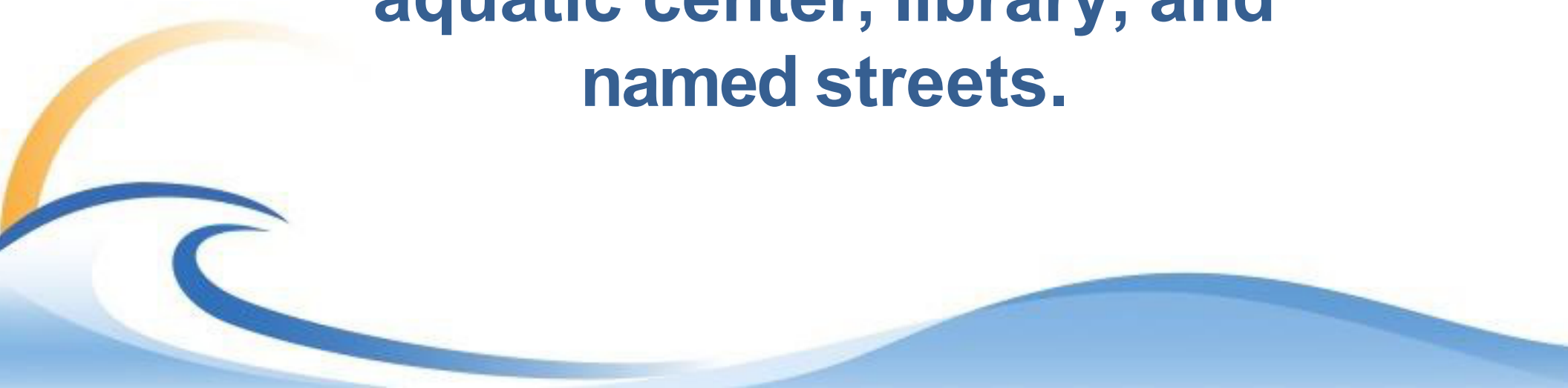
**We are
15 Stock Cooperatives
(Mutuals 1-12 and 14-16) and
1 Condominium Association
(Mutual 17)**



Is Leisure World Seal Beach Right for You?

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

**GRF manages the Trust
property that includes
clubhouses, golf course,
aquatic center, library, and
named streets.**



Is Leisure World Seal Beach Right for You?

The Mutual is where you live.

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



Is Leisure World Seal Beach Right for You?



**The Mutual is
where you live**

**Mutual
greenbelts**



Is Leisure World Seal Beach Right for You?



**Mutual multi-level
options**



Is Leisure World Seal Beach Right for You?

Mutuals are independent housing corporations. Managed by an elected volunteer Board of Directors from the Mutual to:

- Set their own policies and rules for high density, cooperative living;
- Create their own budgets and monthly fees;
- Conduct fire/safety inspections of the interior of every home (unit).



Is Leisure World Seal Beach Right for You?

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



Is Leisure World Seal Beach Right for You?

Stock Cooperatives Mutuals 1-12 and 14-16	Condominium Mutual 17 only
<ul style="list-style-type: none">• Mutual owns the property• You own a share of stock, that allows you to live and make improvements approved by the Mutual, to the unit• Monthly assessment includes taxes	<ul style="list-style-type: none">• You own the Condominium• Property taxes billed to homeowner



Is Leisure World Seal Beach Right for You?

Stock Cooperatives Mutuals 1-12 and 14-16	Condominium Mutual 17 only
Occupancy Agreement	Covenants, Conditions, and Restrictions (CCRs)
No Mortgage Purchase price paid in full	Mortgage is possible
No Reverse Mortgage	Reverse Mortgage is Possible on an approved building
Some Mutuals allow rentals	Lease is allowed



Is Leisure World Seal Beach Right for You?

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



Is Leisure World Seal Beach Right for You?

Stock Cooperatives Mutuals 1-12 and 14-16	Condominium Mutual 17 only
Board of Directors Self-governed by elected representatives from the Mutual	
Monthly Assessment: <ul style="list-style-type: none">• The Mutual monthly fee• The GRF monthly fee• OC User fee (Sewer)	



Is Leisure World Seal Beach Right for You?

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



Is Leisure World Seal Beach Right for You?

GRF is the Management company:

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



Is Leisure World Seal Beach Right for You?

Guests are not allowed to use most of the amenities, such as the RV lot, aquatic center, fitness center, and golf course.

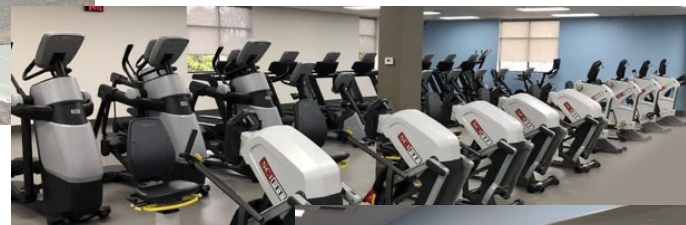


Is Leisure World Seal Beach Right for You?



**Trust property is
where you play**

**Aquatic Center
Fitness Center**



Is Leisure World Seal Beach Right for You?



Library

Amphitheater
shows



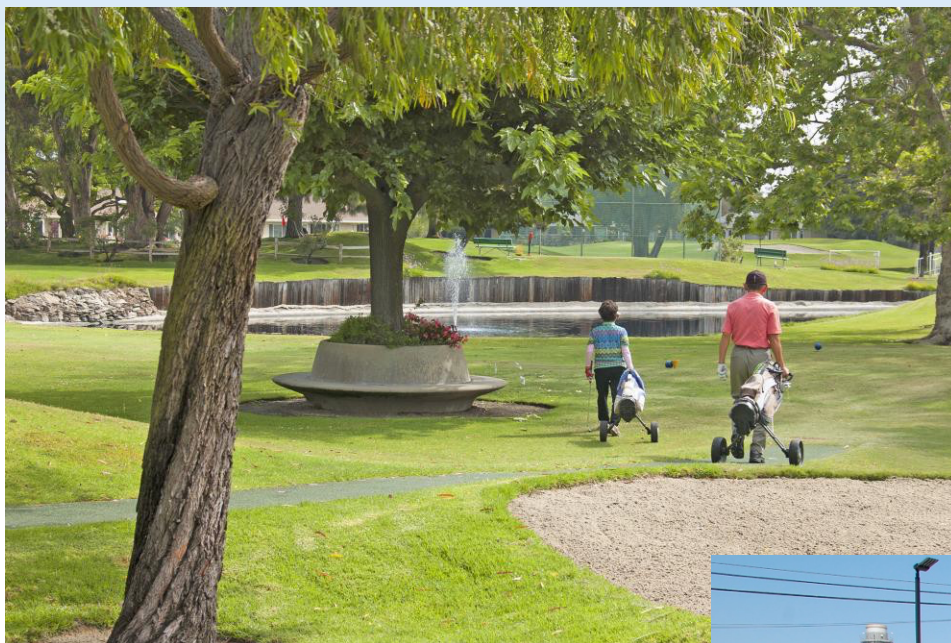
Is Leisure World Seal Beach Right for You?



**Three of our five
clubhouses**



Is Leisure World Seal Beach Right for You?



**9-hole Golf
Course**

Pickleball



Is Leisure World Seal Beach Right for You?



150+ clubs

Table Tennis
Arts and Crafts



Is Leisure World Seal Beach Right for You?

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



Is Leisure World Seal Beach Right for You?

GRF services include:

- **Security Services**
- **Transportation**
- **Weekly Newspaper**
- **Copy Center (passport photos and notary)**



Is Leisure World Seal Beach Right for You?

Gated Community



24-hour Gate Security

Is Leisure World Seal Beach Right for You?

Transportation Service



Bus service provided within the community and the Seal Beach Village shopping center.

Is Leisure World Seal Beach Right for You?

Arts 18 Classifieds 26 Community 14 Government 6 Health 6 History 23 Perspectives 4 Religion 7 Sports 25 Travel 24

October 12, 2017

LW Weekly

GET YOUR FLU SHOT
HOC FSJ CHIRIC
8 a.m.-2 p.m.
Oct. 14, Oct. 15
For the complete story and
schedule, see page 1.

Shake Out
October 19, 10:19 a.m.
Millions of people worldwide will practice how to Drop, Cover, and Hold On to 19.19 a.m. on Oct. 19 during Great Shake Out Earthquake drills, which begin in California in 2008. Mission and Golden Rain Foundation staff will participate in the drills in various ways throughout Leisure World. At 10:19 a.m. next Thursday, people with Dropcoves to their hands and knees, cover their heads and try to crawl to a shelter-in-place, such as under a desk. Then they will hold on till 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 GRSF Safety column, page 4.

GRF ARTS & CRAFTS FEST
Table sign-ups are
Oct. 18 in CH 2
LW artists and craftpeople can sign up for tables on Oct. 18 from 7 a.m. in Clubhouse 2. The GRF Arts and Crafts fest will be held Nov. 3 and 4. For more information, see page 3.

Medicare & YOU
Open Enrollment starts Oct. 15
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-pays may increase?
• Healthcare providers change network?
• 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 a Medicare Advantage Plan to Original Medicare
• 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 on any of the above types of changes or just to review compare Medicare plans. HICAP counselors are highly trained and state-regulated. 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 form of HICAP counselors will be provided.
MEDICARE, page 3

Finbars
ITALIAN
EAT ITALIAN ON MONDAY NIGHTS
Finbars brings to Italian Kitchen in Clubhouse 1 on Monday nights. Reservations are now required. People can order in or take out. For the complete menu, see page 10.

COFFEE WITH A COP
Seal Beach Mayor and the Police Chief invite LWers for coffee
The Seal Beach Police Department is hosting Coffee with a Cop from 4 p.m. on Thursday, Oct. 17, at Finbars, 2111 Seal Beach Blvd.
Mayor Sandra Manna Lavitt, 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 Manna Lavitt, 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.
Most avoidance is performed prior to the start of construction to prevent lands and slips from existing inside structures. The work may be loud, and chutes are subject to change based on inclement weather and other operational factors. In the Seal Beach area, the schedule is 405, page 3.

STOCK TRANSFER
Office closed Oct. 20 to work 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.

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LW Weekly
community
newspaper: free
home delivery and
online at
www.lwweekly.com

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Other resources in the Community:

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



Is Leisure World Seal Beach Right for You?

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



Is Leisure World Seal Beach Right for You?

**We hope you will
consider Leisure
World Seal Beach,
an active senior
community.**

