



NEW HORIZONS

WEEKLY NEWSLETTER

*The Official Publication
for the Board of Directors,
Residents and Owners*

WEBSITE: www.nhsb.org

August 16, 2013

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What is smartHOA?

Gail Standley –Board Secretary

The Board of Directors invites you to join us at a presentation of a *new* Homeowners Association Management program **smartHOA** on Friday, August 23, 2013 at 3:00pm. **smartHOA** was designed and developed by Adams Kessler a professional Law Corporation (our own attorneys) who specialize in HOA law. Utilizing this new program we will be better able to serve our Association with better tracking and monitoring of:

- Homeowner information
- Work Requests
- Maintenance schedules
- Architectural requirements

And much more....

TAS and Cal State Dominguez Hills

Civic Affairs

Please join us for dessert at 1:00pm on Thursday, August 15, 2013 (before Bingo) in the Lounge for a joint presentation by Torrance Adult School and Cal State Dominguez Hills where they will be providing information on the upcoming Fall Class line up and new joint offerings designed for older adults.

A BIG WELCOME TO OUR NEW RESIDENTS.

Bldg #

Yolanda Rubiano

411

LABOR DAY PICNIC 2013

Hello Everyone!!

The Labor Day Picnic is coming up very quickly and I hope to see you there.

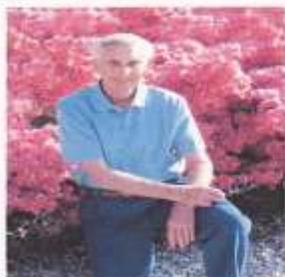
I would like to remind you that there is the Volunteer Worksheet in the Club House hallway. Please sign up and help out if you can. The categories that need to be filled are Boat Race ticket and payoff volunteers, Cold Drink Servers and of course everyone's favorite: help set up for the picnic and clean up after the picnic. Please check the worksheet and sign up please!!!

Also, there is the seat assignment sheet which is next to the Volunteer Worksheet. It is very important to sign up for the table you would like to sit at.

Mark your calendars for **September 2, 2013**, tell all of your friends and family to come to have a great time!!!

Jeannie Rennhack

Chairman, Recreation Council



In Memoriam.... A Journey With Wings... Please join my...

Final Farewell to O.C. List

(Entered Eternal life on 3/13/2011)

Aerial Scattering at Sea

*Monday, August 19, 2013 - Viewing 1 pm - Aprox release 1:15 pm
So Redondo Bch Shoreline - Esplanade & Paseo de la Playa-Toward PV Cliffs
Please bring an American flag for waving or call Willow to receive one- 310-283-8444*

What is Obamacare?

Patient Protection and Affordable Care Act = PPACA = ACA = Obamacare = "the health-care law"

What does it do for people?

The stated purpose is to "increase the number of Americans covered by health insurance and decrease the cost of health care." The most widely relevant and talked-about parts are that no one will be *excluded* from getting insurance, and everyone will *have* to get insurance.

Insurance companies can't refuse to cover people like they used to, and they can't revoke coverage when people get sick. People won't be forced to pay extra for insurance because of pre-existing conditions. There will be a limit on how much insurance companies can legally profit, and they will eventually have to cover all kinds of preventive care.

Those things, among other measures aimed at containing U.S. health care spending, which was \$2.6 trillion last year

This law passed three years ago. It doesn't feel like much has changed.

Changes are rolling out over a ten-year period. So far, things have mostly affected insurance companies and the industry side. Increases in health care spending have (coincidentally?) slowed since 2010. The most disputed part of the law -- the "individual mandate" that requires "most Americans to have "minimum essential health insurance coverage" (the part that drove the ACA to the Supreme Court last Spring, where it was upheld) -- goes into effect in January 2014.

How are so people without insurance supposed to get it by 2014?

First, state and federal governments are setting up *exchanges*. That will start in October.

What are exchanges?

Exchanges are markets where small businesses and people can shop for insurance and compare prices and benefits. They'll be on web sites.

Well, what if people still can't afford it?

People with "moderate" incomes can get money/discounts from the federal government to help pay for insurance. People with "low" incomes will get their care from Medicaid. More people than ever before will qualify for Medicaid. People who make less than \$15,856 (or \$26,951 for a family of three) will qualify. As you've heard, Medicaid is

(continue to the right)

expanding, but the federal government is leaving it up to states to decide whether to accept that expansion. The Supreme Court upheld the ACA, but it limited the federal government's ability to enforce expansion, so it's up to states.

Is my state expanding Medicaid?

Yes, California supports expansion.

What about undocumented immigrants?

Not eligible for Medicaid or for buying coverage through an exchange

*James Hamblin, MD, Health Editor,
The Atlantic, Apr 2, 2013*

The Affordable Care Act & You

As of Oct. 1, every state will have a health insurance marketplace, where consumers can shop for coverage. In addition to mandating that insurers in those marketplaces offer the 10 essential health benefits, the health care law also sets certain standards that all insurers must meet, whether they're providing health insurance through an employer or directly to individuals and small groups. The law:

- Eliminates lifetime limits on essential medical expenses;
- Prohibits insurers from dropping your coverage or raising your premiums if you get sick — or from denying coverage if you have a preexisting condition;
- Ensures that your child can stay on your health plan until age 26;

Caps annual out-of-pocket medical and drug expenses up to an estimated \$6,400 for individuals and \$12,800 for families.

AARP

Randy Glasbergen/glasbergen.com



"In dog years, you would only be 7 years old.
Chase some squirrels and see if it
Makes you feel younger."

TRAVEL CLUB UPDATE. 8/9/2013

by: Ed Reilly, Club New Horizons Chairman

Phone: 310 326-4710

Well summer is almost over and after we return from our concert trip to Santa Anita on August 10, we will only have four trips left before the end of our travel season. In September, we are scheduled to go to the Glendale Center Theater. The date is Saturday, September 21, 2013, and the fun show we will be seeing is the matinee production of the musical "Hairspray." We have been to the Glendale Center Theater a number of times and the productions at this theater in the round have always been top notch. I would expect nothing less of this production. Prior to arriving at the theater we will be enjoying a wonderful lunch. Our original luncheon venue is the Outback Steakhouse. However, at our last meeting several folks spoke up and said they were not particularly pleased with the selection of the Outback for lunch and asked me to check around for another place to eat. Unfortunately, the restaurants we looked into are all at least \$4.00 more than Outback. I'm trying to hold down the cost of the trips where I can. With the additional cost of \$4.00 at such acceptable places as the Tam O'Shanter Inn and the Smokehouse, the cost of this trip would rise from \$77.00 for 38 or more travelers to \$81.00, for 28 to 37 people, \$89.00. Consequently I'm inclined to go with the Outback. Since checking the signup sheet, it appears that we will never reach 38 or more folks. I want to hear from those who signed up for this trip. Please let me know what you think. My telephone number is 310-326-4710.

On Saturday, October 19, we are slated to enjoy a grand old German tradition – Oktoberfest! This year we will be observing this long standing tradition among the pines at Big Bear Lake. This is Big Bear's 43rd annual festival, making it one of Southern California's favorite Oktoberfests. To add to the fun we will have a full German luncheon with all the traditional fix'ens (beer of course, bratwurst, chicken and sauerkraut.) There will also be a band direct from Germany and a guided tour around Big Bear Lake with a costumed host. You will have to get up early for this trip. We leave at 7:30 AM and return at 6:00 PM. It will be a full day, but a good one. The cost for this wunderbar trip including deluxe round trip coach transportation, the trip around the lake and the festival will be \$70.00 assuming we can entice 38 or more folks to join us. This signup sheet will be going up on the board right after our September 5 meeting.

For November we are looking into going to Las Vegas or Laughlin for a little gambling fun. This trip would take place November 17 – 19. The folks at our August meeting did not indicate preference one way or another for the two destinations, but thought that price should be the deciding factor. Next week I'll report my findings.

Business Information Systems Meeting

Minutes of July 2, 2013

The meeting was called to order 10:45am by Chairman Bud Brown. Roll call was taken. Those present: Bud Brown, Bill Parker, Tom Schmidt, Gail Standley, Irma Maggio, Marlene Krapf, Tom Kasterko, Tom McGlynn, Kathy Lindbergh, Paul Cohen and Joyce Higginbotham. Guest: Jacob Aslay, Chairman of Publicity and Newsletter Committee.

OLD BUSINESS

Chairman Bud Brown reported on Pat Conlon keeping the last 4 years of records on the Cloud 2007 cost \$87. Gail Standley's goal is not store everything. She, Tom Schmidt, and their committee have been going through papers stored in Garage B and will have certain papers dated before 1997 shredded.

Our AdHoc committed met and will have permanent records saved on CDs in the Board Room. This will eliminate having these files backed up on paper.

Bill Parker will look at our scanner. Pat Conlon is the only one with password and procedure.

Gail Standley presented a bill from Ecotech Recycling on Del Amo Blvd. in Gardena for recycling our papers.

NEW BUSINESS

Our guest, Jacob Aslay, Chairman of Newsletter Committee, presented his staff and committee's idea on purchasing a printer for our Newsroom that we would use to print our Newsletter weekly, as well as latter be able to print other mailings from the Administration Office. The brand name is RICOH.

QUESTIONS to Jacob from those present at this meeting –

1. Bill Parker: Where will the money come from to purchase it?
Jacob said, "It will come from his budget." He has already discussed this with our Treasurer.
2. Tom Kasterko: How long will this printer last?
"Manufacturer Warranty service & support 3 years, Limited warranty – 3 years – on site."
3. Gail Standley: Have you looked at the cost of air conditioning, electricity, etc?
"We have many details to look into."
4. Bud Brown: Yes, there are many details to work out. Idea looks good.
5. Kathy Lindbergh: In 5 years, is there any trade –in?
"Our committed Bill Parker, Steve Bartok, and myself, will be checking the details before we present it to the Workshop."
Is the newsletter room large enough for the printer?
"We have checked on the size of the printer, and feel it will work."

Chairman Brown asked if there was any further business.

There was none. The meeting adjourned at 11:30am.

Next meeting will be August 6, 2013.

Joyce Higginbotham, Secretary

The Health Care Law's 10 Essential Benefits

The Affordable Care Act ensures you'll have access to these medical and wellness services

The law sets certain standards that all insurers must meet, and mandates that all health plans offered to those who buy health insurance on their own or in small groups include a set of "essential health benefits."

Although health insurance provided through large employers is not required to feature these essential benefits, many experts expect insurers to continue to upgrade their plans over time.

Below are the essential benefits, and what you'll be able to purchase once the new health insurance marketplaces open on Oct. 1.

1. Ambulatory Patient Services

This is the most common form of health care, often called outpatient care. You walk into a doctor's office, get treated and then walk out. Nearly all health insurance plans already provide this coverage. Details about the plans' networks and access to doctors will vary, but the law says the networks' size must be "sufficient."

2. Prescription Drugs

Many plans offer drug coverage only as an option at extra cost. But under the law, all individual and small-group plans will cover at least one drug in every category and class in the *U.S. Pharmacopeia*, the official publication of approved medications in this country. Drug costs will also be counted toward out-of-pocket caps on medical expenses.

3. Emergency Care

You go to a hospital emergency room with a sudden and serious condition, such as the symptoms of a heart attack or stroke. The emergency visit is already covered under most plans. But under the reform law, emergency room visits do not require preauthorization, and you cannot be charged extra for an out-of-network visit.

4. Mental Health Services

Many plans don't cover mental or behavioral health services, but that will change under the law. Patients may be billed around \$40 per session. In some states, though, coverage may be limited to a set number of therapy visits per year.

5. Hospitalization

Under the law, your insurer must cover your hospitalization, though you may have to pay 20 percent of the bill or more if you haven't reached your out-of-pocket limit. Some hospitals charge \$2,000 a day for room and board alone, and \$20,000 with medical services, so those bills can soar. This year, medical

(continue to the right)

costs will help bankrupt 650,000 American households — including many who thought they had decent insurance until diagnosed with a serious illness.

6. Rehabilitative and Habilitative Services

If you are injured or become ill, many plans today cover rehabilitation therapies to relieve pain and help you regain your ability to speak, walk or work. The plans often cover medical equipment, too, including canes, knee braces, walkers and wheelchairs. Few plans, however, address the reform law's essential requirement for "habilitative" services, which are therapies to help overcome long-term disabilities, such as those that accompany a disease like multiple sclerosis.

7. Preventive and Wellness Services

Many experts believe this benefit could help rein in the nation's rising medical costs. The idea is to get people to see doctors and make healthier choices before they get sick and run up medical bills. For example, you may be allowed a free "wellness visit" annually with your doctor to discuss your health. Beyond that, the law instructs insurers to provide all of the 50 preventive services recommended by the U.S. Preventive Services Task Force at no extra cost.

8. Laboratory Services

While the law codifies the full set of preventive screening tests — including prostate exams and Pap smears — that individual and small-group insurers must cover, you can still be billed for "diagnostic" tests that doctors order when you have symptoms of disease. Costs can range from \$20 for a lab test to 30 percent of a magnetic resonance imaging scan (MRI).

9. Pediatric Care

Under the law, children under age 19 will be able to get their teeth cleaned twice a year, as well as receive X-rays, fillings and medically necessary orthodontia. In addition, children under age 19 will be entitled to an eye exam and one pair of glasses or set of contact lenses a year. Relatively few health plans cover children's dental or vision services today.

10. Maternity and Newborn Care

The law classifies prenatal care as a preventive service that must be provided at no extra cost. And it requires insurers to cover childbirth as well as the newborn infant's care. These maternity benefits are a welcome breakthrough for young people, as two-thirds of individual plans have traditionally excluded this type of coverage.

Frank Lalli, AARP

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Sale Pending

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310-989-7700

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Nick Blaney

New Horizon's Resident Realtor
Tel: 310 386-5415
Email : nickblaney@yahoo.com
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DRE # 01409533
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Executive & Rules Committee Meeting

Tuesday, August 6, 2013

Vice Chairman, Kathy Lindbergh called the meeting to order at 10:00am.

Members present: Kathy Lindbergh, Irma Maggio, W. Scott Munro, Bill Parker, Marlene Krapf, Gail Standley, Carl Aleccia and Gary Smith.

Guests: Deon Munro, Dorothy Adland, Tom Kasterko, Gerry Johnson

Motions discussed below for wording and compliance with the Governing Documents.

#1 Motion presented by Carl Aleccia, Building and Pools Chairman

Move that the New Horizons-South Bay Association Board of Directors approve the expenditure of \$2630.30 for services on Building 507, 23026 Nadine Circle unit B, Torrance, CA 90505. Emergency services were performed on July 21 & 22, 2013, due to leak in attic of this unit. Vendor was Belfor Property Restoration. Source of funding to come from Buildings and Pools maintenance fund.

Invoice received July 25, 2013.

Motion to be discussed at Board Workshop, Wednesday, August 14, 2013 and voted on at Board Meeting, Wednesday, August, 2013

Meeting adjourned 10:30am

Respectfully submitted by,

Kathy Lindbergh, Board of Directors Vice Chairman
Chairman of Executive & Rules Committee

Posted August 9, 2013

WOMEN'S GOLF RESULT, Thu. 8-8-13

R. Chang & K. Lindburgh

Eleven ladies having a lovely day at golf. We all had extra exercise repairing existing ball marks on the greens - Golfers. Please repair your ball marks.

WINNERS

A FLIGHT	LOW GROSS	LOW NET
-----------------	------------------	----------------

Renee Chang	57	
Ruth Blume		45

B FLIGHT

Barbara Bowman	66	
Kathy Lindbergh		48

Hold-in-one: None

Free player: Ricki Decker

MEN'S GOLF RESULT,

Wed. 8-7-13

Fred and Steve

Comments: We had a great turnout, today – 23 players including two guests. With the additional prize money available, we were able to pay out more winners rewarding two net scores for each flight. See you all next week.

Winners

A Flight	Low Gross	Low Net
John Thomson	46	
Craig Conant		44
Fred Koblizek		46
B Flight		
Ralph Dilibero	57	
John Calhoun		47
Larry Paine		48
ole-in-One:	None	

Whatever happened to...
Rosemarie Carlisle



*"After living in Sonoma for 30 years, I was feeling lonesome and wanted to move closer to my children. My sons had done prior research and looked at 10 different retirement homes. I came down; we narrowed our choice to three and guess what? We all chose the same place - Harbor Terrace!
There is a special feeling here. Everyone is friendly, happy and engaged. I like everything. If we need any assistance, we get it immediately. There is always someone to talk to and lots to keep us active. This is truly the place for me!"*

*Rosemarie Carlisle
Resident of Harbor Terrace.*

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