

New Horizons Newsletter

22727 Maple Avenue **Torrance, California 90505**

Phone - (310) 325-3080 Email - nhnewsletter@yahoo.com Website – www.nhsb.org

Issue -April 2024 **Editor - Sandy Spann** Volume 61, No. 4, March 27, 2024

President's Notes

I am delighted to extend my deepest gratitude to our outgoing Board Members, Mary Lee Lombardi, Tom Kasterko, Jeannie Rennhack, and Gary Smith. Thank you for your tireless efforts, unwavering support and for your exceptional dedication and hard work. Your commitment has been the driving force behind our success, and your impact will be felt for years to come.

The incoming directors look surprising like the outgoing ones with the addition of Sandy Spann. As you may or may not know at the February 21, 2024, Board meeting, the Board of Directors voted to accept these candidates (Mary Lee Lombardi, Tom Kasterko, Gary Smith, and Sandy Spann) to be elected by acclamation and serve a term from April 2024 to April 2026. And so, the Board wishes a warm welcome to the in-Directors! coming

Here's to a future filled with collaboration, progress, and shared accomplishments!

Please join us at the Annual Membership Meeting on Tuesday, April 9, 2024, at 2:00^{pm.}

Best Regards,

Gail Standley, Board President

Picnic Fun Club

It is 2024 and the Picnic Fun Club is preparing for the summer picnics:

- Memorial Day (Monday, May 27th),
- 4th of July (Thursday, July 4) and
- Labor Day (Monday, September 2).

The Memorial Day Picnic will be here before we know it! Please mark your calendars to join 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, and water.
- Desserts (\$2.00)
 - Tasty baked goods and
 - Drumstick ice creams. •

PICNIC FUN CLUE

Festivities hosted by **Larry Neville** as disc jockey and Nick Blaney's Band providing live entertainment and dancing on the grass.

Volunteers are always welcome! Join us at the meeting on the 2nd Thursday of the month.

Jeanne Rennback, President

2024 HOA Dues - **\$494.00**

WELCOME NEW RESIDENTS Unit Resident **Bldg. Status** 167 Catherine Livesay 314 Owner 326 W. Stephen Waters 209 Owner 495 Rod & Kelly Killian 601 Owner 183 Takao Hanada 312 Owner By: Joanie Jones, Orientations

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

Golf Course Update

After a long and arduous process, the **Golf Course** is open to the golfers on 2024. The Men's and Ladies Golf Clubs will return to their weekly routine golf on May 1st.

Anyone who enjoys golf and interested in joining the groups, please join them on Wednesday and Thursday mornings tee off at 8:30 am.

Memorial Day Tournament tee off at

Ladies Gol:

9:00 am — Shotgun start. *Sign up in the golf room*. The clubs welcome new and future members. Please call the following to get information regarding the 2024 schedule.

Men's Golf: Kay Mori 310-218-3855 Larry Neville 310-962-7438 Diane Fraley 310-325-4645

Thank you all for your patience during the renovations.

Men's and Ladies Golf Clubs







For this year's election of directors, there were four (4) open positions to serve a 2-year term.

In accordance with <u>Civil Code § 5103</u>, as of the nomination deadline of Monday, January 29, 2024, the number of declared candidates was the same number or less than the open positions and on the February 21, 2024, meeting, the Board of Directors voted to accept the following candidates to be elected by acclamation and serve a term from April 2024 to April 2026.

Join us on Tuesday, April 9, 2024, at 2:00 pm, for the Annual Membership Meeting, where these four individuals will be taking their seats followed by the Organizational meeting.





Gary Smith

Mary Lee Lombardi



Tom Kasterko



Sandra Spann

Annual Membership Meeting

April 9, 2024 2:00^{pm} Clubhouse Town Hall

Election Results

Thank you to the following:

- The outgoing 2023-24 Board Members for their service.
- The 2024-25 nominees who stepped up to be part of the solution.
 - Gary Smith
 - Mary Lee Lombardi
 - Tom Kasterko
 - Sandra Spann

We are looking forward to the New Board enhancing the quality of our community.

Welcome to the New Board Members!!!!!

Thank you for your service

ARTICLE 5: ELECTION OF DIRECTORS

5.4 Uncontested Elections. In any election where the number of candidates nominated exceeds the number of vacancies, voting for directors shall be by secret written ballot. When, at the close of nominations, the number of qualified candidates nominated does not exceeds the number of vacancies, the candidates may be declared elected without need for balloting and shall take their seats on the date set for the membership meeting.

Therefore, the 2024-25 Nominees are elected under article 5.4—Uncontested Elections.



Wednesday, April 9th, 2024 at 2:00^{pm}

NEW HORIZONS SOUTH BAY ASSOCIATION Board of Directors General Meeting Minutes

February 21, 2024, at 2:00 PM

CALL TO ORDER:

A quorum of the Board being present, President Gail Stanley called the General Meeting to order at 2:10 PM.

DIRECTORS PRESENT: Gail Standley – President

Gary Smith – Vice President - On line Mary Lee Lombardi – Treasurer George Bunce – Secretary Tom Kasterko – Architectural Joanie Jones – New Resident Orientation Jeannie Rennhack – Member at Large

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

SECRETARY'S REPORT

The Board reviewed the January 17, 2024, General Meeting Minutes.

♦ Motion: George Bunce made a motion to approve the January 17, 2024, General Meeting Minutes, as presented. Jeannie Rennhack seconded the motion. (M/S/C: 7-0)

EXECUTIVE SESSION SUMMARY

In Executive Session, the Board viewed and discussed:

- Third-party contracts, Personnel, Delinquencies, and Legal Matters.

TREASURER'S REPORT

Financial Statements. Following the review of the January 31, 2024, Financials.

Motion: Mary Lee made a motion to accept the January 31, 2024, Financials, as presented. Jeannie Rennhack seconded the motion. (M/S/C: 7-0)

DELINQUENCY REPORT

The Board reviewed the Delinquency report. Mary Lee gave an update on all accounts.

- ♦ Motion: Mary Lee made a motion to approve a lien on APN#7369-003-111. Jeannie Rennhack seconded the motion. (M/S/C: 7-0)
- Motion: Mary Lee made a motion to approve a lien on APN # 7369-002-058. Jeannie Rennhack seconded the motion. (M/S/ C:7-0)

MANAGEMENT REPORT

The Board reviewed the action tracker sent to the Board members for review each week, with pending projects.

REPORTS

- **President's Report:** Gail Standley made a motion to approve the Pacific Lighting invoice of \$27,513.00 for the EV charging project.
 - Motion: Gail Standley made a motion to approve the invoice from Pacific Lighting Mgt. for the charging station meter panel with distribution and switchgear for a total of \$27,513.00, paid from Capital Reserves

- **Orientation:** Joannie Jones reported that this month's number of new homeowners decreased.
- **Picnic Fun Club:** Jeannie informed the homeowners that the next meeting will be on March 14th.
- **Roofs and Gutters:** Gary informed the residents that roof installation in Building 221 is in progress and the permit for the next building has been submitted. Gutters are installed after new roofs are completed.
- **Golf Enhancement Project:** Tom Kasterko reported that the golf course is open. He is still however working on a punch list with the landscape company.
- **Paving Project:** George Bunce reported that Santiago will be testing for petro mat under the paving. Once the weather permits, he will be taking samples of the ground.
- **City Updates:** Julie Dijori provided information on the next City Council meeting.
- **Go Green Committee:** Barbara gave a brief update on her first meeting.
- **Newsletter and Website:** Sandy Spann thanked all volunteers for their hard work during 2023. She also informed the membership that they are working on a new outline for the website.

HOMEOWNER FORUM

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

UNFINISHED BUSINESS

• No Unfinished Business

NEW BUSINESS

Board Approval of Election by Acclamation: For this year's election of directors, there were four (4) open positions to serve a 2-year term. In accordance with Civil Code § 5103, as of the nomination deadline of Monday, January 29, 2024, the number of declared candidates was the same number or less than the open positions and the Board of Directors will vote to consider the following candidates' election by acclamation:

♦ Motion: Gail Standley made a motion to approve candidates Mary Lee Lombardi, Gary Smith, Tom Kasterko, and Sandra Spann as candidates for this year's election by acclamation to serve a term from April 2024 to April 2026. George Bunce seconded the motion. (M/S/C: 7-0)

CORRESPONDENCE

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

ADJOURNMENT

With no further business to discuss, the Board of Directors General Session Meeting was adjourned by Gail Standley, Board President at 3:23 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 Notes

I would like to wish everyone a blessed Easter.

Sprinatime is here!

Take advantage of the extended daylight and spring clean your attic, garage, balcony, and patio.



Avoid a fire hazard, schedule your dryer vent cleaning. Homeowners are responsible for keeping their dryer vents clean.

Below are a few reminders:

- Roof replacement: Building 508 will commenced on March 18th, 2024.
- Remove all standing water to avoid mosquitoes, unwanted wildlife, and rodents.
- Possums and raccoons are our friends, they keep ٠ rodents away.
- No feeding of any animals allowed. Including ٠ birdfeeders.
- Clean your patios from clutter to avoid rodents and unwanted wild animals.
- **DO NOT FLUSH WIPES!**
- Building inspections are en route; maintenance and painters are working in Area 4.
- Garage Inspections: Avoid a violation and clean out your garage parking space.
- Any **additional ornamentation** around your ٠ balcony railings is prohibited.
- All cactuses will be removed.
- All lost, broken, damaged, and/or replacement key cards may be purchased for **\$20.00**, at the Administration office.
- No more than (6) potted plants weighing no more than **25 pounds each**, may be placed on the upper decks or balconies.



Janet Garcia.

General Manager - PMP (Property Management Professionals)



Kids—Buddy Bench Cap Collection Program

We are averaging a collection bin a week. Let's keep the bottle caps coming... Your trash becomes a treasure to the Kiwanis Club, who are using them to make benches for kids in our schools.

Let's help!

A New Additional Collection Container is now located at Sports Center. Keep giving & recycling!!!!

200 lbs. of caps & lids to make one park bench! Recycling Bin Locations in the complex:

- Clubhouse
- Sports Center



<u>Veighbor-Spotlight</u>#

Coffee Chat Hour with PMP 10:00^{am} in the Lounge

Last Tuesdays of the Month - April 30, 2024

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



Barbara Ramsey-Duke Paint the World You Want to See

Here is an idea for your evening walk: Amble past the heated swimming pool and head up the hill. Follow the calming classical music upstairs. The screen door will open, and Barbara Ramsey -Duke will hand you a chilled mason jar filled with refreshing homemade mint tea.And then,

you will see it... an art studio that takes up half of Barbara's house. And it is glorious!

The condominium is filled with an air of artist studio: pens, pencils, and paintbrushes, canvas, paper, and vellum, oils, acrylics, and watercolors. **You are here for tea, and** oh, so much more. Grab your utensils, dream up anything you want to draw, and go for it! The house is filled with Barbara's artwork, inspiring for those stopping by.

Barbara adores New Horizons. Her seven years here have been nothing but wonderful. "The first thing I loved was the light, and

that I feel safe and comfortable here. There is a sense of community." She often meets new neigh-bors as she walks her dog, **Ginsberg**, a loveable ball of energy.

Barbara learned to draw as a very young girl, stuck in the hospital with tuberculosis. A kind nurse checked in on her often and started teaching her to draw. "She spent a lot of time – break time – teaching me how to draw horses and mermaids." Barbara's talent really blossomed in high school when her teacher encouraged her to explore. "He saw something in me and gave me a big canvas, lots of paints, two palette knives... and said, 'I just want you to experiment.'"

Barbara eventually became an art teacher and still teaches today. "I taught through Beach Cities – Art from the Heart – and I still take classes myself. This is where I have really had the space and time to paint.'

Barbara's work has been auctioned at various fundraisers and she has worked on commission at times. Right now, she is perfecting her interpretation of **Baby Jesus and Mary,** free to paint it her way. She shares that freedom with her visitors encouraging them to paint whatever they can imagine. What a gift!

Kim Edwards, Newsletter Team



News You Can Use

When in doubt or have questions, please call the office at **310-325-3080**

PMP GATEWAY

NHSB's Online Resident Portal

With PMP GATEWAY you can:

- Pay Your Assessments
- Open Maintenance Requests
- Access Documents & Forms
- View The Community Calendar
- And much more!

QUICK, EASY, CONVENIENT

- 1. Log in at connect.pmpmanage.com.
- 2. Click "PAYMENTS."
- 3. Select your payment **options**.
- 4. Explore additional **features**:
 - •Communication Preferences
 - Community Updates
 - HOA Documents
 - •Submit & View Requests

•Communicate with Management

WORK REQUESTS

Call **PMP 24/7** and follow the directions above. It's a painless, paperless way to get your **Work Request** in the system and on the **To-Do List**. Work Requests forms are always available at the **Clubhouse.**

ARCHITECTURAL REQUESTS

Any alterations to your unit have to go through the **Architectural Committee.**

Please submit requests as soon as your plans are finalized and **let the office know** when project is **complete** so it can be closed out!!



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

Pool News

Clubhouse Pool:



The Clubhouse pool heating has been turned on for the 2024 season

Sports Center Pool

Sports Center pool is heated all year round. Enjoy the swim.



PMP is committed to offering our clients innovative, convenient services, such as complimentary automatic payments (ACH). To enroll, simply scan the QR code below from your smartphone's camera to access our payment gateway!



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STOCK MARKET GROUP

February 25th Session Discussion:

- Stock selection criteria
- Diversification
- Magnificent 7 stocks and their success stories
- How news media effects stocks
- Risk tolerance
- Individual experiences to avoid pitfall in selling or buying stocks.

March 25th Upcoming Discussion:

- Participants in February's session expressed an interest in Mutual Funds.
 - Mutual Funds Discussion
 Allen Ravine and Kentesh Gupta will lead the discussion.

All are welcome to attend. Please **RSVP to Ram** – Text to **310-303-2963** if you will be attending. The Stock Market Group meeting will be on

> March 25th at 2:00 pm Clubhouse Lounge

> > Ram Bangia, MBA, CPA (Retired) 310-303-2963 (Cell)



Book Club 11^{am} Monday, April 15th Chat Topic Lessons in Chemistry by Bonnie Garmus

Everyone is invited to the new New Horizons Book Club meeting **Monday, April 15th, 11am** to noon in the lounge to discuss the comic novel *Lessons in Chemistry* by **Bonnie Garmus**. It is about women's lives in the 1950s. A debut novel by a 64-year-old author, it has sold over *four million copies* and been made into a TV show.

On the third Monday in May, the Book Club will be discussing the memoir **Crying in H Mart** by **Michelle Zauner**, a Korean American writing about her mother's death. The Book Club wants to read a diversity of books. Come to the meeting and make suggestions.

For more information about the book club contact:

Teresa Turner, Chair (310)918-3169

CC & Rs Excerpt ARTICLE 9: PETS

9.1 Pet Limitation. Usual domestic dogs, cats, fish, and birds may be kept as household pets. No more than two (2) dogs or two (2) cats or one of each may be kept as household pets, provided that no animal shall be kept, bred, or maintained:

- i) for any commercial purpose;
- (ii) in unreasonable numbers; or
- (iii) for any purpose that would involve any odor, noise, or other nuisance which would unreasonably disturb the use and enjoyment of any portion of the Development by other Members. The Board may set additional restrictions, rules, and regulations regarding the kinds and sizes of pets which may be kept and other pet issues.

9.2 Grandfathered Pets. Pets residing at the Association on the date of recordation of these CC&Rs which were not in violation prior to that date, but which are prohibited under these CC&Rs, are permitted; provided, however, those pets are registered with the Association. Residents may keep any such registered pets for as long as the Resident resides in the Development. However, once the Resident has moved from the Development or the pet has died, the pet cannot remain in the Development or be replaced, except as provided for in these CC&Rs.

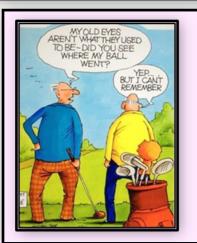
9.3 Service Animals. All applicable pet rules shall apply to service animals.

9.4 Nuisance. Members shall be liable to the Association and other Members for any damage to person or property or nuisance noise caused by the pets of such Member, Member's Tenant, or their respective family, guests, or invitees. The Board shall have the right to prohibit any pet which, in its opinion, constitutes a nuisance to other Members pursuant to evidence provided at a noticed hearing.

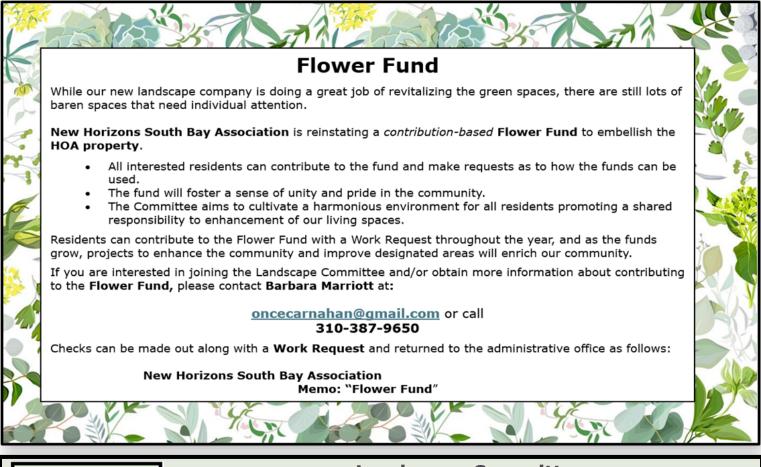
9.5 Dangerous Animals. No animal may be kept in the Development which the Board has determined to be aggressive or dangerous pursuant to evidence provided at a noticed hearing. The Association may also restrict categories of animals which are dangerous or have aggressive tendencies, as designated by the insurance industry or a governmental agency.

9.6 Liability. Every Member shall be liable for any injury to persons or property caused by any pet brought or kept within the Development by the Member, Member's Tenant or their respective family, guests, or invitees.

9.7 Control. No dog shall enter the Common Area, except while on a leash which is held by a person capable of controlling it.









The Landscape Committee rejuvenated our Memorial Garden. Our members donated river rocks, stepping stones succulents and lots of energy to beautifying this space. Make sure to walk by and admire the garden located on the south end of the Clubhouse by the Picnic and Grill areas. Please call with any ideas, needs or suggestions regarding future projects. Please join us for our **April 10th** meeting.

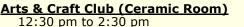
Landscape Committee



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

www.nhsb.org

CULTURE CORNER



Bingo (Town Hall)

Sundavs

2:00 pm (Town Hall) 2nd Thursday Board Meeting (Town Hall and via Zoom) 3rd Wednesday April 11th April 11th Bridge Club (Town Hall) Noon to 4:00 pm Mondays Book Club (Lounge) 3rd Monday April 15th Bunco (Lounge)

6:00 pm to 8:00 pm 6:00 pm to 8:00 pm

11am

2nd Tuesday Apr. 9th 4th Thursday Apr 25th

CIC (Condo Improvement Club (Lounge) 4th Wednesday 6:00 pm Apr. 24th

Ceramics (Sports Center) 9:00 am to 1:00 pm

Wednesdays

Coffee N Chat (Lounge) 10:00 am

Last Tuesday of the Month Apr. 30th

Conservation Club (Lounge)

11:00 am

3rd Thursday of month June 20th

DMT (Disaster Management Team) 2:00 pm 3rd Thursday every other month

Landscaping Group (Barbara Marriott's House) Ápr. 10th Quarterly 2024

Ladies' Golf (Golf Course) 9:00 am start Men's Golf (Golf Course) 8:30 am start

Newsletter Article Deadline Publication Date **Picnic Fun Club** 10:00 am

April 24th 2nd Thursday April 11th

Thursday

April 16th

April 5th

Wednesdays

Recyclables (by Clubhouse) 1st Friday of the Month 10:00 am

Scrabble (Golf Room) 2:00 pm to 4:00 pm

every other Friday April 5th, & April 19th

Last Wednesday of the Month

Stock Market Discussion Group (Lounge) 4th Sunday of the Month 2:00 pm to 4:00 pm Sunday Salon (Lounge)

3:00 pm

3rd Sunday April 21st

April 28th



New Bench

Area 5

Thank you for providing stopping points along our walks.



Happy Spring! Flowers are blooming and the days are longer. There is so much to see and do! I will be going to the **L.A. Arboretum** for the first time in a few weeks and

to pick strawberries at **Tanaka Farms** in Irvine this coming week. Last weekend I enjoyed participating in an Irish sea shanty concert with **John** Kraus and the Goers at the Grand Annex Music Hall in San Pedro. {*The Warner Grand will be closed for renovations for approximately two years.*} This venue, and the College a few blocks away are open to many performance media at modest cost to serve the South Bay communities.

El Camino College also has many concerts and recitals, ranging from rock to opera, some free, at the Concert Theatre and Marsee Auditorium. For example, on 3/29 LP and the Vinyl, features Danny Green at the first venue and a classical concert at the second locale.

Mark your calendars for Saturday night, 4/13 at 7:00pm at Redondo Beach Union High School. This is the 5th concert promised by South Bay Community Concert if they reached their subscriber goal. When you arrive, they will ask you to fill out your contact info for next year's program Mention that your friend Shelly Zirkes invited you!

The **City of Torrance** is resuming Senior Trips. The first will have been completed by the time you receive the Newsletter, but if you go to the West Wing building at the **Civic Center**, you can pick up flyers at the Customer Service window and sign up for future trips. At the Bartlett Center in Old Torrance, you can get a \$5 card for the rest of the year to participate in their programs. Also, there is a free **Aerobics** class outside at Wilson Park, toward the back of that grand park, from 9:00^{am} until about 10:15^{am}, on Monday, Tuesday, Thursday, Friday, and Saturdays class is held near the skating rink.

As a reminder, **Hay Fever: The Musical** is coming up soon at Torrance Theatre Company and "Million Dollar Quartet" will be at Carpenter Theatre at Cal State Long Beach. If you purchase tickets for "Newsies" and/or "Ain't Behavin'" later in the season, you can save 15-20% off the price. "Prelude to a Kiss: The Musical" is part of the Pacific **Playwrights Festival**. Tickets at the **South Coast Repertory** at the Segerstrom in Costa Mesa start at \$34; however, if you order tickets and mention the code "Prelude" you can save \$5 per ticket, any seat. Note the 4-ticket limit per family.

Lastly, for **Sunday, April 28** there is a free **Peninsula Symphony** concert at **5:00**^{pm} is held, with a lecture at approximately **4:15**^{pm}. If you sign up as a subscriber, you will be invited to the lecture.

Have a Happy Easter and Passover and support the Arts!

Shelly Ziskes





My Sunday Salon

Bonjour Mes Amis! This April I will be in France visiting **Paris and Avignon**. French culture has inspired me to produce **My Sunday Salon** at New Horizons. The historical gatherings of artists, writers, and intellectuals produced many fine conversations, writings, and performances! Be sure to attend **My Sunday Sa**lon in April when I return.



South Bay Quilters Club WWII Veteran's Celebration February 25, 2024 An Expression of Thanks

On Sunday **February 25th**, the **South Bay Quilters Guild** held a celebration honoring **Ralph DeLibero** and **Leon Silverman** for their service in **WWII.** They were each presented with a beautiful handmade quilt. Also honored was **Bill Slonecker** who had received a quilt at the Torrance Historical Museum.

Arlene Zobrist, the President, opened the ceremony and told attendees of the South Bay Quilters Guild, its history and activity during war and peace followed by the singing of two patriotic songs. Guests were treated to desserts and refreshments provided by Anna Silverman. I want to especially thank her for all the pre-event preparation and hosting ensuring all enjoyed the event. Special shout out to special guests, the former Torrance Mayor, Frank Scotto and his wife, Cindy.

The Quilters Guild will continue to identify and honor all WWII Veterans. Please pass along the names of any WWII Veterans to be honored to the Guild at:

$\underline{woundedwarriors} @ south bay quilders quild.org \\$

Anyone interested in volunteering or donating please contact the organization. Thank you for honoring three of our **treasured residents**.

Leon Silverman, Former Troubadour





Call Us Today!

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

Website: https://asapgualitycare.com

asapgualitycare@oulook.com

Carson St. Suite 209

Carson City, CA 90745



April 2024

www.nhsb.org









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- We offer vault and trailer storage to customers who need time to get settled.
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Walsh's #1 Goal – Customer Satisfaction <u>New Horizons Residents – 10% discount</u> The Owner, Thomas Sapper is a New Horizons Resident

www.walshmoving.com



Call - 424-355-3045 Thank you!



Tim and Heather Baker, Owners of Caring Transitions South Bay PV



Caring Transitions South Bay PV 310-924-6048





Berkshire Hathaway Home Services California Properties

Alessandra Amado

Direct 424-789-4480

alessandraamado@gmail.com

1225 West 190th Street Suite 105 Gardena CA 90248



MLS



Tired of asking your grandchildren for help with your phone, computer, printer, or TV?

Get your independence back!

Services

R

- Assistance with smartphones, tablets, laptops, and printers
- Basic computer and software training
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Generation Us

Honest, reliable help is just a phone call away! Reasonable hourly rate 50-year Torrance resident

310.701-2059

Vicki Momary

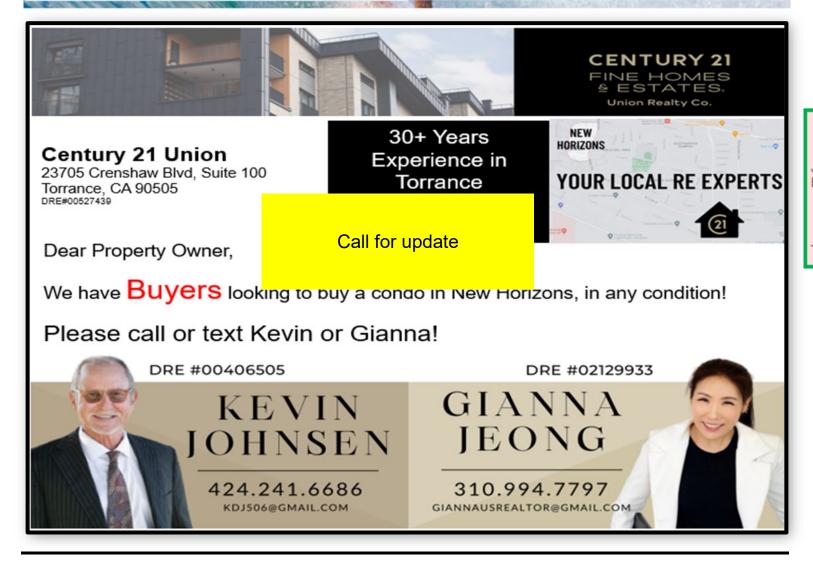
generationustraining@gmail.com



Don't let trouble with your feet keep you from getting around visit All South Bay Footcare for all your foot health needs. We offer custom orthotics as well as minimally invasive surgery to

remove bunions and corns.

- Plantar Fasciitis
- Diabetic Foot Care
- Plantar Warts
- Ingrown Toenail Removal
 Toenail Cutting & Fungus Care
 - Heel Pain Care & Treatment
 - Corns & callouses
 - Footmaxx Custom Orthotics





PRESORTED STANDARD US POSTAGE PAID TORRANCE, CALIFORNIA PERMIT #307

DATED MATERIAL

Current Resident

APRIL 2024 ISSUE



Access to cash is a critical part of a retirement plan, especially when retirees are faced with inflation, unexpected expenses and longer lifespans. Our research shows most consumers are uninformed about the ways a modern reverse mortgage can

help retirees use their home equity to guard against these challenges as a part of their overall retirement plan.*

Shelley Giordano

Director of Enterprise Integration for Mutual of Omaha Mortgage

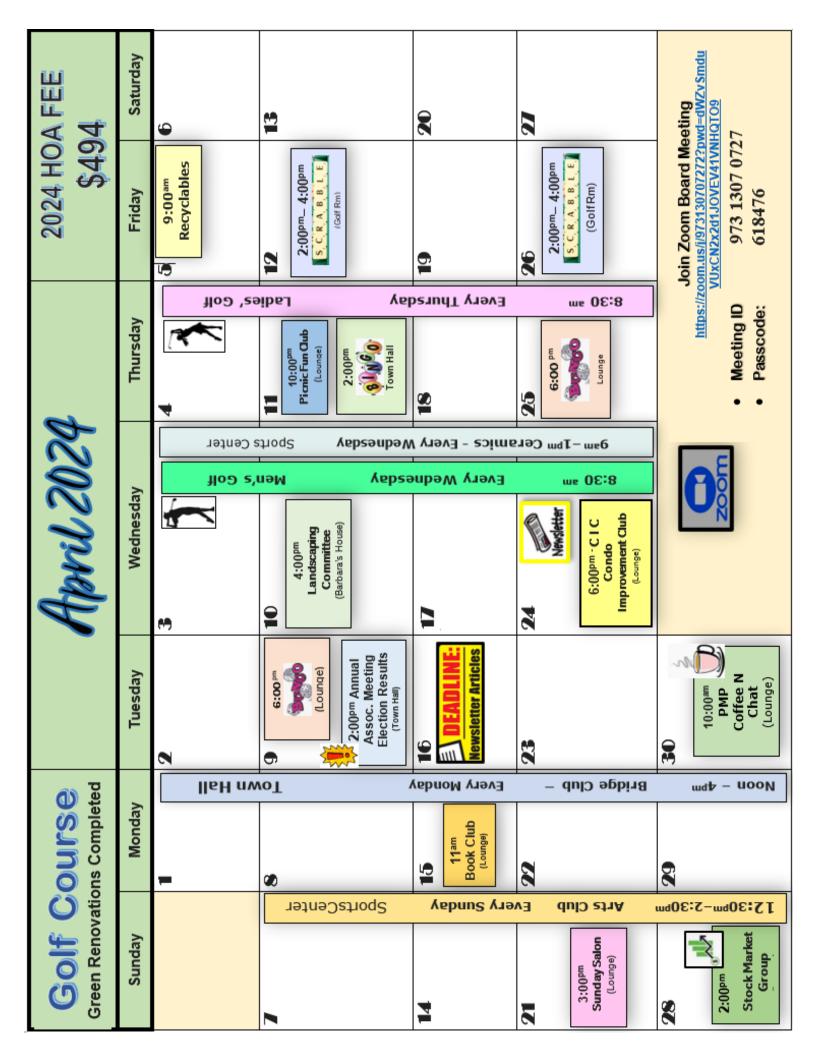
Call Today for More Information



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



'Not intended as financial planning advice. Please consult a financial advisor. Findings are from an April 2023 Mutual Insights survey of 400 U.S. consumers over the age of 60. Mutual of Omaha Mortgage, Inc. dba Mutual of Omaha Reverse Mortgage, NMLS ID 1025894. 3131 Carnino 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. For licensing information, go to: www.nmlsconsumeraccess.org Subject to credit approval. #1262549804 DEqual Housing Lender



Coming Soon

Remodeled "A" Unit

Remodeled "B" Unit

Possible Bungalow (golf course adjacent)

I look forward to meeting new clients, making new friends and giving them the "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.



Latest Activity

 22881 Nadine Cir. B
 IN ESCROW

 22625 Nadine Cir. A
 Sold \$608,000

 22713 Maple A
 Sold \$590,000

 23011 Nadine Cir. A
 Sold \$585,000

Latest Listing



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Floor plan (Sq. Ft.) Bungalows 950, 963, 1,117 & 1,13

Bungalows 950, 963, 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

