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NEW HORIZONS WEEKLY NEWSLETTER

The Official Publication
For the Board of Directors,
Residents and Owners.

March 20, 2015

Website www.nhsb.org Email: newhorizonsnews@yahoo.com

Newsletter Editor: Jacob Aslay (310) 325-3080 Advertising: Paul Cohen (310) 325-3080

A NOTE OF THANKS

Grounds Maintenance

What a great job you and your guys did removing our tree. The new bush and new plants look just great. Great job! Well done! Thank you, Deon and Scott Munro

--Linda Crickmore, Grounds Maintenance Chairman

INVITATION:

BOARD APPRECIATION DINNER

The New Horizons Homeowners Association and the Recreation Committee hereby invite you to attend the Board Appreciation Dinner.

“THE DEPOT” Restaurant in old Town Torrance
Please join us MARCH 21st

Meet & Greet 5 pm Dinner served at 6:00 pm
\$35.00 each Make checks out to the
New Horizons H.O.A. Board Dinner

Place checks in the

Recreation Council mailbox

Checks must be received by March 14th.

No Cancellations or Refunds after March 14th.

LUNCH FOR THE BUNCH

The Conservation Club and DMT will host the Annual Lunch for the Bunch to honor our active volunteers

Special Price - \$9.50 per person

Includes buffet, beverage, tax and gratuity

Monday, April 6th 11:30AM

Hometown Buffet

3520 Carson Blvd. Torrance

310-921-6546

Open to all NH residents

Please sign up on the bulletin board by

Thursday, April 2nd. Hope you will join us!

--Julie Dojiri, Conservation Club Chair

--Sumie Imada, D.M.T Chair

Sun.	Daily Mar. 22	Noon 1:00 pm	Water Aerobics “Getting to Know You” Lounge
Mon.	Mar. 23	10:30 am	Bridge Club
Tues.	Mar. 24	9:00 am 9:30 am 1:00 pm	Ceramics Workshop Buildings and Pools Scrabble/Card Room
Wed.	Mar. 25	8:00 am 7:00 pm	Men’s Golf CIC Meeting/Lounge
Thurs.	Mar. 26	8:30 am	Women’s Golf
Fri.	Mar. 27	7:00 am 11:00 am	Employee Safety Meeting/Town Hall Publicity & Newsletter
Sat.	Mar. 21	Board 5:00 pm 6:00 pm	Appreciation Dinner Meet & Greet Dinner “THE DEPOT”

“Getting To Know You”

We want to thank our wonderful neighbor and friend, Leon Silverman, and his nephew Adam Howard for bringing so much pleasure with his “St. Patrick’s Day Concert.” Great job, you two! We all enjoyed it so very much! Also, for your Great Valentine’s Day Concert last Month! Please come again.

Thank you, from Arlene Cofield and all who attended.

---Arlene Cofield, “Getting to Know You” Chairman

BOOKS FOR OUR C.I.C. FALL FLING

PLEASE DO NOT BRING THEM TO OUR LIBRARY. Call Joyce Higginbotham at 310-325-5362

She will tell you where to take them.

Thanks,
Joyce



The horses are in the starting gate! Whether we see them off depends on **you!** Right now we do not have enough folks to make this trip go.

We need at least five more people to sign-up.

This is no longer an invitation for you to join us for a day of thoroughbred horse racing at Santa Anita.

It's a plea!

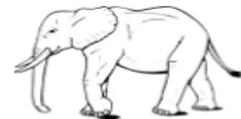
Santa Anita has come to be known as one of America's most celebrated sporting landmarks. We have been extended the "Salute to Seniors Program" (that's just for us seniors). This means we will be in for a fabulous afternoon. On our arrival, the first thing we will experience is a behind-the-scenes tram tour of the track that people rarely get to see. Then, a hostess will escort us to reserved tables in the Club Court area of the Clubhouse where we can enjoy head-on viewing of the races throughout the afternoon.

With our "Salute to Seniors" package, each one of us will be given a racing program outlining the day's races. You don't have to be a race track pro to enjoy betting on the horses, as a professional handicapper will be on hand to go over each of the day's races with us. He will tell us the secrets of how to properly read the program and give us clues as to what to look for when choosing a particular horse. He can't guarantee a winner, but you will be closer to being able to choose wisely. It will be great sport.

To top off the afternoon, we will also be treated to a special buffet luncheon as we enjoy the races. We have reserved Thursday, April 16, 2015 as our race day. The cost of this afternoon of fun is now \$79.00 for 29 to 37 folks. The sign-up sheet is on the board. Won't you join us? It is imperative that we know we have at least the minimum number of riders by March 25. If we do not attain the requisite 29 by then, we will have to leave the horses at the gate. I'm betting we can make it.

Our trip in May is slated to be a guided tram tour of the San Diego Zoo Safari Park. This is the new name for what used to be called the San Diego Wild Animal Park. This tour will immerse us in an active, hands-on safari experience where herds of animals roam natural habitats in a 1,800 acre reserve. Plan on bringing your cameras because we are sure to see, among other animals, lions lounging in the grasslands, antelopes and giraffes mingling, storks and crowned cranes

marching about, rhinos wallowing in mud holes, and a family herd of African elephants foraging and playing. We'll be seeing all this and more on a guided tram tour. No walking necessary. We have scheduled this trip for Saturday, May 23, and the cost will be \$85.00/pp with 38 or more riders or \$94.00 for 29 to 37 folks. Lunch will be on our own in the park's many eating spots. The sign-up sheet for this trip will be available by the end of March.



Do you enjoy traveling? If so, how about joining us? The Travel Club is open to all who live in New Horizons and their guests who may or may not live here. We meet the first Thursday of every month at 7:00 pm in the Clubhouse. We always conduct a little business, discuss new and upcoming trips, see a travel related film and enjoy a social hour with refreshments. It is a lot of fun. Our next meeting will take place on Thursday, April 2, 2015 in the Clubhouse. However, you don't need to attend meetings if you desire to travel with us. We always put a sign-up sheet on the Travel Club bulletin board in the Clubhouse for every trip. All you need to do is put your name down along with your telephone number and you will be contacted when to put your money in. If you would like additional information, please call Ed Reilly at (310) 326-4710, or Sharon Rose at (310) 539-0811.

--Ed Reilly, Travel Club Chairman

2015 Board of Directors New Horizons South Bay Association's Annual Meeting Mar. 10th at 7:00pm.

The new Board of Directors is:

Chairman: Bob Lombardi

Vice Chairman: Gary Smith

Secretary: Kathy Lindbergh

Treasurer: Scott Munro

Architectural: Tom Kasterko

Business Information Systems: Bud Brown

Buildings and Pools: Carl Aleccia

Civic Affairs: Julie Dojiri

Clubhouse: Pat Artman

Condo Code Enforcement: Open

Grounds Maintenance: Linda Crickmore

Insurance: Joan Jones

Newsletter: Open

Recreation Council: Jennifer Haymore

Resident & Orientation: Barbara Helm

--Kathy Lindbergh, Board of Directors Secretary

B.O.D Workshop Minutes

Solar Panel Presentations:

Bob Lombardi arranged for two companies to make a presentation regarding the replacement of the current solar panels used to heat the two pools. Present panels are not functioning, and there is currently a 50% government rebate program. Rebate was rolled out January 2014. Time is running out to obtain it. Funds will come from Capital Reserve Fund.

1. Ethan Heine, Suntrect Industries, Irvine, CA
Company is family owned, has been in business for 25 years. They get the majority of their business through referrals. They manufacture the panels in Irvine. U.S. made product.
The panels have a 15 year warranty on parts and manufacturing defects, not including labor. They have over 24,000 installations. It is expected the system will pay for itself in one year. Panels are for the Clubhouse and Sport Center pools. The Jacuzzi will not be impacted. Contract will include all materials, and installation, and permit fees from L.A. County, Torrance, and Health Department.
2. Eddie Guerrero, Environmental Solar Design, North Hollywood, CA. Company started in 1979. Product is manufactured in Israel. The panel has a 12 year parts and labor warranty. Panels are very similar in design and materials used. There are 50% rebates. Contract will also include all materials and installation, and permits fees. Both companies provided references.

Questions/Comments:

Both the companies will remove the current panels. The garages near the Sports Center will be re-roofed prior to installation of the new panels. New roofs will be the same material we are currently installing. The panels will be removed from the patio walkway cover behind the Clubhouse pool. Any necessary repairs will be made prior to installing the new panels. Wind will not impact the new panels, and the weight will not impact the roofs.

Motion: Buildings & Pools-Presented by Gary Smith in Carl Aleccia's absence. Move that the New Horizons South-Bay Association Board of Directors approve the expenditure of \$13,207.40 for the tenting and termite fumigation of Buildings 420, 608, and 622. No start date determined. Vendor: Ever-Safe Exterminating, Inc. Source of funds: Buildings & Pools Maintenance Fund.

Discussion: Attendee asked if the fumigation was necessary. Bob Lombardi advised it was necessary, as

These buildings were long overdue for exterminating.

A board member made a comment about a plumbing vendor's late statement that was paid in 2015 for work done in 2014. Chairman advised that he talked with the vendor warning him that presenting late invoices directly impacts our budget and is not an acceptable practice. The plumber did the work in 2014 but was late in submitting invoices due to illness. His staff also failed to send the invoices to us monthly. It was a number of separate invoices, not just one statement. No bill was paid prior to our confirming the work had been done. The guidelines to monitor the receipt of vendor's invoice for work completed are being reviewed. Any necessary procedure improvements will be put in place.

Meeting adjourned at 2:45 pm
Next Board of Directors Workshop Meeting:
Wednesday, April 8, 2015 1:30 pm
Next Board of Directors Meeting: Wednesday, March 18, 2015 3:30 pm

--Kathy Lindbergh, Board of Directors Secretary

Remember!

Pull
Aim
Squeeze
Sweep



**BUILDING AND POOLS COMMITTEE
MEETING MINUTES Feb. 24, 2015**

Meeting called to order by Carl Aleccia, Chairman

Other Attendees: Kathy Lindbergh, Edie Crater.
Minutes of January 27, 2015 approved as written.

Old Business

1. Buildings 420, 608, and 622 to be tented at the end of March or beginning of April, depending on scheduling. Meeting for owners, renters in these buildings will be 2 weeks prior. Notice will be given.
2. Two pinhole leaks have been reported since last month. They were caught in time. Not much damage was reported.
3. New Pathway lights have been completed

throughout New Horizons. Thanks to Grounds Maintenance and the employees who are doing the grinding of the walkways to make it safer.

New Business

1. There was a fire in Building 411 due to a space heater. Our Insurance Chairman and our CC & R's State: It is the resident owner's responsibility for the damage.
 2. Kathy is to write an article for the Newsletter about information pertaining to Mantis Pest Control for a reminder to the residents that they should call them directly. This service comes out of our HOA dues.
 3. Edie Crater mentioned there should be an article in the Newsletter informing residents to cap off their washer drain outlet, especially lower units, if they remove the washer and do not replace it right away. There will be an overflow and flood when the neighbor upstairs in unit B does laundry.
- The next Building and Pools Meeting is March 24, 2015, 9:30 am, in the Lounge.

--Kathy Lindbergh, Secretary for Building & Pools



**EARTHQUAKES
THE NEWS KEEPS SAYING WE ARE
OVERDUE FOR THE BIG ONE!!!**

New Horizons has \$10,000,000 in Earthquake Insurance with Everest Indemnity. It's not cheap. It's a "bare building policy" which means it covers the buildings and the common areas only: "Damage repair inside a unit is the owner's responsibility." Earthquake Insurance has a significant premium. Whether or not you consider it too expensive depends on how much risk you are willing to take by not buying it.

So, it's a "what if" kind of insurance. What if there was a big earthquake and we didn't have it? Worse case: Our condo in New Horizons could be rendered uninhabitable and worthless! In the Northridge quake, the only damaged buildings to be repaired and/or rebuilt were the ones that carried earthquake insurance. The rest were torn down and owners lost their equity.

That said, the insurance industry does not offer 100% coverage to rebuild after an earthquake. It is too risky for the insurance company's stability. The premium would be too expensive for any HOA to afford. Even individual homes cannot get a 100% rebuild policy from one company. The reason for this is a practical one: If a large earthquake destroys an entire HOA complex, it would likely wipe out surrounding areas as

well. Consequently, insurance companies would go bankrupt and be unable to meet their obligations to the insured. This is why many companies have gotten out of the earthquake insurance business.

The insurance industry's basis for providing this insurance uses California's long history of measuring the scale of earthquakes. That scale tells us that most of the damage we experience in California is of the kind where brick fireplaces collapse and/or cracks develop in the buildings. The disasters we have seen in California typically topple very old brick buildings and weaken structures which are right on top of the quake epicenter.

If a large quake strikes New Horizons, it's unlikely every single one of our buildings would collapse. Some buildings would be likely to experience windows and/or glass doors shaken out or cracked, and/or fractures in the stucco and possibly in concrete slabs. New Horizons carries enough earthquake insurance to repair this type of damage to the common areas. The individual owner would be responsible for repairing the internal damage in his own unit, for example: the toilet or sink pulls away from the wall, the inside bricks fall out of the fireplace, the ceiling cracks, the glass in windows and sliding doors break, and/or all your personal property in your unit could be damaged.

Owners may wish to check with their insurance agent about the coverage available and the cost to cover inside damage. It is most likely many owners do NOT have this coverage now as Earthquake Insurance is not a part of a standard homeowner policy.

One last sobering thought. If earthquake damage occurs, the HOA is responsible for bringing the buildings back to safety code. If the cost to bring the buildings back to code exceeds the HOA insurance amount, then owners would be hit with a special assessment fee to cover the amount of excess the HOA would have to pay out. Personal Earthquake Loss Assessment Insurance can cover this assessment for the homeowner. Anyway, it is a lot to think about.

True story about a committee member's friend in Reseda:

The Northridge quake struck her darling condo, and her property was condemned. She was prohibited from entering and removing any items. She lost her unit and all her equity. She had to move into her daughter's home in the Bay area!

--Joanie Jones, Insurance Chairman



Spring Has Sprung!



Men's Golf Tournament

19 Golfers! Congratulations to Jim White for his Hole in One on # 6. Also look what PED's Do! Bo Bowman shot a 52 Net 42. Way to go, Bo!!!
-- Craig Conant

A - Flight	Low Gross	Low Net
Craig Conant	51	
Larry Neville		48
B - Flight	Low Gross	Low Net
"Bo" Bowman	52	
Doug Whiting		46

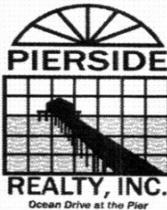
High score 67
Hole in One: Jim White

Women's Golf Tournament

Welcome back, Ann and Norma! Warm and beautiful day for a good group of golfers. Highest score was 74. Come out and join us at 8:30 am on Thursday. – Renee Chang and Phyllis Mathis

A - Flight	Low Gross	Low Net
Kay Mori	55	
Renee Chang		51
B - Flight	Low Gross	Low Net
JoAnn Megill	60	
Barbara Bowman		51
C - Flight	Low Gross	Low Net
Elisabeth McCue	64	
Joanie Johnson		51

Free Play Alice Wong
Hole in one: None



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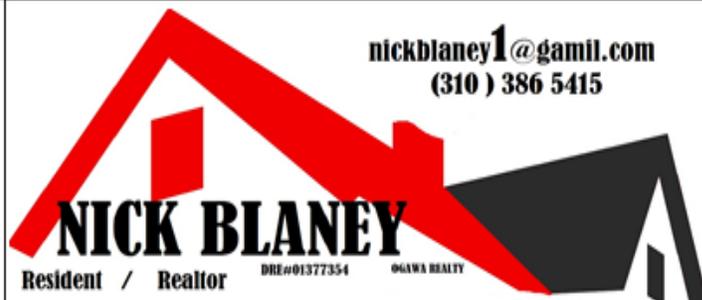
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