



LGCA Bulletin

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"Your Neighborhood Newsletter for over 60 Years"

www.lgca.info

Printed and Delivered Courtesy of: Jerry Cimino *"Your Lakewood Gardens Neighbor and Realtor"*

Lakewood Gardens Get-Together

There has been many exciting upgrades and changes at The Clubhouse these last few years with many more to come, and we would like to keep all Members informed as to its progress .. By doing so we will be providing a "Lakewood Gardens Neighbors" Get-together the 3rd Wednesday of each month from 6:30pm - 8:30pm .. This month's Get-Together will be Wednesday, September 21st.

Our first get-together of Members Only was Wednesday, Aug. 24, 2016 at The Clubhouse .. It was well attended with many questions, concerns, and ideas shared with our Members and the Board.

You won't want to miss our next opportunity to get-together. All Lakewood Gardens Neighbors are welcome to come on down to the Clubhouse and share in conversation, fellowship, questions, concerns and ideas. We welcomed Art and Morgan from "Why Energy" as our guests. They explained how they will be working with us to turn the Clubhouse GREEN .. We will be working with them to install Solar Panels, Heat the Pool using Solar Energy, install Air Conditioning in both the Member Lounge and Large Hall, and upgrade the Clubhouse both inside and out .. We hope they will join us at our next Get-Together to answer any questions you may have and to give us an update on our progress.

RSVP, or any questions, please contact Jerry Cimino at 562-822-4288 or email: jerry@jerrycimino.com .. RSVP is not required, so feel free to stop by if you have a chance.

Hope to see you at The Clubhouse.

4th of July Fireworks Stand

Thank you to all of our volunteers who worked at this year's Fireworks Stand! With all of your hard work you've helped us raise approx. \$19K toward the continued improvement and beautification of the LGCA Clubhouse!

With our membership up to 105 members, we'd love to see more of you volunteering at next year's Fireworks Stand. It's a great learning experience and a wonderful addition to a resume!

Thinking of starting a small business? This is a great opportunity to gain practical experience in shipping/receiving, inventory, stocking, cashiering, and sales! We're always looking for motivated individuals to help us with this annual fundraiser. Need a job reference? This is the perfect way to earn a great reference if you are new to the workforce! (Must be at least 18yrs of age to sell fireworks.) Email WaysMeansLGCA@gmail.com if you are interested in volunteering for next year's event.

<p>Don't Forget to Keep Current with Your Membership Dues</p> <p>Membership Benefits:</p> <ul style="list-style-type: none"> *Redecorated Member Lounge *Secure Building *Clubhouse Rental *WiFi Hotspot *Key Card Access *Monthly Movie Nights *Soon to be - Going Green <p>Contact Tiffany Rodriguez (562) 754-4715 for the status of your membership</p>	<p>SAVE THE DATE Wed, Sept 21, 2016 "Lakewood Gardens Get-Together" The Clubhouse is "Going Green"!</p> <p>Seeking Volunteers We NEED our member's help to actively participate and make the LGCA Clubhouse a fun and safe place for our member families to come and enjoy themselves. This is a volunteer-run facility and every person can make a difference!</p> <p>Upcoming Clubhouse Rentals & Events (Sep-Oct):</p> <ul style="list-style-type: none"> Sat. Sep 10 - Sandy Roberson (member rental) Sun. Sep 11 - Nicole Honore (non member rental) Fri. Sep 16 - Movie Night "Cool Runnings" -presented by American Red Cross Youth at 6:00pm (see flyer) Sat. Sep 17 - Albert Martinez (member rental) Wed Sep 21 - Monthly Get-Together at 6:30pm Sat. Sep 24 - Renee Chacon (member rental) Wed Sep 28 - LGCA Board Meeting 6:30pm Sat. Oct 01 - Clubhouse Open to Members Sun. Oct 02 - Clubhouse Open to Members Sat. Oct 08 - Joaquin Castro (member rental) <p>Interested in renting the clubhouse for your next event or party? Email Rentals4LGCA@gmail.com</p> <p>Note: Dues must be paid up to 6 months in advance if renting the clubhouse. New Members must be paid 1 year in advance.</p>
<p>Upcoming Events</p> <p>Fri, Sep 16, 2016 LGCA Movie Night Last Spark of Summer "Cool Runnings" 6:00pm (see flyer)</p> <p>Wed, Sep 21, 2016 Lakewood Gardens "Get-Together" 6:30pm</p> <p>Wed, Sep 28, 2016 LGCA Board Meeting 6:30pm</p> <p>Sat, Oct 1 - Sun, Oct 2 Clubhouse is Open to Members</p>	 <p>Thank you to all the members who came out for the First Back-To-School Pool Party! We had a great time serving up hot dogs and snacks, swimming, hanging out with our neighbors and friends. Special thanks to those who helped set up (Laura, the decorations were perfect!) and clean up (thanks for lifting heavy tables Juan and Chris!) We hope all LGCA resident students have a wonderful and safe return to school and a year of learning and academic achievement.</p> <p>SAVE THE DATE: We'll celebrate graduates in June 2017!</p>



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Jerry Cimino and Julie Colangelo

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Why is there a Retirement Income Problem?

The reality of our world today and traditional financial thinking just doesn't work anymore.

A pamphlet by Leonard A. Renier , The Family Legacy, asks the question "What in the last several years has the financial services industry done to improve the lives of the average American"? He is talking about saving for retirement.

They offer a service where you pay them for their advice and you take all the risk on the product/program they sell to you. This could be mutual funds, stocks, bonds, 401K's, and insurance. All in the name of making money for retirement. Yes, making money not just saving.

How do they expect us to save 20% of our paycheck for the next 30 years in order to retire comfortably? **The reality of our world today is there are no more 30 year jobs with lifetime pensions.** Salaries have not kept up with the cost of goods, shelter or raising a family in most of the world.

The writing has been on the wall for a long time; however we just don't want to take action. Why? Hope, fear, misinformation, outside opinions all contribute to our fear, and fear breeds inaction. Many in the financial services industry are now paying attention to reality. **They are now recommending the Reverse Mortgage as the 4th bucket of money.**

Nobel Prize-winning economist Robert Merton said in a recent article "the idea of leaving the house as a bequest is flawed". He continues "we need to start thinking about the house differently, viewing it as an asset rather than treating it as part of our legacy".

We must live in the economy that surrounds us. It really isn't going to go back to the good ole days of 30yr jobs with lifetime pensions. Even if you continue to work until you are 75 will you still be able to save enough to have the same standard of living in retirement as post-war retiree's? Do you want to work that long? Will you be able to work that long?

I'm an advocate of Reverse Mortgage. Not because I sell mortgages, but because I want to have the same standard of living as I do now when I retire, and frankly that just isn't going to happen unless I tap in to the largest single investment I have ever purchased. My house.

Quoting, Robert Merton "The house is like an annuity. It provides the housing you need for as many years as you need it".

If planned properly, a Reverse Mortgage can be the 4th bucket of money in retirement planning.

For more information on Reverse Mortgage contact:

Julie Colangelo; 714-919-80169. juliec@essexmortgage.com, www.Julie4ReverseMortgage.com

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Splinters from the Board

We currently have 105 members .. LGCA will work with American Red Cross Youth in presenting our next Movie Night .. We will be purchasing a speaker system for the Clubhouse .. Board Meetings are open to All members to attend. If a member would like to speak or present something to the Board they should provide a prior written request to the President or Secretary at least 3 days prior to the Board Meeting so it can be included in the agenda .. The "Get-Together" was such a success that we will host these get-togethers the 3rd Wednesday of each month. ALL Members are encouraged to attend.

If you are not a Member and would like to join and take advantage of the Clubhouse just go to www.lgca.info and join online or contact Jerry Cimino at (562) 822-4288 with any of your questions about membership.

Safety Skills for Children

While most kids pass through childhood without ever experiencing any harm, some are frightened or hurt by crime. Parents are responsible for teaching their children to protect themselves and how to respond to threatening situations. The following suggestions may assist you in educating your children.

- Rehearse with your children their name, address and phone number (including the area code) and how to make emergency calls from home and cell phones.
- Walk the neighborhood with your children. Show them safe places they can go to in an emergency. Check for areas that threaten their safety, such as overgrown shrubbery, abandoned buildings, vacant lots with debris and busy streets.
- Make sure they understand that they should never accept gifts or rides from someone they don't know. A stranger can be a man or woman, well dressed or shabby, kind or threatening. It is important that they understand that strangers may make generous offers or sympathetic pleas in order to win their confidence.
- If your children are home alone, make sure they know how to reach you by telephone. Post your number, along with emergency numbers, near all of the phones. Have your children check in with you periodically. Establish rules for having friends over or for going to someone else's house. Work out an escape plan in case of a fire. Make sure they know how to use the door and window locks. Children should never open the door for someone they don't know and they should never tell anyone they are home alone.
- If your children receive day care, find out as much as you can about the caregiver. Are they licensed or regulated in any way? What are their professional backgrounds? Drop by for unannounced visits as a way of checking on the facility and caregiver. Ask your children how they get along with the caregiver and how they are treated.

These are just a few suggestions for keeping your children safe. For more information or to receive brochures about child safety, cybersafety for kids, latchkey children, or teen dating violence, please contact the Crime Prevention Office at 562-866-9771, extension 2114 or emailcrimeprevention@lakewoodcity.org.

Tip of the Month

Make it more difficult for burglars to steal your valuables if they do ever make entry into your home. Spread valuables, including cash, throughout your home and store them in unusual places. Get creative with your new storage places for important documents, jewelry, collector coins, and cash. Burglars like to get in and out as quickly as possible, so increasing the amount of time it would take for them to find your valuables, the better the chance of the thief leaving without them. If you don't already have one, contact the Crime Prevention Office to receive a Household Inventory List in order to catalog your valuables, including serial numbers.

(Article from Lakewood Neighborhood Watch News)