



LGCA Bulletin

November 2015

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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"

Project Shepherd & Christmas Party - Save the Date!

"Come on Down" and join us in the LGCA Clubhouse on **Saturday, December 12th at 6pm** for our Annual Project Shepherd Collection Event & Christmas Party!

Santa will be coming down your street with his helpers collecting your food and non-perishable donations and passing out Candy Canes! Keep your ears open for the sound of his sleigh coming by!

The City of Lakewood's website offers additional information about Project Shepherd:

"Since 1973 Project Shepherd has made holiday wishes come true for thousands of Lakewood residents in need. The neighbor-to-neighbor assistance program has collected canned goods, dry staples, toys and simple gifts in an effort to spread holiday cheer to struggling single moms, out-of-work parents, youngsters and lonely seniors who may otherwise face a bleak Christmas."

Let's all pitch in and help this worthy cause!

After Santa has collected everything, we'll head back to the Clubhouse for Hot Chocolate & Cookies, gifts for the kids, and **"A Visit with Santa" !**

Wanted: Member Event Volunteers

Would you like to start a weekly or monthly game night or book club? How about a scrapbooking or Bunco Night? Perhaps you'd like to revive the Men's Club or the Women's Club? A Youth Group would be a Great way to bring our young ones together.

If so, then we'd love to help you get started!

Let the Events Chairperson know if you are interested!

Any and All suggestions are appreciated.

Email: EventsLGCA@gmail.com

Our Annual Elections are coming up in January .. If interested in serving on the Board and helping to make the Gardens a Great Place to live, contact any Board Member for more information.

**Don't Forget to Keep
Current with
Your Membership Dues**

Membership Benefits:

- *Redecorated Member Lounge
- *Heated pool
- *Secure Building
- *Clubhouse Rental
- *WiFi Hotspot
- *Key Card Access
- *Monthly Movie Nights
- *Discounted swim lessons with Lakewood Aquatics
- *10% Discount at Garibaldi's Nursery

Contact Tiffany Rodriguez
(562) 754-4715
for the status of your membership

Fri Nov 20th:

Featured presentation:
"Jurassic World"
(Doors open at 6:30pm,
Movie begins at 7pm.)
Popcorn and beverage
provided.
Bring a snack to share!

Sat, Dec 12th:

**Project Shepherd &
Christmas Party**
6:00pm - 8:00pm

Santa will be coming around in his sleigh picking up donations of canned & non-perishable food for Project Shepard to help those less fortunate. Please open your hearts and pantry to help those in need.

Then join us at the LGCA Clubhouse to meet Santa and enjoy snacks and hot chocolate!!

Tamale Fundraiser Order Form

We are currently taking orders for "**Fresh Homemade Tamales**"! Be sure to order **extra** dozens for you and your families—we had a lot of last-minute re-orders last year when people realized how fast they were gone once they tasted how **Delicious** the tamales were!!

Add a little something special to your holiday or office party celebrations with **Fresh Tamales!**

We can take pre-orders now, but the tamales won't be delivered until December. (**Delivery date: Sunday, December 13th, at The Clubhouse**)

**Tamales: \$15/dozen [Order Cutoff date is Dec 10th]
(Available in Pork, Chicken, and Green Chile/Cheese)**

ORDER FORM:

Type	# of Doz.	Price/Doz.	Total
Pork		\$15.00	
Chicken		\$15.00	
Gr Chile/Cheese		\$15.00	
TOTALS			

Name: _____

Address: _____

Tel #: _____

Best delivery time on Dec 13th: _____

To place your pre-order, call 626-675-3097, email: WaysMeansLGCA@gmail.com or drop off this order form in the LGCA mailbox at the clubhouse. We will collect payment at the time of delivery.

Make checks payable to "LGCA." We will also be accepting Visa/MC & AMEX if you order on the LGCA website.

All proceeds go toward the continued restoration of the LGCA Clubhouse. Thanks for your support!!

If you'd like to volunteer to help make the tamales, we'd LOVE to have you! This would be a good opportunity for anyone wanting to learn the process! Have fun and help a worthwhile organization! Contact WaysMeansLGCA@gmail.com or call 626-675-3097 to sign up as one of our wonderful tamale crewmembers.

Upcoming Clubhouse Rentals (November):

Nov 14: Martinez Rental
Nov 15: Alexander Rental
Nov 21 & 22: Open for Members
Nov 28: AVAILABLE
Nov 29: Earl Rental

Interested in renting the clubhouse for your next event or party?
Call Juan Gutierrez 213-703-9568 or email Rentals4LGCA@gmail.com



cell: (562) 822-4288

email: jerry@jerrycimino.com

visit: YourLakewoodAgent.com

BRE lic# 01276687

Jerry Cimino and Julie Colangelo

"Your Lakewood Gardens Realtor
and Mortgage Consultant"

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cell: 562-618-1644

email: juliec@essexmortgage.com

www.Julie4ReverseMortgage.com

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Do You Really Understand Your Loan Modification?

We talk to many people that have accepted loan modification terms, but really don't understand the nuances. *Those "nuances" are the terms, and can be quite a shock when the term ends.*

Granted, not all loan modification are the same; however if you have a loan modification look at it carefully, or ask Jerry or Julie to walk you through it. It might be time to start planning your exit strategy.

Forbearance and Repayment Plan
Interest Rate Reduction
Loan Extension
Partial Claim
Principal Deferral
Reinstatement

After understanding your loan modification it's time to make a plan. *Many people wait until the time period is up, and find themselves in a pickle.* It is important during this period to do 4 things:

- 1) Maintain and build your credit score
- 2) Do not co-sign for anyone!
- 3) Reduce bills
- 4) Save money

If you truly want to stay in your home you must be able to refinance. You want the best rate and the higher your credit score the better the rate. If you co-sign for somebody even if they are making the payments it will still count against you ESPECIALLY if they have late payment history. Obviously, reducing bills reduces stress. More importantly if you refinance and your mortgage payment goes up the less "other" payments you have the more you will be able to handle the increased mortgage payment. Save money. If you are unable to refinance, and you don't have enough equity to sell and re-purchase you will need money to move, 1st, last and security deposit on a rental, and for general emergencies.

In closing, if you feel that you cannot meet the terms of the loan modification and you are in jeopardy of defaulting again, then it may be wise to sell your home and save your credit to purchase a more affordable home. If it goes too far and foreclosure proceedings have begun you will not be able to purchase again for 7 years! If you do a short sale (you owe more than the value of the property) it is still better than a foreclosure. You will be able to purchase again in 2-3 years.

We will keep all conversations private as we know this is an emotional time. We truly want to help!

Have you been considering having a Yard Sale? If so, just give me a call with the date and time of your Sale and I will put the signs up for you.

Do you know the value of your Home in today's Real Estate Market?
Just give me a call for a FREE Property Valuation

Jerry Cimino - 562-822-4288
"Your Lakewood Gardens Neighbor and Realtor"

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Check out our LGCA Website!
<http://www.lgca.info>

Join our Facebook group:

Lakewood Gardens

And Facebook page:

Lakewood Gardens Neighbors

From the President

We had so many families participate in the Halloween Party this year—it was a blast! Lots of tasty treats to sample and lots of happy children parading in their costumes! (Photos of this event are on the new Lakewood Gardens Civic Association Facebook page.)

The Craft Fair was quite a lovely event. The main hall was filled with crafters and vendors showcasing their beautiful wares—so much to choose from! Believe me, I didn't leave empty-handed!

We plan on having another Craft Fair in the Spring so if you missed this one, you will have another chance in a few months.

Don't forget to start collecting and/or putting aside any non-perishable food items for the December Project Shepherd event on Sat, Dec 12th! Santa will be driving down your street before you know it!

Thanksgiving is approaching quickly and we all have so much to be thankful for! I'm very thankful for our members who participate in our events and activities!!

Wishing you and your families a...



Holiday Shopping Safety Tips

The holiday season is fast approaching, so now is a good time to start taking the extra precautions that will keep you, your family, and your belongings safe. Lack of awareness and inattention provides opportunities for thieves.

- Always be aware of your surroundings and of unusual activity while holiday shopping.
- Keep tight control of your wallet or purse.
- If you go to an ATM, go during daylight hours. If you must go at night, pick a machine that is well lighted and visible to passing traffic.
- Have your car keys in-hand before you get to your car.
- If someone follows you, go to the nearest public location.
- Teach your children to stay close to you at all times.

Protect your car this holiday season by locking your doors every time you exit your vehicle. Do not leave valuables in plain sight; lock packages in the trunk of the vehicle. If your vehicle is stolen or broken into, call the Lakewood Sheriff's Station at 562-623-3500 as soon as possible.