



LGCA Bulletin

April 2016
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"Your Neighborhood Newsletter for over 60 Years"

www.lgca.info

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LGCA Annual Spring Boutique & Craft Fair

Come join us at the LGCA Clubhouse on Saturday, **April 16th from 11am to 3pm** for our Annual Spring Boutique & Craft Fair!

We will be having Crafters and Direct Sellers showcasing their wares for purchase in the Clubhouse—just in time for those Mother's Day and Graduation gifts!

Have some fun; mingle with your neighbors and find some great deals when you shop.

This is an annual event, so if you are a crafter or direct seller and would like to reserve your space at the event, please contact Jenna Stewart at PresidentLGCA@gmail.com. Registration deadline is April 15th. Check out LGCA advantages; you may also register on the LGCA website www.lgca.info (click on the Calendar section, then click on "Craft Fair") and pay the registration fees using a credit card.



Join us for the monthly **Movie Night** at the LGCA Clubhouse on **Friday, April 15, 2016**. We will be showing Disney/Pixar's **"The Good Dinosaur,"** rated PG.

Doors open at 6:30pm and the **movie begins at 7:00pm**. We will have snacks and popcorn. Feel free to bring snacks to share with others. See you here!

THANK YOU to all who joined us for the **Easter Egg Hunt!** All the children had a fun time looking for eggs in and out of the clubhouse. There were games, sack races, musical chairs, dance freeze and hot potato. Snacks and candy were provided for all and the Easter Bunny even made a special appearance.

Special thanks to those who helped set up and clean up.

We hope to see you at the next LGCA event!



Fatima Gutierrez
LGCA Entertainment

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

Membership Benefits:

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

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

Farmers' Market starts Saturday, April 30 at Lakewood Center

Once a week on Saturdays from 8:00 a.m. to noon starting April 30, the new Lakewood Farmers' Market will be open in the parking area south of El Torito Restaurant at the northwest corner of Lakewood Center. Come out for the grand opening celebration on April 30 that will include live entertainment, give-aways and fun for the entire family.

Regular features of the Lakewood Farmers' Market will include:

- Organic fruits and vegetables, including pears, peaches, and berries
- Organic cheese and butter
- Grass-fed beef and lamb
- Fresh seafood
- Honey, coffee and baked goods, including many gluten-free items
- Nutrient-rich micro grains and organic herbs

Over 20 farms and 15 vendors will be featured, many of whom are regulars at the Santa Monica Farmers' Market where top-named chefs purchase products for their restaurants. Most of the farms are small, family-owned businesses in California.

The Farmers' Market is a collaboration between Lakewood Center and So Cal Farmers' Markets. For more details, visit <http://www.shoplakewoodcenter.com/Events>

Mark your calendar, and come on out and give the new Lakewood Farmers' Market a try!

Upcoming Events

Tues, April 12, 2016
Game Night

Sat, April 16, 2016
LGCA Spring Craft Sale
11am - 3pm

Fri, April 15, 2016
Movie Night - "The Good Dinosaur"
7:00pm

Sat, May 7, 2016
Clubhouse Open to
Members

Sun, May 8, 2016
Clubhouse Open to
Members

Upcoming Clubhouse Rentals & Events (April):

April 12: Game Night at The Clubhouse
April 15: Movie Night - "The Good Dinosaur"
April 16: LGCA Spring Craft Sale
April 17: Gutierrez - Rental
April 23: Yanez - Rental
April 24: Monroy - Rental
April 27: LGCA Board Meeting
April 30: Jenkins - Rental
May 1: McCoy - Rental
May 7: Clubhouse Open to Members

Interested in renting the clubhouse for your next event or party? Email
Rentals4LGCA@gmail.com

Note: Dues must be paid up to 6 months in advance if renting the clubhouse.



cell: (562) 822-4288

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Jerry Cimino and Julie Colangelo

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Tips to Maintain and Increase your FICO Score

If you've had some credit troubles in the past not to worry there is an easy fix. The "fix" will take effort, consistency, and time. With these actions you can increase your credit score in as few as 6 months.

LET'S BREAK DOWN YOUR FICO SCORE

By the way what the heck does "FICO" stand for? Fair Isaac Corporation

- 35% Payment history
- 30% How much you owe aka the percentage of use on each of your accounts
- 15% Length of credit history
- 10% New credit
- 10% Credit mix

FIRST LET'S START WITH WHAT TO DO

Pay down revolving debt to 30-40% of the credit limit

Establish a 2 year credit history with at least 3 different creditors AND pay on time.

Have a mix of revolving and installment debt. Installment refers to a set number of months that the debt will be paid off with set monthly payments such as an auto or mortgage loan.

NOW THE TOUGH STUFF WHAT NOT TO DO

Open multiple accounts in a short period of time

Have your credit run more than 3 times in 90 days

Close unused credit accounts

Co-sign for anyone, ever

Co-sign on Student Loans even if there is a deferred payment

WHAT ABOUT COLLECTIONS AND CHARGE-OFF's?

Collections will be assigned a "payment" based on the balance due

Charge-off's between \$250-\$1,000 they must be paid in full

Charge off's between \$1001-\$5,000 do not have to be paid

I'VE HAD A SHORT-SALE; A FORECLOSURE ; A BANKRUPTCY

You can buy a home again after 3 years of seasoning with an FHA loan

ARE THERE ANY LOAN PROGRAMS THAT OFFER DOWN-PAYMENT ASSISTANCE?

Yes, many. Minimum FICO score is 640

Lakewood Gardens Civic Association

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

Join our Facebook group:

Lakewood Gardens

And Facebook pages:

**Lakewood Gardens Neighbors
&
Lakewood Gardens Civic
Association**

Presidents Corner

We had another great event at LGCA Clubhouse; the St. Patrick's Day Dinner was delicious and so much fun! The hall decorations were beautiful and the food was fantastic! The corned beef was superbly prepared the traditional boiled method, which made it melt in your mouth! The Sheppard's Pie was so good that it was gone before I could have seconds! I'd like to thank all of the volunteers who helped cook, set up, decorate, serve food, entertain us with music, and clean up after the event. Without such amazing people this event could not have been as such a success.

It was wonderful to see so many people attend the annual Easter Egg Hunt at the Club House! The kids enjoyed playing games and winning prizes. The Easter Bunny made a special appearance at the event again this year and was on hand for pictures.

I'm so glad that the LGCA Spring Craft Fair is finally here this April 16th. It's just in time this year to get your Mother's day and Grad's gifts done early or maybe something for yourself so come on down. We still have a few vendor spaces open so please check the website for more info www.lgca.info

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Jenna Stewart, President
Lakewood Gardens Civic Association

Earthquake Preparedness

- April is Earthquake Preparedness Month so now is a great time to take steps to be better prepared for an earthquake. We need to be prepared for any disaster or major incident. The steps taken to prepare for an earthquake will prepare us for any disaster.
- Make sure neighbors know one another and their families.
- Meet to discuss potential threats to your families and properties, and how everyone can work together to protect each other.
- Review and practice your neighborhood's disaster plan each year. If you don't have a plan, create one.
- Learn First Aid and CPR.
- Encourage your neighbors to practice their individual family disaster plans.
- Another important part of disaster preparedness is compiling supply kits for your home, work and vehicles. Include in each of your kits:
 - Enough food, water, clothing, medications, cash and First Aid supplies for all family members to survive for at least 5-7 days. Update them yearly.
 - Instructions to locate and turn off utilities.
 - An out-of-state contact list. Long distance calls may go through when local services are unavailable. Make an out-of-state contact your primary resource in the event of a disaster. You can utilize the "Safe and Well" registry created by the Red Cross which allows individuals to "check in" to notify family members of their wellbeing. Individuals who register can also leave a brief message.
- For many people, pets are considered family members, so plan to keep them safe in the event of a disaster as well. Pet owners can follow these tips to keep their pets safe and comfortable:
 - Create a pet-friendly first-aid kit that includes flea and tick medications, latex gloves, and even a first-aid book or pamphlet geared toward animals.
 - Create a checklist of relevant items that will help your pet survive an emergency. Keep this checklist close to your emergency kit or with your personal belongings, to make sure you don't forget anything.
 - Include chewing toys, blankets, bedding, and other items that your pet loves. If your pet can play with something familiar, she or he could feel more relaxed during an emergency situation.
 - Keep a pet carrier and/or litter box with newspaper, paper towels, bleach or cleaning solution, and plastic bags. If you need to evacuate your home, you'll want to be able to take care of your pet's needs.
 - If the emergency entails environmental smoke or loud sounds in your neighborhood, bring your pet inside and try to keep them in a safe, quiet place.
 - License and microchip your pets. When pets have a valid license and a microchip with current information, they can be more easily reunited with owners during a disaster or emergency. Make sure your pets' contact information is current.