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July 2011

A NON-AGE RESTRICTED COMMUNITY

SCOTTSDALE SHADOWS

NEWSLETTER

Summer BBQ

Cliff Castle Casino

Ice Cream Social

Are Life Insurance Loans

A
Bad Idea?

Photo by Sara W.

FROM THE GENERAL MANAGER'S DESK

Summer is now officially here in terms of the calendar and the temperatures as well. We are in triple digit country and will be traveling that road for the next few months. I have always been struck by the fact that even after leaving a local restaurant after dinner, could be 9:00 PM, the temperature is still around 105-110. Being from the East Coast originally, in New York, you would leave the restaurant and develop a headache and swollen limbs from the humidity. Just be careful, as I have said many times before, the hotter it gets the hotter you get. The effects are subtle but can be devastating to your health.

COUPON BOOKS

You should have received your new Coupon Books, together with RCI and Regime specific materials. There have been no RCI or Regime increases, except for Regime VII. RCI, once again, for the fifth year in a row, has been within budget, notwithstanding all of the repairs and improvements that have been made. This reflects RCI's sound fiscal policy and careful monitoring of expenditures. It is difficult to maintain the level of service required by our Community, together with the repairs and upgrades needed, without increasing fees, however our ability to accomplish this, particularly in the current economy is testament to the expertise and dedication of our staff. Most of what we need is done in-house and that is only possible because of the employees who take care of us on a daily basis.

NEW IDENTIFICATION CARDS

When you became a resident of the Shadows, (Owner or Tenant), you received a plastic identification card to carry around with you. Our old card system finally decided, with a groan, to retire and we have a new system. As a result we are issuing **NEW IDENTIFICATION CARDS**, to all residents that are more detailed and on the back have imprinted all of the important internal phone numbers you will need. **PLEASE COME INTO THE ADMINISTRATIVE OFFICE**, at your earliest convenience, **TO RECEIVE YOUR NEW IDENTIFICATION CARD**. We do take your photo so fix your hair, put on your makeup, if necessary and come on in. There is no charge for the card.

Staff Column

Administration Office:

General Manager: Roger Friedman
Asst. Manager: Ramiro Wong
Controller: Ann Marsh
Accountant: Sherry Rodriguez
Activities: Lori Hammond
Office Receptionist/
Records & Registration:
Linda Donahue 480-994-0433

Maintenance:

Supervisor: Benito Higareda
Coordinator: Nadia Mendoza
480-994-2067
Coordinator: Lorrie Stoffel
480-994-2080

Custodial:

Supervisor: Raul Medrano
480-994-2065

Landscaping:

Supervisor: Jesus Morphin

Community Services:

Supervisor: Steve Cook
480-994-1590

Front Cover Photo by Sara Wong
sarawongphotography.com

RCI BOARD OF DIRECTORS

President: Mike Caponetto

Vice-President: Robert Howes

Secretary/Treasurer: Charles Thomas



REGIME VII GARAGE

The Regime VII garage repair is moving along smoothly with a minimum of disruption.

PALM TREE TRIMMING

June is the month for the trimming of the Palm Trees, of which we have many. It takes about 3-4 days to complete and we will then be ready for another year.

NO NEED FOR SPEED

It has been observed that a number of our residents (and perhaps guests) have the need to speed on our Community roadway. This is very dangerous, particularly for the elderly and youngsters. **THE SPEED LIMIT THROUGHOUT THE SHADOWS IS 15 MPH** and **MUST** be observed. There is no rush, it only takes a few more seconds to get where you want to go in the Shadows. We will strictly enforce the speed limit and anyone found speeding will be fined. In the case of a speeding guest, or third party, the owner is fined even if it is not the owner who committed the infraction. Please obey the speed limit for everyone's safety.

ELECTRONIC POOL EQUIPMENT

We recently installed at pool #3 equipment that electronically monitors the chlorine and chemical levels in the pool. It also dispenses what is needed and checks these levels every 5 minutes. This does not eliminate the need for daily manual checking of these levels, however this system should prove to be beneficial and more efficient and cost effective. We will be installing the same systems at Pool 1 and 2 and the two spas in the near future.

HAVE YOU NOTICED THE NEW LIGHTING?

APS has just about completed the retrofit of lighting in the common elements of the Regimes and in the RCI offices. The bulbs are brighter and more efficient and the estimated cost savings for each Regime and RCI is significant.

Monsoon season is almost here so the humidity will go up, hopefully the temperature will go down a bit, and we may even be lucky enough to get some rain. Have a great month, and be careful about hydrating yourself. ◆

Sincerely,

Roger M. Friedman/GM

Movies of the Month

Friday at 12 Noon

July 1st



Unknown running time 113 minutes **PG-13.**

Starring: Liam Neeson, Diane Kruger.

A prominent doctor on a business trip to Germany awakens from a coma to find his identity stolen. He has no identification and his shock only compounds when he finds his wife at a lavish party with a man stating he is Dr. Harris.

July 15th

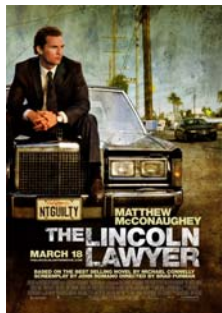


The King's Speech running time 119 minutes

R. Starring: Collin Firth, Geoffrey Rush.

The Story of King George VI who reluctantly dons the crown. His stutter raises concerns about his leadership skills; however, he eventually comes into his own with the aid of a speech therapist Lionel Logue.

July 22nd



The Lincoln Lawyer running time 119 minutes **R. Starring: Matthew McConaughey**

A legal thriller - a low rent defense attorney who represents low -life clients lands the case of a lifetime when he is hired to defend a rich playboy.

July 29th



The Dilemma running time 112 minutes **PG-13.**

Starring: Vince Vaughn & Kevin James.

A lifelong bachelor struggles over whether to tell his best friend that his wife is cheating on him with another man in this comedy from director Ron Howard and producer Brian Grazer.

Events in July

Falcon Field

When: Wednesday, July 6th
Where: Anzio Landing
Time: 11AM (Bus Departs)
Cost: \$6 (covers bus)

Ice Cream Social

When: Thursday, July 19th
Where: Lounge
Time: 1 PM
Cost: \$Free

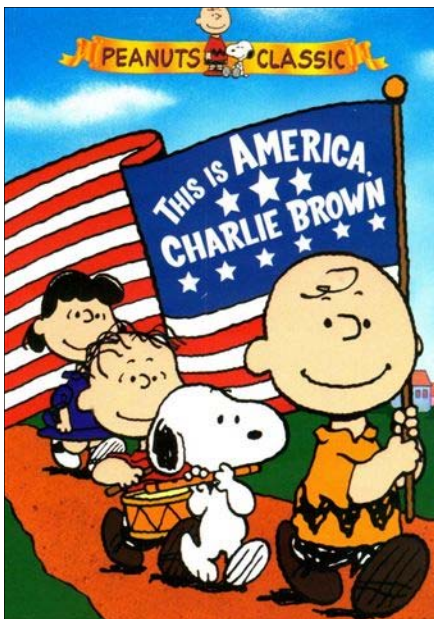
Summer BBQ

When: Friday, July 8th
Where: Lounge
Time: 1:00 PM
Cost: \$1

Cliff Castle Casino

When: Thursday, July 28th
Where: Lounge
Time: 8:30 AM
Cost: \$1

Kids Movie Night!



This Is America, Charlie Brown

Running Time 24 minutes. Rated G

Friday, July 1st 7 PM Lounge

In this CBS animated miniseries of eight episodes, the Peanuts gang (created by Charles M. Schulz) visit important events in United States history. The episodes were: "The Mayflower Voyagers," "The Birth of the Constitution," "The Building of the Transcontinental Railroad," "The Wright Brothers at Kitty Hawk", "The NASA Space Station," "The Great Inventors," "The Smithsonian and the Presidency," and "The Music and Heroes of America."

The Classified



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Of
The Shadows*

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2. 1BR/1B - Another Great Poolside View, Remodeled Kitchen...\$725.
3. 2BR/2B - Total remodel with hardwood floors.....\$975.

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Bldg. 21 - No. 607

The Classifieds

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<p><u>A/C Service</u></p> <p>Serving Scottsdale Shadows Residents for 23 years</p> <p>“We Do It Right”</p> <p>Repair * Maintenance * Replacement</p> <p>Air Temp Systems 480-922-3556</p>	<p>Helping & Healing Hands</p> <p>I offer services that ease daily burdens and promote a caring and healthy life style - At Your Residence</p> <ul style="list-style-type: none"> • Over 10yrs. Of experience. • Certified Assisting Living Manager • Meal Preparation • Transportation • Companionship • Housekeeping and - Much More! <p>Michelle 623-340-9896</p>
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This event is free, but seating is limited. So reserve your seat today!
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The Classifieds

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- ✦ Individualized plan care prepared by a Registered Nurse with updates.
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 - Doctors, Nurses, Physical therapy, Occupational Therapy, Hospice care
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The Classifieds

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Katey's Political Corner

Would you like to do something both productive and fun (in the air conditioning) during these hot summer days? Lots of folks - for lots of reasons - are getting involved with local and national politics. Well, if you are one of them, you need to really be informed. Make this summer the year that you really study the CONSTITUTION OF THE UNITED STATES OF AMERICA. If you attend a Tea Party, if you go along to meet your Congressman, if you only talk politics around the neighborhood barbeque, you need to know what you are talking about. More important, you need to know what your law makers are talking about! You can find the Constitution on the internet at U.S. Constitution.gov Get started!!!

Advertise in the Scottsdale Shadows Newsletter Today!

Black and White Ads

Small Ad: \$25
Half Page: \$100
Full Page: \$150

Color Ads

Small Ad: \$50
Half Page: \$150
Full Page: \$200

Back Cover

\$300

DEADLINE FOR ADS IN THE NEWSLETTER IS ALWAYS THE 21ST OF THE MONTH.

Except in Nov./Dec. - it's the 15th

Coming in August

Showstoppers Live!



Chandler Museum

When: Thursday, August 18th
Where: Chandler
Time: Bus Departs at 11 AM
Cost: FREE
 (Lunch is on your own.)

Lunch is at:
Serrano's
 Mexican Food Restaurant.

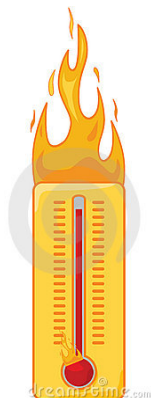
Mazatzal Casino



When: Thursday, August 25th
Where: Payson **Time:** Bus Departs @ 7:30 AM
Cost: \$1 (Tip for Bus Driver)

Ice Cream Social

When: Tuesday, August 30th
Where: Lounge
Time: 1 PM
Cost: FREE



Are Life Insurance Loans A Bad Idea?

Posted by Jay MacDonald
Courtesy of ThirdAge.com



Sometimes the unexpected happens and you need cash. Borrowing from your life insurance policy is one option.

Your cash-value whole, universal or variable universal life policy can appear a tempting source for a bailout, especially if you've been paying into it for years. After all, the quick-cash loan option was one of the features that sold you on permanent life insurance in the first place.

But before you borrow from your policy, consider the dangers ahead should you neglect to pay the interest on your loan -- or worse, trust that the dividends from your variable universal life insurance policy will automatically cover it.

"The biggest thing that people don't understand, including the agents selling it, is the intricate taxation that takes place inside a life insurance policy," says Al Barnes, a life insurance specialist in Alabama. "Borrowing from a cash value like that is sort of like building your house right on top of the San Andreas Fault -- only you don't know the San Andreas Fault exists."

Not Your Standard Loan

On the surface, a policy loan appears simple: You can typically borrow up to the cash value you've accumulated in the account. If you have a variable universal life policy, the insurer will move the loan collateral (a cash sum equal to your loan amount) out of your investment fund and into a guaranteed or fixed fund.



"We don't want to expose that collateral to market downturn that could result in negative equity in the policy to where you basically lose your policy," says Paul Wetmore, assistant vice president for individual life products at MetLife.

Unlike a conventional loan, you don't have to pay a policy loan back; any money you take out will simply be deducted from your death benefit, which goes to your beneficiaries. But that's where the good news ends.

Highlights:

- Any money that isn't repaid will be deducted from your death benefit.
- Like a conventional loan, you'll be charged interest on the loan amount.
- Unpaid interest will accrue as income and add to the loan balance.

Costs To Consider

Exactly like a conventional loan, you'll be charged interest ranging anywhere from 5 percent to 9 percent on the loan, says Barnes. Unpaid interest will be added to your loan amount and will be subject to compounding. That's right -- you'll be

paying interest on your interest.

"What people don't realize is that interest has to be paid. You're going to pay it either out of your pocket or you're going to borrow it (from your policy)," says Barnes. "It's exactly like borrowing on

your home equity line. Just run an illustration of that and see what happens to your home equity."

If you have a variable universal life policy, you may also be charged an "opportunity cost," which is the difference between what your collateral was making in the investment account and what it will make in the guaranteed account. For example, if the invested portion of your account was earning 6 percent and the guaranteed fund earns a fixed 4.5 percent, you can add the difference, or 1.5 percent, to your interest rate to cover the earnings your insurer will forfeit by pulling that loan money out of the market.

Then there's the dividend issue. Dividends in life insurance are not like dividends in the stock market, which are a return *on* your money. Instead, they're essentially a return of premium, a return *of* your money, in part as a result of market exposure. When that loan collateral is pulled out of the market, your dividend will very likely go down for as long as you have the loan, further inflating your loan cost.

Unpaid Interest Can Create Trouble

If you pay your loan interest out of your pocket, you have little to fear. But if you instruct your insurer to pay your loan interest with dividends or by dipping into your policy, you could be headed for serious trouble. That's because if they fail to cover the full interest due, that unpaid interest will accrue as income and be added to the loan balance.



"One client with a policy cash value of \$1 million borrowed \$900,000 and let \$900,000 worth of interest compound for 10 years, using dividends or loans to pay the interest. She called and said, 'I just got a 1099 from the IRS for \$1.6 million!'" Barnes says.

Although it was what the Internal Revenue Service calls "phantom" income, meaning there was no corresponding cash flow, she was still on the



hook for years of borrowing from her own policy.

The kicker is you may not discover how far in the hole your policy has fallen until you opt to drop it or your insurer notifies you that it's about to lapse, both of which constitute a taxable event that can prompt that heart-stopping IRS notice of tax due. And once you owe more than the amount you borrowed, you can't simply pay your way back into the black; you have to pay the whole loan back.

Wetmore says consumers should not venture into policy loan territory without a firm understanding of the risks. You can ask your insurance agent to run what's called an "in-force illustration" that shows the impact a loan will have on your policy.

"If I were to take a loan on my policy, I'm probably going to monitor that annually," says Wetmore ◆

Read more: [Are life insurance loans a bad idea? | Bankrate.com](http://www.bankrate.com/finance/insurance/are-life-insurance-loans-a-bad-idea-1.aspx#ixzz1OheidorG) <http://www.bankrate.com/finance/insurance/are-life-insurance-loans-a-bad-idea-1.aspx#ixzz1OheidorG>

Additional information: Suzy Orman


Cash Value vs. Term Life Insurance Video:

<http://www.youtube.com/watch?v=kkUkZFczj0A>

July 2011

Scottsdale Shadows

July 2011

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Activities Lori Hammond 994-2063	Please Be Aware Of New Time! 	Pool Aerobics 7 Days a Week 9 AM Pool 1 Bobby Levine <i>Instructor</i>			1 Movie @ 12PM <i>Unknown</i> PG-13 113 Minutes <i>This is America, Charlie Brown</i> G 7 PM Lounge	2
4	RCI Offices will be closed Today in observance of Independence Day Monday Night Bridge	5	6	7	8	9
10	11	12	13	14	15	16
	Monday Night Bridge		Game Day @ 12 Noon	Air Force Base Bus Departs @ 8:45 AM	Movie Day @ 12PM <i>The King's Speech</i> R 119 Minutes	
17	18	19	20	21	22	23
	Monday Night Bridge	Ice Cream Social Lounge @ 1 PM	Game Day @ 12 Noon		Movie Day @ 12PM <i>The Lincoln Lawyer</i> R 119 Minutes	
24/31	25	26	27	28	29	30
	Monday Night Bridge		Game Day @ 12 Noon	Cliff Castle Casino Bus Departs 8:30AM	Movie Day @ 12PM <i>The Dilemma</i> PG-13 112 Minutes	

Activities

RCI

Activities



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