

## **WELCOME TO LEISURE WORLD SEAL BEACH MUTUAL SIXTEEN**

We hope that you will be happy with your decision to move to Leisure World Seal Beach and you choose to become an integral part of this great community.

[Leisure World Seal Beach Mutual 16](#), the housing cooperative in which you are a Shareholder or prospective Shareholder, is a General Law Corporation, having elected to operate on a not-for-profit basis. Mutual 16 owns, maintains and manages 5 residential buildings encompassing 60 apartments, 2 carport structures and 1 laundry room.

Mutual 16 and each individual Shareholder enters into an "Occupancy Agreement" which, in part, grants those qualifying for residency the right to exclusive occupancy of the apartment identified within the Agreement.

Within Leisure World Seal Beach, the Golden Rain Foundation (GRF) administers the shared Trust property and facilities owned by the 16 independent Mutual Corporations. GRF provides support services to all Mutuels - primarily administrative management support, accounting, recreational, facilities maintenance, general safety and security patrol (by means of their employees), and other continuing contracted services, such as an on-site credit union, cable provider, real estate resales office, medical clinic and pharmacy.

All shareholders and non-owner co-occupants are required to be members of the Golden Rain Foundation.

### **DIRECTORS**

There are 15 separately incorporated Mutuels and 1 Condominium complex within Leisure World Seal Beach. With the permission of the Condominium complex and for simplicity, we speak in terms of 16 "Mutuels."

You and your fellow shareholders elect the Directors (all non-paid volunteers) who manage your Mutual. You also elect 1 of the 18 directors of the Golden Rain Foundation. Within the broad range of Leisure World Seal Beach facilities and amenities, this permits you the opportunity to contribute to management issues within our community.

As noted above, the Golden Rain Foundation provides management services and operates and maintains all common facilities. These include the Amphitheater, clubhouses, 9-hole golf course, swimming pool, bocce ball courts, fitness and exercise rooms, pickle ball courts, library, mini farm, RV lot, and craft workshops (Ceramics, Art Room, Lapidary, Sewing, and Woodshops). All qualified residents have access to these amenities.

Mutual 16's Board President is the principal point of contact to the full board and on shareholder concerns. All board members' names and contact information can be found in the Mutual Telephone Book and is posted on the laundry room bulletin boards.

If your Board President is not available when you call and your concern requires immediate attention, you are encouraged to call any other Director for assistance. Over **weekends**, for emergency service requests, place a call to the GRF Security Dept. at (562)594-4754.

# WELCOME TO LEISURE WORLD SEAL BEACH MUTUAL SIXTEEN

## MONTHLY BOARD MEETINGS

We encourage you to attend the monthly Mutual 16 Board Meetings held on the 1<sup>st</sup> Tuesday of the month at 9:30 a.m. Only Mutual 16 shareholders and invited GRF staff may attend. Shareholders may speak at the beginning of the meeting and will be recognized by the President at that time.

Shareholders can request instructions on how to access the monthly Zoom meeting by contacting GRF Mutual Administration via email at [mutualsecretaries@lwsb.com](mailto:mutualsecretaries@lwsb.com). Please submit your information, including your name, Unit number, and telephone number, no later than 3:00 p.m. the 1<sup>st</sup> Monday of the month.

These monthly meetings are held to establish rules and regulations, adopt operating budgets, approve expenses for the Corporation and cover residents' use of Mutual-maintained physical property and facilities. These meetings are open to shareholders who are given time to speak, if they so desire.

If you are unable to attend the board meetings, please read the monthly minutes at <http://www.lwsbmutual16.com/minutes>. If there is a topic in the minutes that you need to have clarified, contact a Board Director.

## CO-OP LIVING

The success of Leisure World is dependent on shareholders having consideration and respect for their neighbors, as demonstrated by their willingness to recognize their responsibilities. Co-op living requires that a person think “globally” as our actions, or lack thereof, can affect the well-being of our nearby neighbors. We trust you are aware of this need and that we can count on your cooperation.

**Volunteers Needed:** Leisure World Seal Beach is one of the [finest senior leisure, active living communities](#) in the country! There are many opportunities for you to share your time and expertise to help other residents. After you have settled into your new home, we encourage you to volunteer. All mutual directors are volunteers, as are Golden Rain Foundation Board members. You can serve your Mutual as a board member. The Golden Age Foundation, a nonprofit, charitable organization is also totally dependent on volunteers who live here in our community (described on page 12). We sincerely welcome your contribution.

**Learn More About Leisure World Seal Beach!**  
**[Our website is www.lwsb.com.](http://www.lwsb.com)**

**The guidelines on the following pages are designed to address the most frequently asked questions by new residents. If you have additional questions, we recommend that you ask a Board Director. Their contact information is listed in the Mutual Phone Directory and also posted in the laundry room.**

# WELCOME TO LEISURE WORLD SEAL BEACH MUTUAL SIXTEEN

## *WHAT YOU SHOULD DO IMMEDIATELY AFTER MOVING IN*

### **INSPECT YOUR NEW RESIDENCE WITHIN 10 DAYS OF CLOSE OF ESCROW**

- Any repairs or replacements that would be the responsibility of the seller must be acknowledged within 10 days of close of escrow. Funds have been withheld from the seller to repair whatever they are responsible for, but these funds are only held temporarily and unexpended funds are returned to the seller after 2-3 weeks. After those funds are returned to the seller, the seller is no longer responsible for any repairs or improvements.

### **CLEANING AND PAINTING UNIT INTERIOR**

- Cleaning and painting the interior of the apartment is the responsibility of the new shareholder. Service Maintenance will only paint over patched nail holes and tend to repairs and replacements that were ordered by the property inspector during the transfer of stock ownership process. The exterior of your apartment, such as repairs, painting (when scheduled), and roof replacement is maintained by the Mutual.

### **OBTAIN HOMEOWNERS INSURANCE**

- Residents must have their own homeowners' insurance policy – an HO6 policy (*not* a renters' policy), which will be written according to their needs. Your HO6 policy will cover any damage to your floors, furniture, and any other personal belongings. If you incur water damage, even from another unit, it may be covered under your personal insurance policy.
- Your Mutual's Master Insurance Policy covers your Mutual's buildings and common areas. It does *not* cover your personal belongings or property inside the walls of your unit (including the non-structural upgrades, alterations and/or interior improvements of your unit, the interior of your unit, or your personal liability in the event you become legally liable for causing bodily injury and/or property damage to another person). Your Mutual's Master Insurance Policy does *not* cover earthquake damage either.
- As a co-op shareholder, you are responsible for any non-standard, non-structural items in your unit. If you (or the previous owner) expanded your unit, the expansion is part of the Mutual's buildings and would be rebuilt in case of a covered peril.

However, you would be responsible for any non-standard items within the expansion or original space such as upgraded doors, bay windows, triple-pane windows, flooring, window treatments, counter tops, appliances, etc.

# **WELCOME TO LEISURE WORLD SEAL BEACH MUTUAL SIXTEEN**

## **OBTAIN HOMEOWNERS INSURANCE (continued)**

- If a shareholder is responsible for damage to the building due to accident or neglect and the insurance company will not pay, or if the shareholder has no insurance, the repairs become the shareholder's responsibility. The board of directors will hold a hearing to determine the method of payment for the cost.
- A Homeowner's policy will cover your personal property (furniture, clothing, electronics, medical equipment such as walkers and electric wheelchairs) and upgrades, alterations and/or interior improvements (anything non-standard) for the co-op shareholder. It's important that you advise your insurance agent if your unit contains additions and alterations such as wood flooring, specialized counter tops, air conditioning, or other upgrades or improvements so they can be insured and replaced in the event of a covered loss.
- We suggest you ask your insurance company whether your H06 policy covers:
  - a. if your co-op becomes uninhabitable due to a covered loss, such as a fire or water damage, will your insurance cover the additional living costs for you to live elsewhere until your co-op is habitable again?
  - b. more expensive items than are usually covered under a standard H06 policy?

## **WASTE DISPOSAL**

### **DISPOSE OF BOXES PROPERLY**

- PLEASE break down all boxes before putting them in the recycling bin. The trash and recycling bins are located in the middle of Carport #09, along the wall by the shed facing Carport #9 and in the middle of carport #10.
- Trash, both recyclable and general, is picked up twice weekly.
- There are two types of trash containers: GREEN BINS with lids for general trash and WHITE BINS with lids for RECYCLING MATERIALS.

### **DISPOSE OF ELECTRONICS PROPERLY**

- Old electronics, TVs, computers, and other E-Waste must be disposed of properly near the Service Maintenance area.

# WELCOME TO LEISURE WORLD SEAL BEACH MUTUAL SIXTEEN

## WASTE DISPOSAL (continued)

### DISPOSE OF OVERSIZE ITEMS/HAZARDOUS MATERIALS PROPERLY

- **Hazardous materials** such as motor oil, pesticides, paint thinners or strippers are not to be disposed of in the trash bins. Please call the Orange County Integrated Waste Management Department at 714-834-3502 for the nearest drop-off site for these materials.
- Please do **NOT** deposit oversize items beside the trash bins – the Mutual must pay a service fee to dispose of these items properly. Take these items to the huge disposal bins next to the mini farms (NW Corner of LWSB). When large items are left by the trash bins, our Service Maintenance Department must pick them up and take them to the huge disposal bins **at a cost** to the Mutual.

### GARBAGE DISPOSAL

- When using your garbage disposal, run cold water for 1 minute after use. Do **NOT** grind up bones, coffee grounds, eggshells, rhubarb or celery stalks, corn husks or/silks, grease, potato or carrot peels, onion skins, pea pods, pills, glass, rice or any fibrous material.

### REPLACEMENT ITEMS

- If you wish to replace a sink, faucet, toilet, etc. that is in working condition, but for cosmetic reasons you would like them replaced, please contact the Maintenance Department to make your request. The item and the labor will be subsequently billed to you.
- The Mutual will only replace appliances/faucets that cannot be repaired. If you replace any item with other than our standard issue, the maintenance of the item will become your responsibility.
- If you choose to bring in your own refrigerator, you must get approval of the Mutual President. Then you will pay the labor cost of transporting the existing refrigerator to our Service Maintenance yard. Later, if you sell your apartment (share of stock), you will be responsible for removing your refrigerator and purchasing a new standard refrigerator through the Purchasing Department (unless the new owner accepts the refrigerator as a “nonstandard item”) during the escrow process.

*Please remember to Reduce,*

*Re-use & Recycle*

# WELCOME TO LEISURE WORLD SEAL BEACH MUTUAL SIXTEEN

## DECORATING OR MODIFYING THE APARTMENT

- Residents may decorate apartment interiors such as painting/wallpaper, carpets, vinyl floor covering, and window coverings. Exteriors must remain as they are painted.
- Alterations to the structure of an apartment or patio may be made with the approval of the Mutual Board of Directors and the Physical Property Department. Such work may be performed only by contractors holding operating authorities from both the Leisure World Seal Beach Physical Property Department and the City of Seal Beach. If you plan to remodel before or soon after you move in, immediately notify the Physical Property Department's Property Inspector at (562)431-6586, extension 352 or 353. The cost of repairing and maintaining said structural changes shall become the responsibility of the shareholder/resident and subsequent shareholders and residents of said apartment.
- Permanent roofing over the approved remodeling or expansion will be maintained by the Mutual. The Mutual will maintain only the flashing around skylights; the dome is the responsibility of the resident.
- Contractors making structural changes are permitted to work only from 8:00 a.m. to 5:00 p.m. and are not permitted to work on weekends or holidays. Painters, carpet and linoleum layers and others doing work not requiring City of Seal Beach or Golden Rain inspection may work on Saturdays, with the approval of the Mutual President.
- TV Dish Installation - You must get a permit from the Physical Property Department for installation of a TV dish and the installation must be according to the specification issued by Physical Property.

## MAINTENANCE AND REPAIR PROBLEMS

- Report any **problems or need for repairs** to your Mutual President or another Director so that a request for service from the Maintenance Department can be initiated. Please do **NOT** call your Directors before 8 a.m., after 5 p.m., or on weekends.

The resident can directly report any emergency situation, such as a **plumbing stoppage**, by calling Security at (562)594-4754 to forward the issue to the Service Maintenance Department.

- The resident is responsible, and if necessary, pays for periodic spraying of their unit to prevent **bug infestation**. If the resident has an active infestation that they cannot control, they should call their Board President or another Director so that an appointment can be arranged to have the unit sprayed by the pest control firm contracted by the Mutual.

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## GENERAL LAUNDRY FACILITIES

- The laundry facilities are for the convenience of the occupant and co-occupant ONLY. Please cooperate with your neighbors in keeping the laundry rooms presentable and the dryers free of lint. Do not wash items that will break apart and clog the machines, such as foam-backed rugs. No dyes are allowed in the washers.
- The laundry rooms are open 24 hours a day. Washers and dryers are coin-operated – currently there is a 50¢ fee to wash and a 50¢ fee for a 60 minute dry cycle.
- Malfunctions of laundry room equipment are to be reported to your Board Director. Please place an “Out-of-Order” tag on the broken washer or dryer. Make note of the washer or dryer number and give it to your Director when calling to report the issue.
- Please do not use more than 2 washers or two dryers at a time in consideration of other residents.
- Do **NOT** wash rubber backed rugs in the machines and do **NOT** put them in the dryer.
- Remove lint from dryers after use.
- Dyes and Tints are NOT allowed in washers.
- Do not wash diapers or clothing soiled with bodily fecal waste.
- No animal bedding.
- Do NOT use foreign coins.
- Use of these washers and dryers is restricted to residents or full-time caregivers.
- Items left in a machine 15 minutes after the cycle is complete may be removed and placed on top of the machine so that those waiting to use that machine can begin.

## WASHERS AND DRYERS IN UNITS

- A washer and dryer in a shareholder's unit of any make or model, whether side-by-side or stackable, must be cleaned on an every-other-year basis. During annual fire inspections, the GRF Physical Property Inspector will order that your vent areas be cleaned for clear passage of air flow from machine to roof top areas. You can either hire Service Maintenance or an outside vendor, who will bill you for this service. A sticker with the date of cleaning will be affixed to the cleanout cover every time a cleaning is performed. The resident shareholder assumes full responsibility for any damage incurred as a result of a washer and/or dryer in their unit. ([Policy 7407.16](#))

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## **CARPORTS** **(Policy 7502.16)**

- Your Board Director will inform you of your assigned carport space.
- Any damage to carports is the responsibility of the resident shareholder.
- The carports are cleaned monthly. Residents are asked to remove their car for cleaning on the designated day, as posted on the carports.
- Carport space may not be rented, used or exchanged to anyone who is not a verified Leisure World Seal Beach Mutual 16 resident shareholder. If you plan to rent your carport, the proper forms must be obtained from the Stock Transfer Office and signed by a Board Director.
- A bicycle, tricycle, ladder or folding grocery cart are the only items that may be stored in front of the car or electric car in the carport. Your carport cabinet should be locked at all times. The Mutual is not responsible for the loss of any items stored in carport storage.
- Shareholders in Carport #10 may be permitted to have a secondary carport storage cabinet installed beneath the existing cabinet with the approval of the Board of Directors and a permit from the GRF Physical Property Department. Outside contractors shall build the cabinet, per the dimensions and specifications permitted. **(Policy 7502.16)**

## **ELECTRIC CARTS** **(Policy 7507.16)**

- Mutual Board permission and Physical Property permit must be obtained to have a charging pad installed adjacent to the apartment at the shareholder's expense. The charging pad must be removed at the seller's expense upon the resale of the unit, unless the buyer wants the the charging pad to remain and agrees to such in writing.
- Electric carts, while being charged, cannot be parked on a walkway, across the walkway or in such a way as to interfere with entry into an apartment.
- Carts must be registered at Security and have a Leisure World Seal Beach decal.
- The electric cart must have sufficient liability and property damage insurance, in case of accident.

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### **PATIOS**

- Patios should be kept clean, uncluttered, and a place to enjoy. Please do not hang clothes in your patio, as there are clotheslines near the laundry room for that purpose.
- No more than one patio/estate sale per year is permitted. A patio/estate form must be obtained and submitted to the Board of Directors for all types of sales. ([Policy 7508](#) and [Policy 7508.16](#))

### **BARBEQUES**

- Propane, butane or charcoal barbeques shall only be used in a location that is at least 10 feet away from all structures, as long as the smoke does not bother your neighbors.
- Propane, butane shall not be used under a patio roof due to large flare up flames while cooking. ([California Fire Codes §308.3.1, §308.1.4 and §308.3.1.1](#))
- Propane, butane or charcoal barbecues shall be stored on the outside, open patio of ground floor apartments, but never stored in an enclosed patio. ([Policy 7427.16](#))
- Propane, butane, or other compressed gas shall not be stored on an enclosed patio or inside an apartment ([California Fire Codes §308.3.1, §308.1.4 and §308.3.1.1](#))

### **GARDENING POLICY**

- The area extending 36 inches from the exterior wall of the apartment is set aside for the shareholders' garden. Fertilization, pest control, and watering of this area are the shareholders' responsibility. The Mutual's landscape company cultivates gardens UNLESS the shareholder desires to perform this task, indicated by placement of a red flag available from your Director. Trees may not be planted in garden areas unless they are in tubs and must be kept 12" below the eaves. Vines are not permitted to climb on any structure. All plants must be trimmed back 12" from the building wall. Shrubs shall not block windows, electric meters, or neighbors' views.
- Residents of units A, F, G and L may be allowed a garden area at the end of their apartments, after consultation and approval by a Director. Plantings in these areas may not block entry to the attic by ladder or access to the meter panel. ([Policy 7425.16](#))

The following plants are **NOT** permitted: Asparagus Fern, Ivy, Baby Tears, Bird of Paradise, Citrus and Fruit Trees, Mexican Impatiens, Wild mint, Ficus, Ferns,

- Bamboo, Cedar-type bushes, trees and any of the Spiderwort Family. Removal of offending growth will be handled by the Mutual's landscaper at resident's expense.
- Residents are requested to NOT communicate with the landscapers. If you have concerns, call the Board President, who will interface with the landscape supervisor.

# WELCOME TO LEISURE WORLD SEAL BEACH MUTUAL SIXTEEN

## VISITORS/GUESTS

### (Policy 7555)

- Guests are expected to comply with all Mutual regulations. As the shareholder, you are responsible for all guests while they are visiting our community.
- Mutual 16 will permit a resident shareholder to have a guest in their unit cumulatively for a maximum of sixty (60) days per calendar year. A guest shall only be permitted to visit while the resident member is in residence. Guests, with the resident shareholder's consent, may remain in the unit during brief and temporary absences of the resident, but not to exceed 48 hours (and as part of the 60 days per year limit allowed for guests).
- If the resident will be absent from the apartment for more than 48 hours during a visitor's stay, or if the resident is deceased or incapacitated, then a request for a waiver must be signed by the Mutual President.
- Since visitors, co-occupants and non-resident co-owners are not members of the Golden Rain Foundation, which maintains all Trust recreation facilities such as the swimming pool, golf course, etc., these facilities are not accessible to them. Guests, visitors, etc. may attend the performances at the clubhouses and amphitheater when accompanied by a resident.
- Guests wanting to use the RV parking in the west section of the Clubhouse 4 parking lot may do so after contacting Security at (562)594-4754. Identifying information, including the name, mutual and apartment number of the resident being visited must be posted on the windshield. Guests may **NOT** stay, sleep or cook in their RV.
- Stock Transfer will issue you a GRF Resident Photo ID Card and four (4) guest passes. **The security of Leisure World Seal Beach is dependent on the vigilance of the residents -- please exercise the necessary caution when giving out a guest pass.**
- If you are **employing a part-time or full-time caregiver**, please have them register with the Stock Transfer Office to obtain the proper pass to enter and exit Leisure World Seal Beach. Do **NOT** give your caretaker one of your four guest passes.
- Residents and their guests **must not exceed the speed limit of 25 mph** on Leisure World Seal Beach streets and access roads. Extreme caution is necessary because of the high amount of pedestrian traffic. The Seal Beach Police Department patrols our community and issues citations for moving violations.
- Children may not use bicycles, skates, scooters, skateboards or rollerblades on sidewalks or Mutual walkways at any time. **Children must be under adult supervision at all times.** Noisy play is not permitted, and sound emissions from residences are also to be kept low, especially between 11:00 p.m. and 7:00 a.m.

# WELCOME TO LEISURE WORLD SEAL BEACH MUTUAL SIXTEEN

## PET OWNERSHIP

### (Policy 7501)

- Residents are allowed one quadruped and/or two birds.
- The pet should not weigh more than twenty-five (25) pounds at time of full maturity.
- Pets are prohibited from GRF facilities, such as clubhouse facilities, library, golf course, health care center, Amphitheater, swimming pool area, Administration building, lobbies and laundry rooms, unless they are certified service animals.
- In all other permitted areas, the pet must be on a leash not longer than six feet and under the control of and accompanied by a resident or an adult agent of the resident.
- Guests may **NOT** bring their pets on the premises.
- Please do not feed the rabbits or squirrels. While it seems kind to feed the rabbits, it is not. The food for the rabbits is often eaten by the squirrels and by the rats, which then multiply. The coyotes and the raccoons are then attracted to the area to feed on this abundance of small animals (and sometimes even on our pets). In consideration of other residents, please abide by this rule.

## FACILITIES

Residents are asked to be responsible when using community facilities. Unless noted, the facilities described below are available to Leisure World Seal Beach residents **ONLY**.

- **Car Wash Area**: There is a designated area behind Clubhouse 2 for car washes and car vacuuming. This equipment is donated by Leisure World Seal Beach organizations. In fairness to others, residents are asked to properly use the equipment.
- **Amphitheater**: Leisure World Seal Beach hosts a summer concert series on Thursday evenings from June to September. Check the LW Weekly for details. Residents may bring guests to these concerts. Certain shows may limit the amount of guests that can enter – this will also be published in the LW Weekly.
- **RVs and Trailers**: Leisure World Seal Beach RV Lot operates as a reasonably priced storage facility. It has a number of amenities, including a wash rack and air compressor on El Dorado Drive. For information, phone GRF Recreation Department at (562)431-6586.
- **Golf Course**: Golfers are responsible for 1.) reporting and paying for broken windows, and 2.) to keep off the patios of nearby residents.
- **Swimming Pool**: Hours may vary, depending on weather conditions.

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- **Barbecue and Picnic Area:** Located by Clubhouse 1, it is available for use by residents and their accompanied guests. This facility must be reserved through the Recreation Department.
- **Gym and Exercise Room:** Located in Clubhouse 6, 2nd Floor. Weekdays hours: 6:00 a.m. to 8:00 p.m. Weekend hours: 7:00 a.m. to 5:00 p.m.
- **Clubhouse Reservations:** Please call the Recreation Department (562)431-6586 Ext. 398.
- **Medical:** The on-site Health Care Center and Pharmacy are available to all residents, whether or not they are members of OptumCare. Call the Health Care Center at (562)493-9581 for information between 8:00 a.m. and 4:30 p.m.
- **Mini-Buses:** Stock Transfer will give you a schedule for the mini-buses, which transports residents to the clubhouses, medical center, churches and shopping center.
- **Post Office:** There is a wheelchair accessible, full-service post office located in the Amphitheater parking lot. Hours: 9 a.m. - 3:30 p.m. Closed 12 - 1 p.m.
- **Library:** Leisure World Seal Beach Library offers computer services and internet access as a convenience to residents. It is well stocked with books, magazines, DVDs, CDs, and reference materials.
- **Credit Union:** NuVision Federal Credit Union has a branch located behind Clubhouse 4, including an ATM for 24-hour use. There is also an ATM located in the Health Care Center.

### **COMMUNITY INVOLVEMENT**

- **LW Weekly:** This is Leisure World Seal Beach's own newspaper, which is published every Thursday. Be sure to read this publication so you can stay abreast of what's happening in our community. Periodically, there is a LWSB Club Meeting Schedule printed inside the paper, which lists all the clubs, meeting times, and contact person.
- **Golden Rain Foundation (GRF) Board Meetings** are held monthly on the 4th Tuesday in Clubhouse 4 at 10:00 a.m. All are welcome to attend. Shareholders may address the Board by submitting [an emailed request in advance of the meeting](#) or by submitting a written request form available in the Clubhouse 4 Lobby prior to the meeting. Shareholder comments are limited to 3-4 minutes, depending on the number of requests received.
- **Golden Age Foundation** – This incredible nonprofit, charitable organization is staffed and run by volunteers who live here in our community. The Foundation's goal is to make Leisure World Seal Beach a better and happier place in which to live through charitable works and free community service programs. When there is a well-defined need calling for a solution, Golden Age will fill it, whenever possible. Through their incredible community offerings and fund-raising activities, the Golden Age Foundation makes life easier for all Leisure World residents. Please visit their website at [www.GoldenAgeFdn.org](http://www.GoldenAgeFdn.org) for more information about current events, contacts, programs, and how they can be of service.