

BUILDING/UNIT _____

BUILDING CAPTAIN _____

**MINUTES OF THE REGULAR MONTHLY MEETING OF THE
BOARD OF DIRECTORS
SEAL BEACH MUTUAL FOURTEEN
NOVEMBER 15, 2016**

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual Fourteen was called to order by President Melody at 1:01 p.m. on Tuesday, November 15, 2016, followed by the *Pledge of Allegiance*, in Building Five, Conference Room B.

SHAREHOLDER COMMENTS

Several shareholders made comments or introduced themselves.

ROLL CALL

Present: President Melody, Vice President Jorgenson, CFO Faucett, and Directors Stefun, Moore and Simon, and Advisory Director Bourhenne

Absent: Secretary Worthington

GRF

Representative: Mr. Lukoff

Guests: Twenty-Four shareholders of Mutual Fourteen

Staff: Ms. Hopkins, Mutual Administration Director
Mr. Black, Building Inspector
Mrs. Aquino, Recording Secretary

President Melody welcomed staff members and guests.

MINUTES

President Melody asked if there were any corrections to the October 18, 2016, Regular Monthly Meeting minutes. There being no corrections, the minutes were approved as printed.

President Melody asked if there were any corrections to the October 25, 2016, Special Meeting minutes. There being no corrections, the minutes were approved as printed.

President Melody asked if there were any corrections to the September 20, 2016, Regular Monthly Meeting minutes. A correction was noted on page 6: "The Emergency Reserve Fund" should be renamed to "Contingency Operating Reserve Fund." The minutes were approved as corrected.

PRESIDENT'S REPORT

Mr. Melody presented his report (attached).

BUILDING INSPECTOR'S REPORT

Inspector Black updated the Board on the activity in the Mutual (attached).

Following a discussion, and upon a MOTION duly made by Director Simon and seconded by CFO Faucett, it was

RESOLVED, To approve the patio cover for
Unit 15-F.

The MOTION passed unanimously.

BUILDING INSPECTOR'S REPORT (continued)

Following a discussion, and upon a MOTION duly made by Director Simon and seconded by CFO Faucett, it was

RESOLVED, To approve the brick blind for the AC compressor at Unit 4-G.

The MOTION passed unanimously.

Following a discussion, and upon a MOTION duly made by Director Simon and seconded by CFO Faucett, it was

RESOLVED, To approve the vinyl fencing for the AC compressor at Unit 53-L.

The MOTION passed unanimously.

Inspector Black left the meeting at 1:36 p.m.

PHYSICAL PROPERTY COMMITTEE REPORT

Director Stefun presented his report (attached).

MUTUAL ADMINISTRATION DIRECTOR

Ms. Hopkins presented her report (attached).

GRF REPRESENTATIVE'S REPORT

Mr. Lukoff presented his report (attached).

UNFINISHED BUSINESS

No unfinished business to discuss.

NEW BUSINESS

Following a discussion, and upon a MOTION duly made by President Melody and seconded by Director Stefun, it was

RESOLVED, To authorize the GRF Executive Director or Mutual Administration Director to issue zero (0) additional Guest Passes, in accordance with GRF Policy 5536.1-33. Each Guest Pass shall carry a unique identification number with a monthly report provided by the GRF Stock Transfer Office to the Mutual Board of Guest Passes issued noting the Shareholder/Member name as responsible party for the Guest.

The MOTION passed with one "no" vote (Joregenson).

Following a discussion, it was the consensus of the Board to appoint Director Stefun as the Chair of the Parking and Towing Policy Committee.

Following a discussion, it was the consensus of the Board to postpone discussion on Policy 7465.14 – Skylights & Sola Tubes so that it may be reviewed by Physical Property.

NEW BUSINESS (continued)

Following a discussion, and upon a MOTION duly made by Vice President Jorgenson and seconded by CFO Faucett, it was

RESOLVED, To discuss and adopt the proposed/suggested standard policy for all Mutual's regarding drones.

The MOTION unanimously failed for lack of vote.

CFO / FINANCIAL REPORT

CFO Faucett presented his financial report (attached).

VICE PRESIDENT'S REPORT

Vice President Jorgenson presented her report (attached).

COMMITTEE REPORTS:

Landscape

CFO Faucett verbally presented his report.

Emergency Preparedness

Vice President Jorgenson presented her report (attached).

COMMITTEE REPORTS (continued)

Emergency Preparedness (continued)

Following a discussion, and upon a MOTION duly made by Vice President Jorgenson and seconded by Director Simon, it was

RESOLVED To change the title of
“Emergency Preparedness Chair” to
“Emergency Information Chair.”

The MOTION passed unanimously.

Smartburners/FireAvert

Following a discussion, and upon a MOTION duly made by Director Simon and seconded by CFO Faucett, it was

RESOLVED, To authorize the selling of the
solar water heater at any amount that is
feasible.

The MOTION passed unanimously.

PETS AND CAREGIVERS

Director Simon presented her report (attached).

SHAREHOLDER COMMENTS

Several shareholders made comments.

ADJOURNMENT

President Melody adjourned the meeting at 2:52 p.m. and announced that there would be an Executive Session following the meeting to discuss member issues.

Attest, Lee Melody, President
SEAL BEACH MUTUAL FOURTEEN

ka:11/17/16
Attachments

(These are tentative minutes, subject to approval by the Board of Directors at the next Regular Board of Directors Meeting.)

**NEXT MEETING: Tuesday, December 15, at 1:00 p.m., in
Building 5, Conference Room B**

**RESOLUTIONS IN THE REGULAR
MONTHLY MEETING OF NOVEMBER 15, 2016**

- 11/15/16 RESOLVED, To approve the awning for Unit 15-F.
- RESOLVED, To approve the brick blind for the AC compressor at Unit 4-G.
- RESOLVED, To approve the vinyl fencing for the AC compressor at Unit 53-L.
- RESOLVED, To authorize the GRF Executive Director or Mutual Administration Director to issue zero (0) additional Guest Passes, in accordance with GRF Policy 5536.1-33. Each Guest Pass shall carry a unique identification number with a monthly report provided by the GRF Stock Transfer Office to the Mutual Board of Guest Passes issued noting the Shareholder/Member name as responsible party for the Guest.
- RESOLVED To change the title of "Emergency Preparedness Chair" to "Emergency Information Chair."
- RESOLVED, To authorize the selling of the solar water heater at any amount that is feasible.

PRESIDENT'S REPORT

November 15, 2016

Good afternoon everyone, thank you for attending your regularly scheduled board meeting.

Our Secretary, Sue Worthington, is still recovering from her back surgery and our prayers are with her for a speedy recovery. Thanks to Val and the other board members that have stepped up to fill in for Sue.

Your board has had a very busy month. We had the National Emergency Shake Out. Our Chairman and Vice President will bring you up to date on that. We had a special meeting on October 25 to discuss the continuation of the 2016 roofing project for buildings 33, 48, 49, 52 and 53. Bob Stefun, our Chairman of Physical Properties will be filling you in on that.

Golden Rain ran an outstanding board training on October 27th. The topics were 1. Dealing with difficult people 2. Eviction proceedings and the Occupancy Agreement.

I am happy to report that your board is in compliance with all legal procedures that were outlined by Attorney Roseman who represents a number of mutuals. Mr. Roseman suggested to all board members, including GRF, that they should have a board member Code of Conduct. Mutual 14 is the only mutual board or GRF board that has committed to a Code of Conduct signed by all board members. Additionally, he has recommended that enforcement of governing documents should include a fine structure in the hope of accomplishing compliance. This Mutual 14 has already instituted and I am happy to report that there have been no fines issued to date.

A big thank you goes to Barry Lukoff our GRF representative and Chairman of the GRF Physical Properties Committee for repairing the broken concrete and asphalt on Sunningdale Road. It was badly needed and the repair looks great and is good for driving and walking.

The Golden Rain Mutual Administration Committee has been discussing community access and passes. I am part of the Ad Hoc Committee formulating recommendations to the GRF Board. Under "New Business" we will be discussing guest passes.

The Mutual 14 Town Hall meeting for all shareholders has been scheduled for 1 p.m., Thursday December 8th, in Clubhouse 3, Room 2. It is my hope that a large majority will attend.

As previously mentioned, the Board has voted to change the date for our December board meeting from December 20th to Thursday, December 15th at 1 p.m. in this conference room.

In my last Presidents Report I reported on false rumors and the harm that they can do to Mutual 14 shareholders. I am sorry to say that we have a number of shareholders that have propagated a false rumor regarding the Board's policy of not allowing part time residents. To set the record straight, part time residents or "snow birds" have been living in Mutual 14 forever and the board has NO and I say again NO problem with part time residents and "snow birds" of whom there are many. The fact of the matter is that we, the board, have sent out letters to only those units that are not occupied, that are inherited by people that do not qualify, or that allow non-shareholder guests to use their units in violation of our occupancy agreement. We have one shareholder that has never spent one night here, but uses the facilities as their "health club" and allows overnight guests. This is in violation of our governing documents. We have shareholders that allow guests to use their unit when the shareholder isn't in residence or allow non Mutual 14 registered vehicles or guest pass vehicles to use their carports in violation of Carport Policy 7502.14. Another inheritor rented a unit and the renters installed a non-permitted satellite dish on the roof,

along with other violations, before the board was aware of what was going on. The “renters” were evicted.

Each violation of our governing documents takes Board Member time, GRF Mutual Administration time, and in some cases legal fees when needed to respond to these false allegations. I ask all shareholders to please not contribute to spreading any rumors, but instead call or write me or any board member for the facts. You will get the correct answer.

One final note, for those who never attend a board meeting, you should be aware that the President doesn’t vote on any policy or procedure except when there is a tie vote of the board and this has only happened once in the last 2 board terms. Once again, I ask that we all work together for the betterment of Mutual 14 and our neighbors. If you see something, say something. Thank you.

Respectfully submitted.

Lee Melody

- [slater <minotaur@roadrunner.com>](mailto:slater<minotaur@roadrunner.com>)
-
- Today at 11:33 AM

To

- leemelodym14@yahoo.com

Hide

Attachments

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Message body

To the Mutual 14 Board:

In my opinion, the board is being led down the wrong road as evidenced by the negative publicity (see below) generated by the

attempt to place a time defined limit on what "owner occupied", means as shown in Article 5.

There is very little upside to try to enforce a non existent policy. The most likely case is that a couple of attorneys will earn fees and the Mutual will be writing a check(s). Furthermore, there is even an existing provision 7531.14 that provides "for the quarterly inspection of vacant, unoccupied or seasonal units". Board members I ask you to think long and hard before pursuing this course of action. I personally would like each board member to make his or her thoughts known in a public manner so the shareholders can see why you are for or against such a proposal.

Len Slater

20A

562 598 7140

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL: (14) FOURTEEN

INSPECTOR: Kevin Black

DATE: November 15th, 2016

PERMIT ACTIVITY							
UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	START DATE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
14-18A	full remodel	yes	04/18/16	09/30/16	not yet	6/16/16-footing/ ground plumb/ sheer panel 7/8/16 - sheer panel 7/8/16/ framing,electrical,plumbing, 7/28/16- drywall,lath,8/8/16	Kress
14-15F	awing	no	04/28/16	06/03/16	no		AAA Awings
14-4G	full remodel	yes	03/07/16	07/30/16	no	rough plumb,elec,hvac,frame 5/16/16- sheer panel 7/8/16	Kress
14-30F	patio extension	yes	06/06/16	09/05/16	no	footing 6/27/16- rough frame, electric,sheer panel-7/21/16 - lath, insulation-7/25/16/ drywall 7/28/16	Los Al
14-4G	full remodel	yes	03/07/16	07/30/16	no	drywall 5/23/16 - exterior lath	Kress
14-53L	full remodel	yes	12/15/15	06/30/16	yes, 10/31/16 x2 sola tubes kit./bath	drywall 6/1/16- patio 8/25/16	Roberts
14-31F	addition	yes			no	6/28/16, footing insp.	Los Al
14-32F	ductless heat pump	both	08/12/16	12/15/16	no		greenwood
14-48K	walk in closet, new fixtures	both	11/07/16	12/09/16	NO	footing 11/2/16	bergkvist
14-16A	ceilings, flooring, shower	both	08/28/16	10/15/16	no	framing 9/20/16/ elect.	Greco
14-31	re-roof	both	09/12/16	10/03/16	no	nailing 9/20/16	Kellie Vaughn roofing
14-32	re-roof	both	09/26/16	10/17/16	no	nailing 10/11/16	Kellie Vaughn roofing
14-27	re-roof	both	08/29/16	10/17/16	no	nailing 9/8/16	Kellie Vaughn roofing
14-16A	deco remove/foam trim windo	GRF	08/29/16	10/01/16	no	rough 10/16/16	Greco
14-26D	patio walk way and steps	GRF	10/31/16	11/18/16	no	fail 11/2/16 needs sprinklers	bergkvist
14-12A	remodel / patio	both	09/28/16	12/28/16	no		Nationwide painting concepts
14-4H	carpad	GRF	10/31/16	11/05/16	no		JLS
14-30B	shower cut down	both	12/05/16	01/05/16	no		nukote
14-21F	flooring	GRF	11/11/16	11/12/16	no		bixby plaza
14-30E	awning	GRF	11/08/16	11/22/16	no		AAA Awings

[illegible]

CONTRACTS	
CONTRACTOR	PROJECT
Fenn Pest Control	termite and pest control - on going calls for termites, swarming termites this time of year
Bright View Landscape.	Landscape: on going landscape
Kress const.	Stove Hoods: stove hoods in conjunction with roofing/ hoods complete through building 32 unit 31A hood complete Granite Transformation cut and Kress installed hood. original hood to work.
kellie Vaughn roofing	Roofing: In discussion with kelli Vaughn about how to re-roof buildings 1,13 and 19. Kellie Vaughn pick up list 11/8/16, I will be inspected 27,31 and 32 on 11/10/16 for repairs, inter
Roofing Standards	in negotiations with Roofing Standards for last 5 buildings - 33,48,49,52,53
Empire Pipe Cleaning	completed, have not received report just yet.

Shareholder and Mutual Requests	
10/19/16 - fire suppresion with K. Bourhenne	
14-002C - inspection - 10/24/16	
granite repair and hood install - 10/25/16	
roofing meeting - 10/25/16	
roofing meeting - 10/27/16	
14-12B - check refer	
14-27G - meet with skylight repair man	
11/7/16 - post 6 buildings for roofing	
14-32C - skylight issues	
11/10/16 - roof walk buildings 33,48,49,27,31,32	

PHYSICAL PROPERTIES REPORT

NOVEMBER 15, 2016

Roofing Standards begins the completion of the remaining five roofs the end of November beginning with building 33 followed by 48, 49, 52 and 53. Something new has been added as new gutters will be installed at the same cost.

There was a meeting of the Physical Properties committee and the Finance committee to discuss all aspects of the new roofing contract. Since the addition of new gutters requires painting of the fascia behind the gutters plus the downspout locations which will change, there is an added expense. The two committees decided to recommend not changing the gutters subject to board approval.

There is still a quality problem with the shingles from Owens Corning on Buildings 1, 13 and 19 which will be addressed under warranty.

Also a WARNING, you cannot authorize anyone other than appropriate GRF or the roofing contractor personnel to climb onto our roofs for any reason. You are subject to a \$1000 fine if you do!

Fire protection is now MANDATORY for all shareholder apartments. If you notice that you have a standard stove top and hood and do not have "Auto Outs" installed please notify your director. They are furnished by the mutual.

Please check out the new patio on the corner of Building 4. You too can have a patio cover instead of an awning.

Respectively submitted; Bob Stefun

The Mutual Administration Director's Report

November, 2016

Happy Thanksgiving

Please be mindful of others when you smoke.

There are smokeless ashtrays and air purifiers which may lessen the affects of your secondhand smoke to others.

There is a chill in the air. Also, please be mindful of space heaters and electric blankets. Check that all cords are in good working order.

If you have any questions or concerns, please contact the Safety/Emergency Coordinator, Eloy Gomez at (562) 431-6586 extension 356, or Member Resources and Assistance Liaison, Cindy Tostado at (562) 431-6586 extension 317.

Are you doing a little Fall clean up?

Are your floor surfaces clear of debris and furniture assuring a safe passage?

IMPORTANT: In an emergency can a gurney navigate through your front door?

Collecting and keeping too many things in your unit may have the possibility of creating a fire hazard.

It can be difficult to let go of personal items thought to be very important.

- ❖ You can rent an off-site storage unit
- ❖ Pass on memorabilia to family members or loved ones
- ❖ Donate extra furnishings, clothing, and items to a charitable organization of your choice
- ❖ Ask for the assistance of a professional organizer

Please remember that large items such as furniture, mattresses, and other large items must be taken to the north-west corner of Leisure World dumpsters.

An assessment per item maybe brought against a unit for leaving these items in or around the Mutual dumpster areas.

If you are not sure where to place items or have questions regarding proper disposal of these items, please ask your Building Captain or Mutual Director for clarification.

Mutual 14

GRF Director Report

November 2016

While it goes against my grain to just give you a laundry list of GRF Board activities, this month I have nothing but.

This is the time of year when the GRF renews insurance coverage for the community.

Do to the pro-active measures the Mutuals have taken to prevent fires I can report to you that our insurance premium for the coming year is down 4% from the current year.

2016 rate \$2,080,320

2017 rate \$1,999,912.

The major difference was in property loss, a 10% decrease. There were increases in other areas though, 9% increase on Mutual D&O coverage and a 7.4% increase on GRF D&O coverage. Also a 5% increase in General Liability. This is altogether good news. Additionally, our workers comp claims are down with a year to date savings of nearly \$170,000.

For the first time in many years the GRF board is moving toward adopting a 7-10 year spending plan. We have all agreed that our infrastructure which has been ignored for many years will be a priority. For your convenience I have attached the proposed spending plan to my report.

The Recreation Committee is moving towards a design for a multi-use Pickle Ball Badminton court and a new picnic area in the area west and north of Clubhouse 2.

The ITS Committee is looking at a service called Constant Contact. With this, members can opt in with their e-mail addresses. There will be an area for discussion topics relating to the community.

The Physical Property Committee last month approved a scope of work proposal addressing parking and traffic issues in the Amphitheater, Administration Building, Health Care Center and Clubhouse 6 parking lots.

Mutual 14
GRF Director Report
November 2016

We hope that with modification more parking spaces can be accommodated.

I'm sorry to report that the City of Seal Beach has at this time decided not to accept the property outside of the Westminster wall to turn into sidewalks and bicycle trails. We are hoping that the city will once again apply for a grant to improve this area. In the meantime, the wall will be probably be complete by the end of January with immediate work starting on wall sections J&K. When J&K are complete the entire exterior wall project will be complete.

On Monday, November 28th at 5:00pm we will have our annual Christmas Tree lighting ceremony at the corner of the Administration Building and the Health Care Center. Music and refreshments are planned and I hope you will all stop by to look at the new plantings on the West side of the Administration Building and the recently refurbished Astrolabe garden behind the Amphitheater. There was a relatively small amount of money spent on this project but I think it has a major impact on the area.

At next Tuesdays GRF meeting there will be a vote on an ethics policy for Board Members. Over the years there have been many disagreements over an ethics policy, why I don't know, but this time, instead of giving a copy to each board member and having them sign or not sign it, this will become Foundation Policy. As Fiduciaries, we are all bound by the policies of the Foundation.

Thru October there have been 433 units sold in our community for a total of over \$94,000,000. This is the same pace as last year with prices up 10% over the previous year. These sales have provided over \$600,000 for both our reserves, new purchases and capital improvements.

Respectfully Submitted

Barry Lukoff

The Committee members consensually allocated the projects to be done over the next seven years.

Year 2016			
Reserve Funding	Approx. Funding \$		
	Req. Funding \$		
	Projects	Service Maintenance/ Purchasing Replace service maintenance woodshop Replace equipment Replace dust extraction system Replace work tables	\$50,000.00
		Service Maintenance/ Purchasing Insulate Purchasing building (spray foam)	\$25,000.00
		Clubhouse Four Lobby kitchen, Restrooms, Ceramics, Art room, Lapidary, Landscape Multi-use area (Rooms A & B), Stage (Room C), Parking	\$250,000.00/\$350,000.00
Capital Funding	Approx. Funding \$		
	Req. Funding \$		
	Projects	1.8 Acre	\$20,000.00
		Area for club use (Annual lease) for servicing of shareholders golf carts Addition of a concrete pad Awning, Electrical, Storage shed	\$15,000.00
		Service Maintenance (Capital and/or Reserve projects) Replacement of storage racks	
		File Storage (Capital and/or Reserve projects) Administration "Vault" new file storage	\$35,000.00
		Administration Building (1st floor - Finance and Stock Transfer office) (Capital and/or Reserve projects) Carpet, Paint, Lighting, Replacement of work stations, New service counters (ADA friendly)	\$100,000.00

Year 2017		
Reserve Funding	Approx. Funding \$	
	Req. Funding \$	
	Projects	Streets Phase I
		Main Gate Entrance
		Hardscape, Landscape, Fountain, Signage
		Clubhouse Two
		Lobby, Stage, Restrooms, Multi-use Rooms, Lawn Bowling, Lawn Bowling, Parking, Exterior Paint, General Area, Kitchen, Wood shop, Shuffle Board Pavilion, Golf Practice Area, Landscape, Roof
Capital Funding	Approx. Funding \$	
	Req. Funding \$	
	Projects	Clubhouse Two (Needed Interior Improvements)
		Stage, Dropped Ceiling, Higher wall between lobby and main room, Addition of storage closets, Central HVAC
		Clubhouse Six
		Air walls
		Building Five (Capital and/or Reserve projects)
		Relocate Recreation offices (1st floor)
		Add a Purchasing Sales Center

Year 2018			
Reserve Funding	Approx. Funding \$		\$1,200,000.00
	Req. Funding \$		\$1,200,000.00
	Projects	Streets Phase II	\$600,000.00
		Service Maintenance/ Purchasing (Capital and/or Reserve projects) Relocate underground fuel storage tanks	\$150,000.00
		Amphitheater Stage, Lights, Sound, Restrooms, Blast door, Seating	\$200,000
		News Building News offices, Break room, Roof, ITS offices, HR storage, Paint	\$50,000.00
		North Gate Building	\$50,000.00
		Clubhouse Five Physical Property office (small conf. room, break room), Security office, Conf. room B, Meeting room, Storage, Patio, Landscape, Recreation office, Restrooms (1st & 2nd floors), Café, Restroom, Council on Aging, Elevator, Parking	\$55,000.00
		IT Server (1st floor Finance & Stock Transfer Office) (Capital and/or Reserve projects) Replace back-up server	\$50,000.00
Capital Funding	Approx. Funding \$		\$300,000.00
	Req. Funding \$		\$275,000.00
	Projects	Main Gate Building Security offices, Restrooms, Roof	\$125,000.00
		Amphitheater Lighting Sound Curtains	\$150,000.00

Year 2019			
Reserve Funding	Approx. Funding \$		\$1,200,000.00
	Req. Funding \$		\$1,200,000.00
	Projects	Streets Phase III	\$500,000.00
		Buses Phase I	\$500,000.00
		Cushmans Phase I	\$200,000
Capital Funding	Approx. Funding \$		\$300,000.00
	Req. Funding \$		\$250,000.00
	Projects	St. Andrews Gate Building	\$50,000.00
		Computer Lab Based upon available space portable building for a computer lab	\$150,000.00
		Mini Farms	\$50,000.00

Year 2020		
Reserve Funding	Approx. Funding \$	
	\$1,250,000.00	
	Req. Funding \$	
	\$1,250,000.00	
	Projects	Streets Phase IV
		\$500,000.00
		Cushmans Phase II
		\$200,000.00
		Golf Course Phase I
		\$250,000
Capital Funding	Approx. Funding \$	
	\$300,000.00	
	Req. Funding \$	
	\$250,000.00	
	Projects	Relocate Golf Starter
		\$100,000.00
		Relocate Golf Starter to parking by Clubhouse One
		Portable building
	5.5 Acres/ RV Storage	Walkways
		Benefit - would help free up parking in Clubhouse Six
	\$150,000.00	

Year 2021		
Reserve Funding	Approx. Funding \$	
	\$1,650,000.00 (total)	
	Req. Funding \$	
	\$1,575,000.00	
	Projects	Streets Phase IV
		\$250,000.00
		Cushmans Phase III
		\$200,000.00
		Golf Course Phase II
		\$125,000
		Greens, Fairway, Lake, Landscape general, Trees, Irrigation, Retaining wall, Concrete paths
Capital Funding	Projects	Buses Phase II
		\$300,000.00
		Three (3) buses
		Clubhouse Three
		\$400,000.00
		General Purpose Room (small kitchen), Video producers, Patio (front & rear), Roof, Flag veterans monument, Multi-use area, Restrooms, Sewing room, Parking, Exterior paint, Landscape, Elevator, Parking
		Clubhouse Six
		\$300,000.00
		Ping pong area, Fitness Center, Restrooms (1st & 2nd floors), Elevator, Parking, Roof, Multi-use rooms, Golden Age Found. Office, CARE apartment, Patio, Landscape
	↑	
	Approx. Funding \$	
	\$400,000.00	
	Req. Funding \$	
	Projects	

Year 2022		
Reserve Funding	Approx. Funding \$	\$1,300,000.00
	Req. Funding \$	\$1,050,000.00
	Projects	
	Cushmans Phase IV	\$200,000.00
	Library Library, Restrooms, Computer stations, Paint (interior \$ exterior) Friends of the library, Patio, Roof	\$250,000
	Library (Capital and/or Reserve projects) Carpet, Interior lighting, Interior and exterior paint, Replacement of main counter, Tile, Roof	\$100,000.00
Capital Funding	Pool Locker rooms, Major renovation/ replacement, Pool & spa	\$500,000.00
	Approx. Funding \$	\$500,000.00
	Req. Funding \$	\$500,000.00
	Projects	
	Pool Locker rooms, Major renovation/ replacement, Pool & spa	\$500,000.00

Year 2023		
Reserve Funding	Approx. Funding \$	\$1,300,000.00
	Req. Funding \$	\$900,000.00
	Projects	
	Clubhouse One Lobby, Kitchen, Multi-use rooms, Picnic area, Parking, Exterior paint, General area, Restrooms, Billiard rooms Shuffle board pavilion, Wood shop, Landscape	\$350,000.00
	Clubhouse One Needed interior improvements: Dropped ceiling, New wall between lobby and main room, Addition of storage closets, Central HVAC	\$200,000
	Buses Phase III Two (2) buses	\$200,000.00
Capital Funding	Fleet Trucks, Van, Forklift	\$150,000.00
	Approx. Funding \$	\$400,000.00
	Req. Funding \$	
Capital Funding	Projects	

We continue to explore ways to finance the replacement of plumbing and continue roofing. The Finance committee has met with the Physical Properties committee to come up with ideas. Many hours have been spent on this problem. The committees have been brainstorming and we may be able to do both if we spread the programs out and do them incrementally over 5 or 6 years.

On the agenda I am going to make a motion to move \$249,000 from Banner Bank to Open Bank. Our Open Bank CD expired a couple of weeks ago. Since our Roofing Reserve money has been allocated to the roofing project and the project is resuming with the next 5 roofs, the Open Bank CD was moved to our operating funds in U.S. Bank to write the checks. In January we have another expiring CD in Banner Bank. That money will not be needed at least until next year or even later. Currently Banner Bank is offering us a 3 year CD at 0.6%. Open Bank offers us an 18 month CD for 1.1%. Therefore the finance committee recommends we should move the money.

I have not received our financial report from October so I have no financials to attach. I have been asked to attach the monthly assessment amounts of all of the mutuals. The ranking shows it is less expensive to live in the Beverly Hills of Leisure World than it is to live in the average mutual.

Respectfully,

Jack Faucett
CFO

2017 Assessments Ranked High to Low
Per Apartment Per Month

	Mutual	GRF	Total	Increase Over 2016
Mutual 16	232.78	144.69	377.47	15.79
Mutual 2	230.85	144.69	375.54	6.54
Mutual 7	226.35	144.69	371.04	21.09
Mutual 12	223.52	144.69	368.21	37.76
Mutual 9	202.98	144.69	347.67	23.91
Mutual 11	201.79	144.69	346.48	11.57
Mutual 15	200.36	144.69	345.05	3.23
Mutual 4	200.02	144.69	344.71	7.00
Mutual 1	196.94	144.69	341.63	10.00
Mutual 10	194.93	144.69	339.62	31.68
Mutual 14	191.99	144.69	336.68	13.54
Mutual 17	190.31	144.69	335.00	5.00
Mutual 5	179.33	144.69	324.02	8.90
Mutual 3	177.83	144.69	322.52	5.83
Mutual 8	169.64	144.69	314.33	4.93
Mutual 6	151.71	144.69	296.40	-

MUTUAL 14
VICE PRESIDENT'S REPORT
NOVEMBER 15, 2016

CALMET (the waste collection agency serving Leisure World) has provided a S.O.R.T. (Saving Our Resources Together) Guide for the disposal of products from the home. Plastic bags cannot be recycled. Please be sure to remove any recyclables from plastic bags and place them in the (white) recycle bin and place the plastic bags into the (green) trash bins.

RECYCLABLES

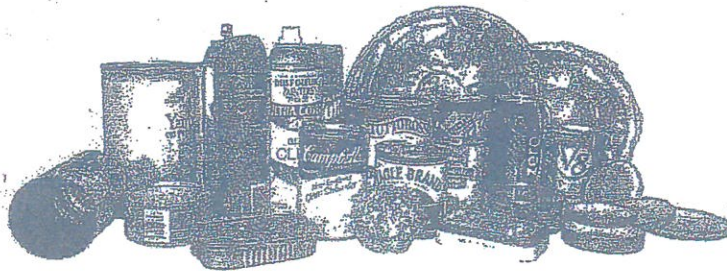
GLASS

- Clear
- Brown
- Green
- Liquor
- Soft Drink
- Juice & Food Jars



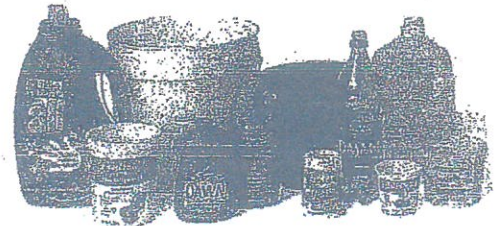
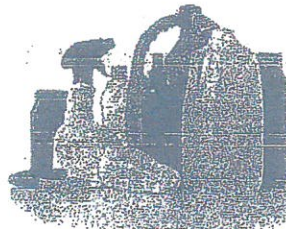
METAL

- Aluminum Foil
- Aerosol Cans (Empty)
- Food Cans & Lids
- Wire Coat Hangers
- Soda & Juice Cans



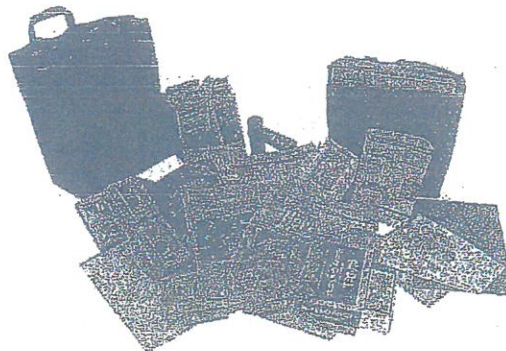
PLASTIC

- Milk Jugs
- Soda, Juice & Water
- Soap Bottles
- Containers with Numbers 1-7



PAPER

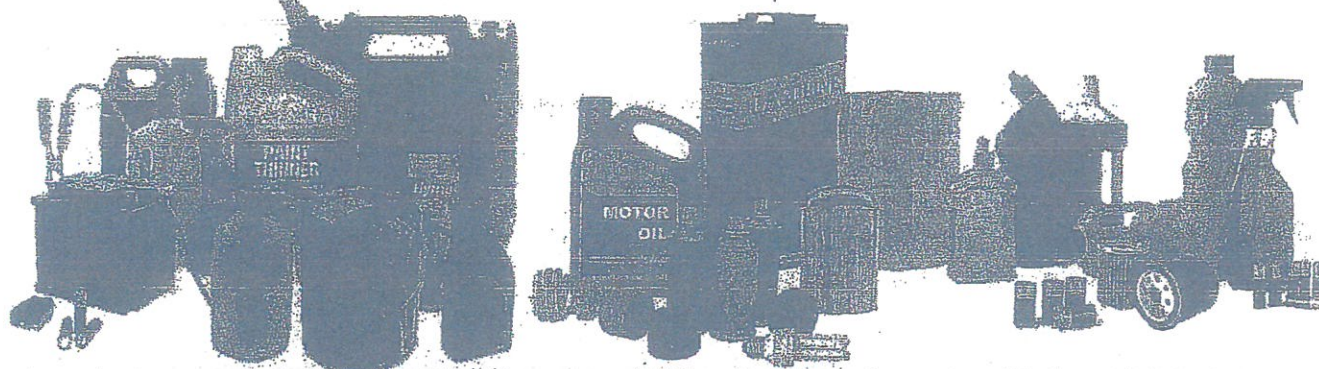
- Newspaper
- Junk Mail & Magazines
- Envelopes & Paper
- Wrapping Paper (non-metallic)
- Cereal Boxes
- Egg Cartons
- Paper Shopping Bags
- Phone Books
- Cardboard Boxes (flattened)
- Juice Drink Boxes



IT'S AGAINST THE LAW...

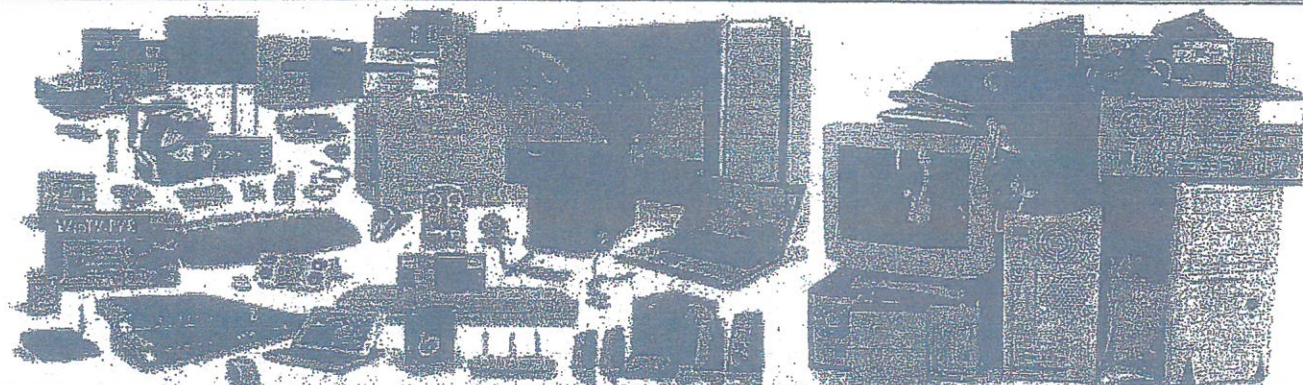
To place these items into either the **GREEN** or the **WHITE** Regular Waste Containers:

- Electronic Waste*
- Smoke Detectors
- Household Batteries*
- Paint Cans & All Paint Products
- Sharps
- Pesticides & Herbicides
- Auto Products
- Fluorescent/Light Bulbs*



HOUSEHOLD HAZARDOUS WASTE

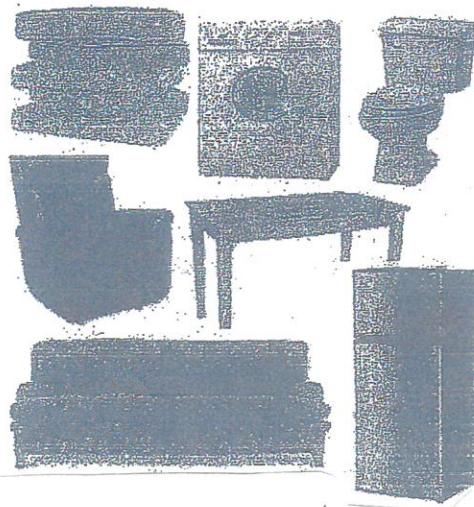
The law prohibits putting any hazardous liquids or hazardous waste materials in your regular waste containers. These waste items **MUST** be handled separately and taken to a **Hazardous Waste Collection Center**. Closest centers are: Rainbow Disposal, 714-847-3581 or the O.C. Integrated Waste Management Dept. 714-834-6752.



E-WASTE, HOUSEHOLD BATTERIES & LIGHTING

Instructions for proper disposing of the following items:

- | | |
|----------------------------------|---|
| • E-Waste | Service Maintenance Dept. 562-431-6586, x369 |
| • Household Batteries | Service Maintenance Dept. 562-431-6586, x369 or News Office |
| • Fluorescent/Light Bulbs | Service Maintenance Dept. or Purchasing Office |



LARGE ITEMS

Furniture, mattresses, water closets and other large items must be taken to the North-West corner of Leisure World. Travel North on Oak Hills Road, turn **RIGHT** into the Mini-Farm area. Please use the Resident Recycling Containers.

PLEASE NOTE:

Shareholders who leave items too large to be placed in the bins in and around the bin area will be billed to have these items picked up by maintenance.

Boxes are to be broken down before being placed in the recycle bin.

Valerie Jorgenson *vj*
Muual 14 Vice President

562-296-5428

vjorgenson@roadrunner.com

MUTUAL 14
EMERGENCY PREPAREDNESS REPORT
NOVEMBER 15, 2016

Mutual 14's Shake Out drill in October was very successful. Many shareholders participated. All five of the Emergency Sheds were manned by volunteers. A total of 88% of the 34 buildings were checked by building captains or substitutes.

Larry Lowman had checked to see that all of the radios were charged before the drill. There are two radios in each shed except shed 53 which has four radios. During the drill, Larry went to each shed to make sure the volunteers knew how to use the radios. At the end of the drill, Larry radioed in a report to the Radio Club. In case of a real disaster, the Radio Club would be Leisure World's contact with the available emergency resources.

After the drill, Larry checked that the radios were all in working order and placed in the sheds. He checked the flashlights that are in the red backpacks in the sheds and replaced the batteries as needed. Larry donated a large number of new batteries and boxes in which to store them.

I attended the November Leisure World Mutuals' Emergency Preparedness Council meeting. It was decided to change the name of this council to LW Mutuals' Preparedness Information Council. It was suggested that the mutuals' Emergency Preparedness chairs change their title so it is not implied that we are fully prepared for an emergency. This council meets the first Friday of the month at 10:00 a.m. in the Administrative conference room. All shareholders who are interested in emergency preparedness are invited to attend.

During the November meeting, Eloy discussed that the Leisure World Planning Sub-committee (which he chairs) is working on a flow chart of recommended shareholders' activities before, during, and after a disaster. It was recommended that the mutuals do the same. I will be meeting with Mutual 14's emergency committee after the holidays to develop a flow chart for the mutual. It was suggested that shareholders/residents be informed that, in case of a disaster, they might be "on their own" for at least three days and need to provide for their needs for at least this amount of time. Those who have a medical need for electricity should provide their own generator.

Eloy stated that the next CERT training classes are tentatively schedule to begin in March.



Valerie Jorgenson 562-296-5428 vjorgenson@outlook.com
Mutual 14's Emergency Preparedness Chair

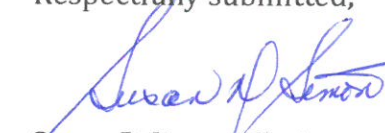
November 15th
Pet and Caregiver Report

I am continuing to double check on pets and caregivers, comparing our building captains' reports with the monthly listings from Stock Transfer. I would appreciate receiving updates from Shareholders and/or Building Captains in attempt to keep our records current.

At the present time we have 2 birds, 17 cats, 38 dogs, 1 Emotional Support dog, and 1 Service dog. One dog has passed away, and 1 has been added. Some of these pets are here part time.

There are 59 registered Caregivers in Mutual 14, not 59 shareholders requiring care. Some shareholders have several Caregivers providing their care on different days and/or different hours.

Respectfully submitted,



Susan D Simon, Chair
(561) 702-9249

SIGN-IN SHEET

BOARD OF DIRECTORS MEETING MUTUAL NO. FOURTEEN DATE: November 15, 2016

	GUEST NAME
1.	Sara Spannenberg
2.	Jean Cockran
3.	Nita Lambert
4.	Larry Lowman
5.	Ellen Brannigan
6.	Pat Anderson
7.	Bruce Anderson
8.	Ellen Larsen
9.	Dale Williamson
10.	Muriel Luther
11.	Erik Soderholm
12.	Davey Sheppard
13.	Donna Melody
14.	Linda Banez
15.	Julie Faucett
16.	Rosemary Serbu
17.	Ken Harpham
18.	Joan Smith
19.	Judy Schroeder
20.	Maryann Shaddow
21.	Betty Burrows
22.	Kathy Jervik
23.	Lynn Jervik
24.	Flow Dart

BUILDING/UNIT _____

BUILDING CAPTAIN _____

**SPECIAL MEETING OF THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL FOURTEEN
OCTOBER 25, 2016**

The Special Meeting of the Board of Directors of Seal Beach Mutual Fourteen was called to order by President Melody at 1:00 p.m. on Tuesday, October 25, 2016, followed by the *Pledge of Allegiance*, in Building Five, Conference Room B.

SHAREHOLDER COMMENTS

Several shareholders made comments or introduced themselves.

ROLL CALL

Present: President Melody, Vice President Jorgenson, CFO Faucett, and Directors Moore, Stefun, and Advisory Director Bourhenne.

Absent: Secretary Worthington and Director Simon

GRF

Representative: Mr. Lukoff

Guests: Ten shareholders of Mutual Fourteen

Staff: Ms. Hopkins, Mutual Administration Director
Mr. Rudge, Project Coordinator (1:27 p.m.)
Mr. Black, Building Inspector (1:27 p.m.)

President Melody welcomed staff members and guests.

MINUTES

President Melody asked if there were any corrections to the Regular Monthly Meeting minutes of September 20, 2016; and the October 18, 2016. There being no corrections, the minutes were approved as written.

President Melody called a break from 1:17 p.m. to 1:27 p.m.

BUILDING INSPECTOR

Following a discussion, and upon a MOTION duly made by Director Stefun and seconded by Vice President Jorgenson, it was

RESOLVED, To consider quotes that were presented from Roofing Standards and Pacific Coast Builders.

The MOTION passed with two no votes.

Following a discussion, and upon MOTION duly made by CFO Faucett and seconded by Director Stefun, it was

RESOLVED, To meet with Roofing Standards, Physical Property, Finance, and the Physical Property Committee so that an agreement can be met in regards to the specifications on the next five roofs.

The MOTION passed.

UNFINISHED BUSINESS

Following a discussion, and upon a MOTION duly made by CFO Faucett and seconded by Director Stefun, it was

RESOLVED, To ratify Policy 7506.14 –
Sidewalk Traffic Restrictions.

The MOTION passed.

Following a discussion, and upon a MOTION duly made by CFO Faucett and seconded by Director Stefun, it was

RESOLVED, To ratify Policy 7415.14 – Patio Regulations.

The MOTION passed.

NEW BUSINESS

Following a discussion, and upon a MOTION duly made by Director Moore and seconded by Vice President Jorgenson, it was

RESOLVED, To table Policy 7403.G.14
Skylights & Sola Tubes for further study with
Inspector Black.

The MOTION passed.

October 25, 2016

ADJOURNMENT

President Melody adjourned the meeting at 2:36 p.m. and announced that there would be an Executive Session following the meeting to discuss member issues.

Valerie Jorgenson
FOR Attest, Lee Melody, President
SEAL BEACH MUTUAL FOURTEEN
ka:10/28/16

NEXT MEETING:
Tuesday, November 15, 2016, at 1:00 a.m.
in Building 5, Conference Room B

**RESOLUTIONS FOR THE SPECIAL
MEETING OF OCTOBER 25, 2016**

- 10/25/16 RESOLVED, To consider quotes that were presented from Roofing Standards and Pacific Coast Builders.
- RESOLVED, To ratify Policy 7506.14 – Sidewalk Traffic Restrictions.
- RESOLVED, To ratify Policy 7415.14 – Patio Regulations.
- RESOLVED, To table Policy 7403.G.14 Skylights & Sola Tubes for further study with Inspector Black.

