

BUILDING/UNIT _____

BUILDING CAPTAIN _____

**MINUTES OF THE REGULAR MONTHLY MEETING OF THE
BOARD OF DIRECTORS
SEAL BEACH MUTUAL FOURTEEN
OCTOBER 18, 2016**

The Regular Monthly 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 18, 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, and Simon, and Advisory Director Bourhenne.

Absent: Secretary Worthington and Director Moore

GRF

Representative: Mr. Lukoff

Guests: Twenty-Five shareholders of Mutual Fourteen

Staff: Ms. Miller, Finance Director
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 September 20, 2016, Regular Monthly Meeting minutes. . Upon a discussion, it was the consensus of the Board to review the completed pages of the minutes and correct them at a later date.

PRESIDENT'S REPORT

Mr. Melody presented his report (attached).

GUEST SPEAKER – Ms. Miller

Ms. Miller presented the 2017 Budget for Mutual Fourteen.

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

RESOLVED, To accept the 2017 Operating Budget for Mutual Fourteen of \$755,672, resulting in a regular monthly Mutual Assessment of \$191.99 per apartment per month, for an increase of \$13.00 per month over the total Mutual operating costs of 2016, as presented, and to adopt this budget forthwith.

The MOTION passed.

GUEST SPEAKER (continued)

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

RESOLVED, To open up a new money market account with US Bank for the Restricted Reserve Fund for Mutual Fourteen.

The MOTION passed.

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

RESOLVED, To accept the NSBN Management Letter dated February 23, 2016, from the 2015 audit.

The MOTION passed.

Ms. Miller left the meeting at 1:49 p.m.

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 CFO Faucett and seconded by Vice President Jorgenson, it was

BUILDING INSPECTOR'S REPORT (continued)

RESOLVED, To not re-place the Solar Panel at Building 32 and either sell the panel or donate it.

The MOTION passed.

Following a discussion, it was the consensus of the Board to postpone discussion of Policy 7403.14 – Skylights & Sola Tubes until the next Regular Board meeting.

Inspector Black left the meeting at 2:15 p.m.

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

RESOLVED, To hold a Special Meeting on October 25, 2016, at 1:00 p.m. in Building Five, Conference Room B.

The MOTION passed.

MUTUAL ADMINISTRATION DIRECTOR

Ms. Hopkins updated the Board on Mutual Administration activity.

UNFINISHED BUSINESS

No unfinished business to discuss.

President Melody called a break from 2:24 p.m. to 2:40 p.m.

NEW BUSINESS

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

RESOLVED, To reschedule the Regular Monthly Board Meeting on December 20, 2016, to Thursday, December 15, 2016, due to the holiday season.

The MOTION passed.

CFO / FINANCIAL REPORT

CFO Faucett presented his financial report (attached).

Following a discussion, it was the consensus of the Board to have the Finance Committee and the Infrastructure Committee investigate obtaining a mortgage for the re-piping of Mutual Fourteen.

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

RESOLVED, To raise the laundry room washing machine charge from \$0.75 to \$1.00.

The MOTION passed.

October 18, 2016

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

RESOLVED, To approve the contract with Bright View Landscape to trim 57 trees at a cost not to exceed \$2,700.

THE MOTION passed.

ADJOURNMENT

President Melody adjourned the meeting at 3:30 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:10/18/16
Attachments

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

**RESOLUTIONS IN THE REGULAR
MONTHLY MEETING OF OCTOBER 18, 2016**

1018/16 RESOLVED, To accept the 2017 Operating Budget for Mutual Fourteen of \$755,672, resulting in a regular monthly Mutual Assessment of \$191.99 per apartment per month, for an increase of \$13.00 per month over the total Mutual operating costs of 2016, as presented, and to adopt this budget forthwith.

RESOLVED, To open up a new money market account with US Bank for the Restricted Reserve Fund for Mutual Fourteen.

RESOLVED, To accept the NSBN Management Letter dated February 23, 2016, from the 2015 audit.

RESOLVED, To not re-place the Solar Panel at Building 32 and either sell the panel or donate it.

RESOLVED, To hold a Special Meeting on October 25, 2016, at 1:00 p.m. in Building Five, Conference Room B.

RESOLVED, To reschedule the Regular Monthly Board Meeting on December 20, 2016, to Thursday, December 15, 2016, due to the holiday season.

RESOLVED, To raise the laundry room washing machine charge from \$0.75 to \$1.00.

RESOLVED, To approve the contract with Bright View Landscape to trim 57 trees at a cost not to exceed \$2,700.

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL: (14) FOURTEEN

INSPECTOR: Kevin Black

DATE: OCTOBER 18TH, 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	no	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		bergkvist
14-16A	ceilings, flooring, shower	both	08/28/16	10/15/16	no	framing 9/20/16/ elect. 9/28/16	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		Greco
14-26D	patio walk way and steps	GRF	10/31/16	11/18/16	no		bergkvist
14-12A	remodel / patio	both	09/28/16	12/28/16	no		Nationwide painting concepts

ESCROW ACTIVITY

UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	DOCUMENTS/COMMENTS		
14-5L		06/01/16	10/12/16						
14-2A		07/21/16							
14-50D		07/22/16							
14-15L		08/05/16							
14-50C		08/10/16	09/14/16						
14-2J		08/10/16							
14-13G		08/18/16	10/04/16	10/13/16					
14-4L		08/18/16							
14-12B		08/19/16	09/30/16	10/07/16					
14-12G		8/19/2016	9/12/2016	9/12/2016	9/22/2016				
14-21F			9/6/2016	9/6/2016					
14-3D			09/12/16	09/13/16	09/29/16				
14-50C				09/21/16	10/03/16				
14-01D			09/23/16	09/30/16	10/12/16				
14-15K		09/26/16							
14-3A		09/26/16							
14-18B		10/06/16							

FI = Final Inspection FCOEI = Final COE Inspection ROF = Release of Funds

CONTRACTS	
CONTRACTOR	PROJECT
Fenn Pest Control	termite and pest control - on going calls for termites, swarming termites this time of year
Bright View Landscape.	on going landscape
Kress const.	stove hoods in conjunction with roofing/ hoods complete through building 32
kellie Vaughn roofing	completed #27 with GAF material. Shingles going on at #31 and sheathing at #32. Re-roofing buildings 1, 13 and 19, due ot shingle issue. Negotiating now with O.C.

Shareholder and Mutual Requests	
50H- termites	15K - Prelising inspection questions
2G- dryer heat issues	10/13/16 - open doors for fire suppression at units needed per Mr. B
32A- check on hood color	
32 - post notice for hoods	
21F - cut carport notes	
29A - inspection - 9/30/16	
15L - inspection - 9/30/16	
32 - stove hood install attic inspection 2/29/16	
BOD report to admin. 10/11/16	

PRESIDENTS REPORT

OCTOBER 18, 2016

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

As many of you know, I and our CFO Jack Faucett, with our wives, were on a "road trip" the last couple of weeks. We had a wonderful time and would like to thank those board members that filled in for us, covering our buildings. I would like to thank our Vice President, Val Jorgenson, for attending Committee Meetings and New Buyer Orientation, which I normally do.

Our Secretary, Sue Worthington, isn't with us today because she is recovering from spinal surgery to repair her back, which was injured accidentally while playing Pickle Ball. We wish her well and a speedy recovery. Thanks to all that have helped to fill in for Sue's duties.

There have been many rumors going around Leisure World with regard to changes to Golden Rain, like filling in the pond on the Golf Course, which has no truth to it, to Mutual 14 merging with Mutual 12. This has no bearing in fact. I would ask every shareholder to please not contribute to the rumor mill. If you have a question, ask your Director or me what is or is not true.

Golden Rain has produced a Bereavement Workbook. The flyer is attached and they are currently available in Stock Transfer, the news office, the library, and Administration or Physical Properties. It is recommended that every shareholder should review the booklet, follow the checklist, and include a copy with their personal papers.

Attached is a flyer on candle fire safety. Please review and follow the guidelines. Most important – Never leave burning candles unattended. There are 42 home candle fires reported every day.

I have tentatively scheduled the next Mutual 14 Town Hall Meeting for December 8th. More information will be forthcoming.

Golden Rain is currently reviewing the guest pass policy and vehicle identification. As we all know, guest vehicles are not currently identified. This will be changing. Currently, Security is issuing “call in” guest passes which are to be put on the driver’s side dash board. In the future, the family guest passes (we currently use yellow ones) will also be required to be left on the driver’s side dashboard. I would ask that each shareholder ask those pass holders to start leaving the pass on the driver’s side dashboard. This will help in identifying all vehicles in Mutual 14 and Leisure World. Currently we have abandoned vehicles and vehicles from other Mutuels taking up our much needed parking. This will help our shareholders. These changes are scheduled to become mandatory in the second quarter of 2017. Your cooperation is appreciated.

Once again, I remind everyone that Mutual 14 is a community and we are better when we all care for each other. If you see a problem, contact any board member or me and/or Security. Thank you for your support.

Respectfully submitted,

Lee W. Melody

GRF Director Report
October 21, 2016
Barry Lukoff Director

If anyone ever thought that the GRF was a dictatorship, they should have been at the last special meeting of the Security Bus & Traffic committee meeting. At that meeting and 2 prior Town Hall meetings the opportunity was available for all shareholders to review and comment on a proposed revision of the Trust Parking Policy # 1927-37. With the help of over 400 shareholders, there were enough suggestions to re-write the policy in a way that was acceptable to the vast majority of shareholders. This policy was returned to the re-write committee and should be ready by Decembers GRF Board meeting. I cannot begin to tell you how much shareholder participation was appreciated in the re making of this policy.

Several months ago at the Physical Properties Committee Meeting, months of hard work by staff was rejected when the committee voted down a paving plan that had been approved by the last board. I was very angry about this, especially considering the staff time wasted and the obvious deteriorated condition of our many of our streets. The reason as given was because our Reserve Study did not call for it yet. The problem with reserve studies is that reality does not always agree with the projected dates of repair or replacement. A recent example being a heat pump in Clubhouse 4 which needed to be replaced but were not "scheduled" until the year 2021. During a recent Finance Committee meeting I expressed my disappointment in the committee regarding our streets. The committee has since reversed itself and many of the repairs will be expedited, including Sunningdale Road. The Physical Properties committee will add 2 additional roads to the list and accelerate the funding reserves. In recent action the Physical Properties committee also voted to refurbish all bathrooms at the amphitheater and install a pedestrian gate at Northwood Road and the refurbishment of Clubhouse 4 is scheduled to begin the second week of January. The Committee also voted to accept a bid proposal for design services behind Clubhouse 2 for the proposed Pickle Ball and Multi use areas.

A decision was made at the Recreation Committee to remove the full kitchen from room 8 of clubhouse 3. This kitchen gets the least use and

GRF Director Report
October 21,2016
Barry Lukoff Director

can be used as storage in order to clean up the lobby of the clubhouse. Any groups needing a full kitchen will be accommodated in another room.

The entertainment sub-committee announced part of next years concert series. Filling our Thursdays will be: The "Bee Gees" tribute group "StatinAlive"; the "Fleetwood Mac" tribute band "Rumors"; an ultimate "Garth Brooks" review, and reviews of both the "Four Seasons" and the "Temptations."

This very morning, the Finance Committee presented to the RV club the terms for continued use of the 5.1 acre property known as the RV Lot. Notice, I did not say lease. The Foundation has decided not to issue a new lease to the club because a lease would grant exclusive use of membership owned property to a private club. There is a ping pong club, but you do not have to be member to use the tables. There is a video producers club, but anyone can go there and learn to make videos without becoming a member. The board thought it wrong to restrict general membership usage of trust property to an exclusive club. Therefore, beginning January 1st, the RV Lot will be open to all members who own an RV or boat on a first come first serve basis, excepting current members of the club who will have priority.

The GRF will take over the operation, and all related expenses of the lot including insurance and electricity.

The club can remain a club. Their rules will remain their rules and their membership fees will remain their membership fees. But no longer will you have to be a member of the club to own and store an RV. Planned fees include a \$50 setup fee and annual rental of \$5 per foot.

And last, but certainly not least. The Globe is completed. Plans are underway for landscaping around the globe next year.

Respectfully Submitted

Barry Lukoff
barrylukoff@yahoo.com
562-544-5966

Thank you to the members of the Budget and Finance Committee, Jim Gilbert, Sandy Tessier, and Bob Stefun for helping craft the 2017 budget. While we raised the assessment \$13.00, all of the increase will be used for reserve funding for future projects. One of the functions of the committee is to determine the amount of money needed in reserves for posterity. An item that I have included in my reports and that has been informally discussed in the last couple of years is our 50 year old plumbing system. It is in disrepair and it is estimated to cost about 1.3 million dollars to replace. At our current savings rate, it is estimated that we would be able to replace all of our plumbing in 17 years, at which time some of the pipes will be 69 years old. Some leaks will cause damage. In the mean time, we may have to spend copious funds on repairs reducing the amount left for replacement. During our budget meetings this problem was discussed in an attempt to find solutions without raising assessments. One idea presented by a member involved obtaining a mortgage to finance plumbing. Recently, because of the idea, rumors have begun. To dispel them, this is only an idea. One reason for the idea is that we seem to have few options. But, if this is looked at, and we are able to replace plumbing with little increase or even no increase to assessments, it might be prudent for the committees and the board to investigate this option. I would like to ask for a consensus of the board if it is worthwhile to spend time to investigate this and other ideas.

I have attached the budget recap for September. It shows that so far we have a budget excess of \$29,137. Some of the excess, a little over \$4,000 is due to extra income from having our cash fully invested, earning interest and an increase in inspection fees from more escrow activity. Our expenses are under budget by over \$24,000 mostly due to savings on electricity, water, and a decrease in service maintenance costs. Due to these savings, the budget committee trimmed next year's operating budget with the savings going toward reserves.

One item on today's agenda is to increase the fees for washing machines to \$1.00. This fee is lower than the real cost of washing and drying clothes. Our fees do not cover the costs of repairing and replacing our machines and the cost of the energy and water to do so. Our low cost attracts people from outside our mutual to wash clothes here increasing the real costs to our shareholders.

Jack Faucett
CFO

P.O. Box 2069
Seal Beach CA 90740

Sep Actual	Sep Budget		2016 Y-T-D Actual	2016 Y-T-D Budget
79,019	79,018	Carrying Charges	711,167	711,162
26,971	26,971	Reserve Funding	242,743	242,739
105,990	105,989	Total Regular Assessments	953,909	953,901
953	1,020	Service Income	8,570	9,180
2,314	1,499	Financial Income	14,265	13,491
2,413	2,050	Other Income	22,692	18,450
5,680	4,569	Total Other Income	45,528	41,121
111,670	110,558	Total Mutual Income	999,437	995,022
47,281	47,281	GRF Trust Maintenance Fee	425,529	425,529
10,847	9,056	Utilities	73,087	81,504
(1,622)	975	Professional Fees	14,188	8,775
40	66	Office Supplies	195	594
18,712	19,341	Outside Services	139,906	174,069
8,376	6,868	Taxes & Insurance	74,652	61,812
26,971	26,971	Contributions to Reserves	242,743	242,739
110,606	110,558	Total Expenses Before Off-Budget	970,300	995,022
1,065	0	Excess Inc/(Exp) Before Off-Budget	29,137	0
1,065	0	Excess Inc/(Exp) After Off-Budget	29,137	0
		Restricted Reserves		
718	0	Appliance Reserve Equity	14,480	0
1,358	0	Painting Reserve	29,061	0
4,489	0	Roofing Reserve	31,783	0
807	0	Emergency Reserve Equity	92,295	0
7,267	0	Infrastructure Reserve	146,680	0
14,638	0	Total Restricted Reserves	314,298	0

0

MUTUAL FOURTEEN

**BOARD OF DIRECTORS
MONTHLY REPORTS FOR**

October 2016

(See information attached.)

PHYSICAL PROPERTIES REPORT

OCTOBER 18, 2016

Our Kellie Vaughn roofing project has been cancelled. The board voted to continue and then Kellie Vaughn claimed to have lost money on the first six buildings (mostly their fault due to learning) and asked for an additional \$465,000 to finish all the remaining 28 buildings. The contract has been cancelled.

There is still a quality problem with the shingles from Owens Corning on Buildings 1, 13 and 19. Buildings 1, 13 and 19 will be processed under warranty and new Owens Corning shingles will be installed by Kellie Vaughn at a later date. The roof on these three buildings does not have to be opened again. This effort has also delayed the skylight completions and the skylight chute repairs due on these buildings.

Also a WARNING, you cannot authorize anyone to climb onto the new roofs for any reason. You are subject to a \$1000 fine if you do!

"Roofing Standards" another roofing contractor has been in contact with our Mutual and will provide a new quote to continue the roofing program.

Fire protection is now MANDATORY for all shareholder apartments. A good example has been what happened to Building five apartment F. First eggs were boiled on the stove and a couple of weeks later there was chicken on the stove. Both cases resulted in cooking being forgotten and excessive smoke and fire alarms going off but fortunately no major fire. This example would have been handled nicely with our "FireAvert" system that is being mandated for all smooth top stoves. First indication of smoke and the power to the stove would have been turned off.

Again please keep your eyes open throughout the Mutual and report anything you feel is unusual whether it really is or not.

Respectively submitted; Bob Stefun

MUTUAL 14
VICE PRESIDENTS REPORT
OCTOBER 18, 2016

I recently attended a Psychological First Aid workshop. Information was given for providing help in the immediate aftermath of a disaster or act of terrorism. The following are some guidelines for working with adults who are dealing with such a stressful situation:

- *Observe how the adult is handling the situation.
- *A good way to handle the initial contact is to offer practical assistance such as food, water, and a blanket.
- *If you are unsure of how to help, ask, "What can I do to help you?"
- *Be prepared that the survivor might avoid you or might overwhelm you with information.
- *Speak calmly, slowly, and be patient.
- *Give correct information about the current situation. Repeat the information if needed.
- *When a translator or care giver is present, look at and speak to the person you are assisting. Do not talk down or patronize.
- *If an older adult appears confused, do not assume that it is a permanent situation. The confusion could be disaster-related disorientation.
- *An older adult with a mental disability may be more confused and disorientated.
- *When possible, help the person to be self sufficient so that you can provide assistance elsewhere.
- *Remember that older adults have a lifetime of experience and have likely dealt with adversity before and might have developed effective coping skills in the past. Encourage them to use these skills.
- *Offer a visually impaired or physically disabled person your arm to assist them to move to an appropriate area.
- *Keep essential aids such as walkers, wheel chairs, oxygen tanks, and etc with the person or assist them in getting what they need.
- *When possible, assist the adult to contact family members or others who can provide support.
- *Be aware that different cultures can express emotions differently and/or have different coping strategies.



Valerie Jorgenson
Mutual 14's Vice President

562-296-5428

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Credit: I used information for this report from a presentation given by Kelly Sabet, LCSW, and Nicole Reyes, LMFT. They used information from the Substance Abuse Mental Health Administration government site to prepare their presentation.

MUTUAL 14
EMERGENCY PREPAREDNESS REPORT
OCTOBER 18, 2019

Larry Lowman and I attended the September Mutual 14's Emergency Preparedness Council meeting. This is an 'unofficial' group that meets to exchange ideas regarding emergency preparedness. It is not designed to try to tell mutuals what they should do regarding emergency preparedness.

At this meeting, people described how their mutual has been preparing for the Great Shake-Out on October 20. Mutual 14 had an organizational meeting regarding the Shake-Out in September. Information was delivered to those who did not attend the meeting but, hopefully, will participate in the drill. During that meeting, Larry Lowman demonstrated how to use Mutual 14's radios. Mutual 14 has 12 radios. Two radios are based in four of the emergency sheds, and four have been placed in Command Shed 53. Larry has been keeping the radios charged and checking that they are ready to use.

During this meeting, a representative from one mutual said that their mutual's attorneys had concern about using the title 'Emergency Preparedness Chair' because it might indicate that we are fully prepared for any emergency. I would like to give the board some time to think about if my title should be change. If so, what should it be? One suggestion during the meeting was "Emergency Awareness Chair."

There was some discussion about whether there should be a plan to rescue pets during a fire or other emergency. Apparently, fire department representatives have stated that they only rescue humans and not pets.

Mike Clairmont, president of the Leisure World Radio Club, discussed various type of radios and how they work. As part of the October drill, as well as during an actual disaster, Larry Lowman, our communication specialist will radio in a report to the Radio Club which will be organizing the information.



Valerie Jorgenson 562-296-5428
Emergency Preparedness Chair

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Mutual 14 Landscape Report

October 18, 2016

Thanks to Monday morning's rain we were able to turn the irrigation system off for one cycle, to begin saving water again. Also, as soon as the weather permits and the landscapers agree, we will return to mowing lawns every other week. In our new agreement this year we will still have the services of the mowers. They will be assigned to do other tasks in the mutual like helping in the gardens, repairing sprinklers and removing a dead plumb tree between buildings 49 and 50.

The gardener has also scalped several dead areas and reseeded them. This is always an ongoing process. We ask that the shareholders with reseeded areas please water them at least twice daily for about 2 weeks so the seeds can germinate and the grass can establish itself.

BrightView has given us a 3 year proposal for tree trimming. Today's agenda asks for a vote to trim 50 trees this fall or early winter at a cost of \$2,321. Since the agenda was published it was brought to the landscape committee's attention that all of our palm trees need trimming this year instead of next year as in the original proposal. The committee recommends changing the proposal to 57 trees at a cost not to exceed \$2,700 to take care of the 7 palm trees.

Jack Faucett
Landscape Chairman

October 18th Pet and Caregiver Report

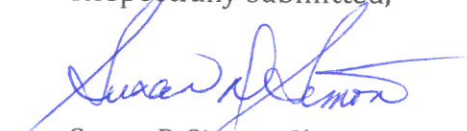
An application and Pet Policy information was delivered to a shareholder with an unregistered service dog.

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, 39 dogs, 1 Emotional Support dog, and 1 Service dog.

There are 49 Caregivers in Mutual 14, not 49 shareholders requiring care. Some shareholders have several Caregivers providing their care on different days and different hours.

Respectfully submitted,

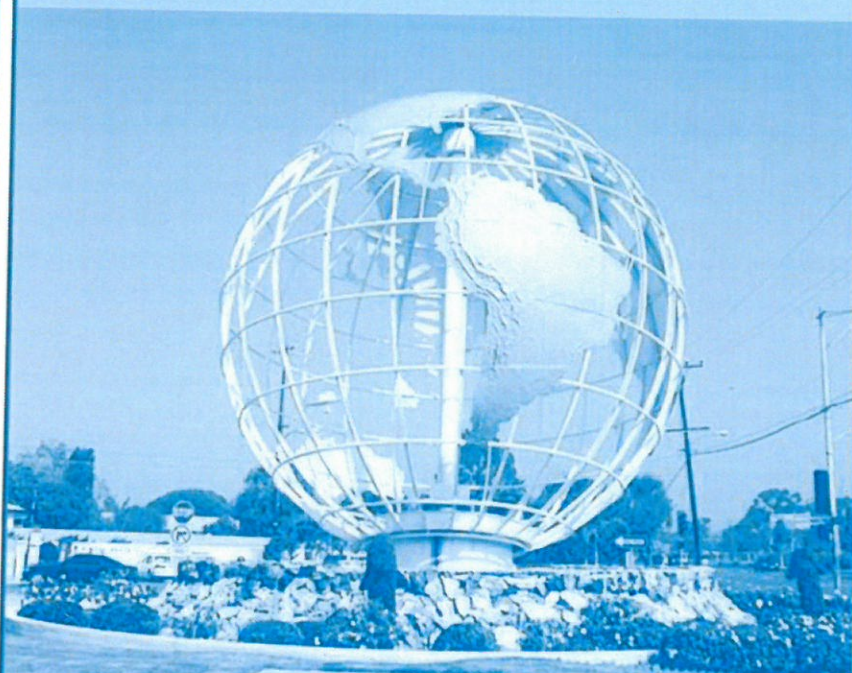


Susan D Simon, Chair

Golden Rain Foundation

Bereavement Work Book

For Shareholders and
Family Members



Presented by:
GRF Seal Beach, California

Printed: September 15, 2016

Bereavement Work Book

Please be sure to visit Stock Transfer, News Office, Leisure World Library, Administration or Physical Property to get your copy of this informational Bereavement Work Book.

GRF Management



The Bereavement
Work Book is here
and available at
the following
locations:

- Stock Transfer
- News Office
- Library
- Administration
- Physical
Property



For more copies
You may call
562-431-6586,
Ext. 310

The Mutual Administration Director's Comments for October, 2016

Daylight Savings Time Change Sunday, November 6, 2016

Take care where you park in your Community

- Red Curb – No parking anytime
- Green Curb – Parking not to exceed 15/30 minutes as marked
- Yellow Curb – Loading and unloading ONLY
- Blue Curb – Disabled person parking ONLY
- Unpainted Curb – Parking permitted unless posted otherwise

Speed limit is 15/25 miles per hour as posted, drive responsibly, STOP at all Stop signs, watch out for other drivers, Leisure World Busses, and golf carts

There is a chill in the air - Fall is here!

With the holiday season rapidly arriving and with cooler fall temperatures here, many of us enjoy the warmth and light offered by a candle. Candles are decorative, come in many pleasing aromas, and can offer ready and simple light during power outages and emergencies. BUT, the use of candles has also resulted in the following statistics (as provided by the U.S. Fire Administration):

If you use a candle, please make sure to follow the following candle safety tips:

- Consider using battery-operated or electric flameless candles and fragrance warmers, which can look, smell, and feel like real candles – without the flame.
- If you do use candles, ensure they are in sturdy metal, glass or ceramic holders, and placed where they cannot be easily knocked down.
- Avoid using candles in bedrooms and sleeping areas.
- Extinguish candles after use and before going to bed.
- Keep candles at least 12 inches from anything that can burn.
- Keep candles out of the reach of children and pets.
- Set a good example by using matches, lighters, and fire carefully.
- Never use a candle where medical oxygen is being used. The two can combine to create a large, unexpected fire.
- **Always use a flashlight – not a candle – for emergency lighting.**
- Never put candles on a Christmas tree.
- When using in-home worship, do not place lit candles in windows where blinds and curtains can close over them, or pass handheld candles from one person to another. To lower the risk of fire, candles should be used by only a few designated adults.
- **And NEVER leave burning candles unattended!**

* **Remember! Candle fires are PREVENTABLE. The top six days for home candle fires are:**

- Halloween
- Thanksgiving
- December 23
- Christmas Eve
- Christmas Day
- New Year's Day

In the event of a fire, remember time is the biggest enemy and every second counts!

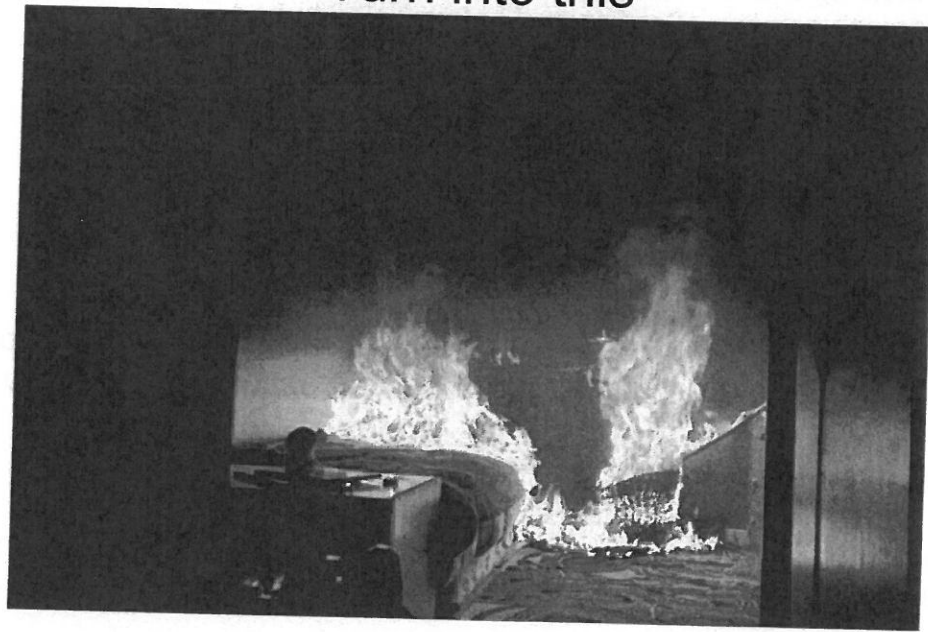
Mutual Administration Director: J. Hopkins 10/16

Candle Fire Safety

Don't let this



Turn into this



With the holiday season rapidly arriving and with cooler fall temperatures here, many of us enjoy the warmth and light offered by a candle. Candles are decorative, come in many pleasing aromas, and can offer ready and simple light during power outages and emergencies. BUT the use of candles has also resulted in the following statistics (as provided by the U.S. Fire Administration):

- On average, 42 home candle fires are reported every day.

- More than half of all candle fires start when something that could burn, such as furniture, mattresses or bedding, curtains, or decorations are too close to the candle.
- In one-fifth (20%) of candle fires, the candles are unattended or abandoned.
- Over one-third (36%) of home candle fires begin in the bedroom.
- Falling asleep is a factor in 12% of home candle fires and 36% of the associated deaths.
- December is the peak time of year for home candle fires. In December, 13% of home candle fires begin with decorations compared to 4% the rest of the year.
- One-half of home candle fire deaths occur between midnight and 6:00 a.m.
- Young children and older adults have the highest death risk from candle fires.
- The risk of fatal candle fires appears higher when candles are used for light.

If you use a candle, please make sure to follow the following candle safety tips:

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✱ **Remember! Candle fires are PREVENTABLE. The top six days for home candle fires are:**

- | | | | |
|------------|----------------|--------------|-----------------|
| •Halloween | •Thanksgiving | •December 23 | •Christmas Eve |
| | •Christmas Day | | •New Year's Day |

In the event of a fire, remember time is the biggest enemy and every second counts!

Escape first, and then call 911 for help. Develop a home fire escape plan and practice it frequently, and do not forget about that important emergency "grab-and-go bag". Never stand up in a fire, always crawl low under the smoke, and try to keep your mouth covered. Never return to a burning building for any reason: it may cost you your life.