

BUILDING/UNIT _____

BUILDING CAPTAIN _____

**MINUTES OF THE REGULAR MONTHLY MEETING OF THE
BOARD OF DIRECTORS
SEAL BEACH MUTUAL FOURTEEN
September 15, 2015**

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual Fourteen was called to order by President Melody at 1:30 p.m. on Tuesday, September 15, 2015, in the Conference Room in the Administration Building, following an open forum at 1:00 p.m. for shareholder comments, and the *Pledge of Allegiance* followed.

ROLL CALL

Present: President Melody, Secretary Worthington, CFO Faucett, and Directors Destra, Durham, Henry, Johnstone, and Jorgenson

Absent: Vice President Soderholm

GRF

Representative: Mr. Lukoff

Guests: Twenty-three shareholders of Mutual Fourteen

Staff: Mrs. Weller, Mutual Administration Director
Mr. Black, Building Inspector
Mrs. Westphal, Recording Secretary

~ DON'T FORGET THE SIDEWALK SALE OCTOBER 8! ~

APPROVAL OF MINUTES

President Melody asked if there were any corrections to the August 18, 2015, Regular Monthly Meeting. There being none, the minutes were declared approved as written.

President Melody welcomed staff members and guests.

BUILDING INSPECTOR'S REPORT

Building Inspector Black reviewed his report summary (attached).

Several sidewalk replacements and drain work areas were discussed and some of the Directors will be checking these areas to assess damage, if any.

Inspector Black reported that termites are swarming right now. He said that Fenn Termite & Pest Control takes care of termite problems and Service Maintenance takes care of all other critters/pests.

Building Inspector Black left the meeting at 1:34 p.m.

PRESIDENT'S REPORT

President Melody presented his report (attached).

OLD BUSINESS

Upon a MOTION duly made by Director Johnstone and seconded by CFO Faucett, it was

OLD BUSINESS (continued)

RESOLVED, To ratify adopted/posted Policy
7622.14 – Mutual Replacement Reserve Fund,
effective September 18, 2015.

The MOTION passed.

Upon a MOTION duly made by CFO Faucett and seconded by
Director Henry, it was

RESOLVED, To ratify amended/posted Policy
7525 – Withdrawal Inspection Process Fee,
effective September 18, 2015.

The MOTION passed.

Upon a MOTION duly made by CFO Faucett and seconded by
Director Jorgenson, it was

RESOLVED, To ratify amended/posted Policy
7530 – Withdrawal Inspection, effective
September 18, 2015.

The MOTION passed.

GOLDEN RAIN FOUNDATION REPRESENTATIVE'S REPORT

GRF Representative Lukoff presented his report (attached).

PHYSICAL PROPERTY COMMITTEE REPORT

President Melody presented his report (attached).

President Melody said that CFO Faucett has volunteered to assist shareholders, when needed, in replacing 9-volt batteries in smoke detectors and water alarms. CFO Faucett has submitted a letter of indemnity to be able to perform this task for shareholders and thus saving the Service Maintenance labor fee.

Upon a MOTION duly made by Director Johnstone and seconded by Secretary Worthington, it was

RESOLVED, To allow CFO Faucett to assist shareholders, when needed, in replacing 9-volt batteries in smoke detectors and water alarms.

The MOTION passed.

MUTUAL ADMINISTRATION DIRECTOR'S REPORT

Mrs. Weller presented her report (attached).

She also talked about a new issue of service animals and emotional support animals that are not classified as a "pet," under Federal guidelines, which could be a serious issue for the community. The Pet Policy will be rewritten. In addition, she is looking into the legality of doctors' notes being required when coming into the community and being able to live independently. She will be informing the Mutual Boards of the opinion she receives from the GRF attorney when she receives it.

NEW BUSINESS

Following a discussion, and upon a MOTION duly made by Director Henry and seconded by Secretary Worthington, it was

RESOLVED, To adopt the Code of Conduct as recommended by the Mutual attorneys, Adams Kessler.

The MOTION passed via roll call vote (“no” votes were Destra, Jorgenson).

It was the consensus of the Board members to change the name of the Code of Conduct to “Ethics Policy.”

Following a discussion, and upon a MOTION duly made by Director Johnstone and seconded by Secretary Worthington, it was

RESOLVED, To rescind Policy 7110.14 – Code of Conduct.

The MOTION passed via roll call vote (“no” vote: Destra).

Following a discussion, and upon a MOTION duly made by Director Johnstone and seconded by Secretary Worthington, it was

RESOLVED, To hold a special election for a Bylaws amendment in January 2016, as recommended by corporate attorneys, at a cost of no more than \$2,000.

The MOTION passed (“no” vote: Destra, abstention: Jorgenson).

NEW BUSINESS (continued)

Following a discussion, and upon a MOTION duly made by CFO Faucett and seconded by Secretary Worthington, it was

RESOLVED, That part of the Bylaws amendment will be to reduce Mutual Fourteen Board members from nine to seven.

The MOTION passed.

Following a discussion, and upon a MOTION duly made by Secretary Worthington and seconded by Director Jorgenson, it was

RESOLVED, That part of the Bylaws amendment will be to rescind cumulative voting as recommended by corporate attorneys.

The MOTION passed.

Following a discussion, and upon a MOTION duly made by Secretary Worthington and seconded by Director Henry, it was

RESOLVED, That part of the Bylaws amendment will be to change Mutual Director qualifications from "the sole qualification for election as a member of the Board of Directors shall be that said member shall be a shareholder of the corporation" to "The qualification for election as a member of the Board of Directors shall be a resident shareholder in good standing."

The MOTION passed.

CFO/FINANCIAL REVIEW/BUDGET REPORT (continued)

Following a lengthy discussion regarding investing, it was the consensus of the Board members to rescind a motion made by Director Destra and seconded by Secretary Worthington to invest in California Bonds.

Upon a MOTION duly made by CFO Faucett and seconded by Director Johnstone, it was

RESOLVED, To transfer the Mutual's two Synchrony Bank expiring CDs to the Mutual's Mellon account and reinvest all the money market funds in the Mellon account, for a total of \$317,625.57.

The MOTION passed.

Upon a MOTION duly made by CFO Faucett and seconded by Director Jorgenson, it was

RESOLVED, To reimburse President Melody \$61.33 for office supplies and 9-volt batteries to be used in replacing old batteries in Mutual smoke and water alarms.

The MOTION passed

BUDGET AND FINANCE COMMITTEE REPORT

CFO Faucett presented his report (attached).

BUDGET AND FINANCE COMMITTEE REPORT (continued)

Upon a MOTION duly made by CFO Faucett and seconded by Director Jorgenson, it was

RESOLVED, To transfer \$10,000 from current assets into the beginning balance of the Appliance Reserve Fund for 2016.

The MOTION passed.

SECRETARY'S REPORT

Secretary Worthington presented her report (attached).

COMMITTEE REPORTS

Emergency Preparedness

Director Johnstone presented her report (attached).

Upon a MOTION duly made by Director Johnstone and seconded by Director Henry, it was

RESOLVED, That the Mutual will reimburse any shareholder who attends one of the Disaster First Air classes the \$22 fee.

The MOTION passed.

September 15, 2015

COMMITTEE REPORTS (continued)

Caregivers/Pets

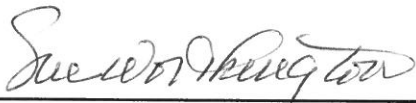
Director Henry presented her reports (attached).

EXECUTIVE SESSION

The Executive Session following the meeting was to discuss member issues.

ADJOURNMENT

President Melody adjourned the meeting at 4:10 p.m. and announced that there would be an Executive Session to follow.



Attest, Sue Worthington, Secretary
SEAL BEACH MUTUAL FOURTEEN

pw:9/25/15

Attachments

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

NEXT MEETING: OCTOBER 20, 2015

**RESOLUTIONS IN THE REGULAR
MONTHLY MEETING OF SEPTEMBER 15, 2015**

9/15/15 RESOLVED, To ratify adopted/posted Policy 7622.14 – Mutual Replacement Reserve Fund, effective September 18, 2015.

RESOLVED, To ratify amended/posted Policy 7525 – Withdrawal Inspection Process Fee, effective September 18, 2015.

RESOLVED, To ratify amended/posted Policy 7530 – Withdrawal Inspection, effective September 18, 2015.

RESOLVED, To allow CFO Faucett to assist shareholders, when needed, in replacing 9-volt batteries in smoke detectors and water alarms.

RESOLVED, To adopt the Code of Conduct as recommended by the Mutual attorneys, Adams Kessler.

RESOLVED, To rescind Policy 7110.14 – Code of Conduct.

RESOLVED, To hold a special election for a Bylaws amendment in January 2016, as recommended by corporate attorneys, at a cost of no more than \$2,000.

RESOLVED, That part of the Bylaws amendment will be to reduce Mutual Fourteen Board members from nine to seven.

RESOLVED, That part of the Bylaws amendment will be to rescind cumulative voting as recommended by corporate attorneys.

RESOLVED, That part of the Bylaws amendment will be to change Mutual Director qualifications from "the sole qualification for election as a member of the Board of Directors shall be that said member shall be a shareholder of the corporation" to "The qualification for election as a member of the Board of Directors shall be a resident shareholder in good standing."

RESOLVED, To transfer the Mutual's two Synchrony Bank expiring CDs to the Mutual's Mellon account and reinvest all the money market funds in the Mellon account, for a total of \$317,625.57, back into government bonds.

RESOLVED, To reimburse President Melody \$61.33 for office supplies and 9-volt batteries to be used in replacing old batteries in Mutual smoke and water alarms.

RESOLVED, To transfer \$10,000 from current assets into the beginning balance of the Appliance Reserve Fund for 2016.

RESOLVED, That the Mutual will reimburse any shareholder who attends one of the Disaster First Air classes the \$22 fee.

September 15, 2015

1. MUTUAL ESCROW ACTIVITY

- **Prelisting Inspections**
 - 23C
 - 05D
 - 52H
- **New Buyer Orientations**
 - 04H
 - 20K
 - 03F
- **Close of Escrows**
 - 04H

2. MUTUAL PERMITS and REMODELS

- See attached spreadsheet

3. MUTUAL PROJECTS

- **Roofing**
 - Still working on new ratings
- **Concrete/Drain work**
 - Thoughts? Comments?
- **Fire Inspections**
 - Start date is 10-9-15, Lee Melody and Don McKay are working on the schedule.
- **Smoke Alarms**
 - Please see attached hand out for new requirement

4. MUTUAL CONTRACT WORK

- **So Cal Fire Protection – Contracted for laundry room fire extinguishers**
- **Landscape - Contracted with Pinnacle landscape**
- **Pest Control - Contracted with Fenn Pest Control**

5. MUTUAL and SHAREHOLDER REQUESTS

APARTMENT OWNERS ASSOCIATION NEWS

The #1 Resource for Apartment Owners

Email Alert



SB 745 Smoke Alarm Requirements Reminder

The exemption that exists for battery powered smoke alarm installed prior to July 1, 2014 expires on July 15, 2015.

- On July 1, 2015 ALL old smoke alarms that are solely powered by batteries must be replaced with those that contain a sealed battery that is rated to last 10 years.
- Effective July 1, 2015, all smoke alarms powered by hardwire or battery must comply with the provisions of having a label showing date of installation & manufacturer.

1

These are only updates in addition to the already existing requirements. Below are all of the requirements as of July 1, 2015.

Device Requirements:

- Can be hardwired with battery backup, or solely battery powered but **MUST** contain a non-removable battery that is rated to last 10 years
- Must display date manufactured, and must have a place to display date installed.
- Built in hush feature.

Device Placement:

- Must be installed in every bedroom.
- Must be installed in hallways leading to bedrooms, centrally located outside sleeping areas.
- Must be installed on every level/floor, including basements.
- If mounted on the ceiling, should be 4 inches from the wall.
- If mounted on the wall, should be 4-12 inches from the ceiling.
- Do NOT install near draft areas, such as windows and vents.
- Call local Fire Department if you are unsure about placement.

Additional Requirements:

- As of January 1, 2014, landlords cannot make the tenant responsible for testing or maintaining the smoke alarms. It is the landlord's responsibility.

Here is a link for more information on the law [from the State Fire Marshall](#)

PRESIDENT'S REPORT

9/15/2015

As we close out the summer, Mutual 14 has passed and ratified five major policies with 3 pending ratifications at today's meeting. As indicated in the Agenda, we have a new Code of Conduct for board consideration and vote, as well as a special election to update our bylaws as recommended by our attorneys.

I am happy to report that Donna Melody has completed the project started by Linda Corp, and continued by Sandy Tessier, cataloging our board resolutions some going back as far as 1967. This file can be searched by subject. I would like to thank all three ladies for their work on this effort.

Our next Town Hall Meeting is scheduled for October 12th at 1 p.m., Clubhouse 4, Section B. Once again this will be an open forum with part of the time being devoted to the special election for shareholder comments, questions and suggestions; as well as part of the time updating everyone on the Great American Shakeout scheduled for October 15th.

Mutual 14 continues, as other mutuals do, to address the problems of helping our neighbors aging in place, implementing the new caregiver registration and badge policy, as well as dealing with violations of our rules and policies. We, as shareholders, are in this community and share its challenges together. I ask that you communicate your questions, suggestions and comments; as well as reporting violations as they occur, to your Directors and Officers on a continuing basis. One project that I would ask that each shareholder take on is to look at the walkway and adjoining sidewalks to your unit, noting any areas that are uneven and that may be a potential problem and report it to your building director.

I would like to thank the shareholders that are here for their participation in our Mutual's business. Should you have any questions, please don't hesitate to contact me.

Respectfully submitted,

Lee Melody, President

Mutual 14 GRF Representative's Report
September 15, ,2015

As I reported last month all GRF committees have focused on their departmental budgets. The annual operating budget is projected to be over \$11,000,000. With careful, line by line examination, each committee approved their budget and sent it to the Finance Committee for approval before being sent to the entire board to be adopted. At this juncture, barring any unexpected circumstances, the planned GRF assessment for 2016 will be \$144.21 per apartment per month. This reflects a \$4.38 increase over 2015. Most, if not all of this increase can be attributed to the increase in insurance due to fires in the community. If other cuts or savings had not been found, this increase alone would have amount to \$6.52 per month. But with strategies dealing with things such as workers compensation insurance and other adjustments in staffing, we were still able to fill 4 much needed full time positions. Our Recreation Director Terry DeLeon now has a much needed assistant. Some of you may know him , Tommy Filetto from Security. We are also hiring an additional building inspector as well as an additional plumber and electrician to provide required services to the Mutuals.

I have been made aware of certain rumors that the GRF has with held information from a shareholder who wanted to examine financial records. This is not true. All requested records were produced for the shareholder but certain sensitive information, such as bank account numbers and social security numbers as well as other potentially sensitive information was redacted. This is legal under the California Civil Code and Administration will continue to do this.

At the September Executive Committee meeting a code of ethics was discussed. This uses the same template as the one that is provided by our mutual's attorneys Adams-Kessler. The committee is studying it and I hope to report to you soon that the code will be brought before the entire board. I think it is long past due. The committee also is starting a long and careful look at our by-laws. The by-laws were written over 50 years ago in a time and place that no longer exists and hampers the work of the foundation.

Mutual 14 GRF Representative's Report

September 15, ,2015

The new Mutual Administration Committee has started out slowly. Currently we are dealing with boilerplate issues such as a new buyers information packet and an information packet to assist heirs upon the death of a shareholder. We are also waiting for legal opinion on the issue of pets and service animals.

The Recreation Committee is struggling to come to a workable policy for the swimming pool. It seems that lap swimmers and aerobics and volley ball and personal therapy simply cannot coexist in the same place at the same time. A 90 day test to limit the use of lap swimmers to 30 minutes is currently in operation. I can tell you that I personally do not expect this to work. The Committee decided to go ahead with a lease of Christmas Decorations for the community. This lease will provide clean, repaired and installed decorations every year for 4 years.

From the Physical Properties committees unanimous vote, and approved unanimously by the entire GRF board, the restoration of our landmark globe has finally been approved. We are awaiting a work schedule from the contractor. I hope you have seen the progress made recently in front of the health care center and the new wheelchair ramp on the East side of the Administration Building. When complete, this project will improve traffic flow and provide better safety for pedestrians as well as shaded waiting areas outside the Health Care Center. And did you all notice anything different when you entered the building today? The raggedy skinny palm trees were removed next to the front door and replaced by the Pino Conte statue that had been sitting unseen behind clubhouse 3.

At the next meeting of the Physical Properties Committee I am planning on placing on the agenda the issue of covering the channel along Golden Rain Road. I will propose hiring a grant writer to help secure government funding for the project. I believe that covering the channel will not only provide scenic improvements, traffic improvements, parking improvements and health improvements, but it will help bind the two halves of our community together. I expect that

Mutual 14 GRF Representative's Report

September 15, ,2015

this project could take as much as 5 years to complete. We must deal with the federal government, the state, the county, the city and numerous other governmental agencies as well as the EPA. But this is the one thing I wish to see accomplished before I leave this community. There has been talk of covering the channel for 50 years. I intend to do more than talk. I intend to begin doing something about it.

There was another item from the Recreation Committee I need to mention and I would like to hear from you on it. This is the proposed dog park planned behind clubhouse 2. The cost of installation is approximately \$90,000. We do not at this time have firm estimates of the continuing costs of running a dog park.

So I ask you, what do you want?

I would also like to hear from you about a possible action from the Security, Bus and Traffic Committee. The committee is considering amending the recently approved parking and traffic policy. It seems that too many of our neighbors refuse to obey posted parking signs as well as other moving violations. One of the options I know will come under consideration is the invitation to the Seal Beach Police Department to come into our community and start enforcing these rules. Personally, I am conflicted about this. On the one hand I do not want to put hardships on people such as driving an unlicensed golf cart or driving one without a Drivers license. On the other hand, as a bicyclist, I am tired of drivers practically forcing me off the road or almost hitting me when they blow thru a stop sign or speed down the road. I would like to hear from you on this issue.

And finally, I am sorry to report to you the loss of the GRF director from Mutual 1, Larry Blake. Larry died the other night from a reported heart attack. Larry was the driving force behind the most successful amphitheater season in memory. He was also a regular contributor to the GRF News doing theater reviews as was his expertise. He had planned on visiting every Major League baseball park in the country. He made all but three. He served approximately 10 years as a GRF

Mutual 14 GRF Representative's Report

September 15, ,2015

director and never was there a stronger advocate, or stronger voice on the board in the interest of the shareholders.

He and his wit and wisdom will be greatly missed by the entire board.

Respectfully Submitted

Barry A. Lukoff

PHYSICAL PROPERTIES REPORT

9/15/2015

In the past month we have had 5 properties that have signed their Intent to Withdraw, with 18 so far this board year. Sales were 4 in the past month and 9 board year to date. Units sold were: 3F, 4H, 20K, and 28G.

Fire Inspections are scheduled to begin on October 9th and be completed by October 30th. A schedule of buildings will be forthcoming shortly. A member of the Physical Properties committee will be at each inspection, when possible, along with the Building Director. A new checklist will be added to the inspection for the purpose of inventorying mutual standard items in each unit, noting smoke detectors in bedrooms and non-low flow toilets.

Reminder there will be a GRF Town Hall Meeting on fire and fire safety tomorrow, 9/16 at 2 p.m. and 6 p.m. at Clubhouse 2. I encourage everyone to attend.

Purchasing has in stock a rope timer with a loud ring which can be used while cooking to reduce the chance of forgetting that something is on the stove. (flyer attached)

Service Maintenance has requested that we again ask our Mutual 14 shareholders not to call Service Maintenance directly. Attached is the procedure that should be followed in all cases.

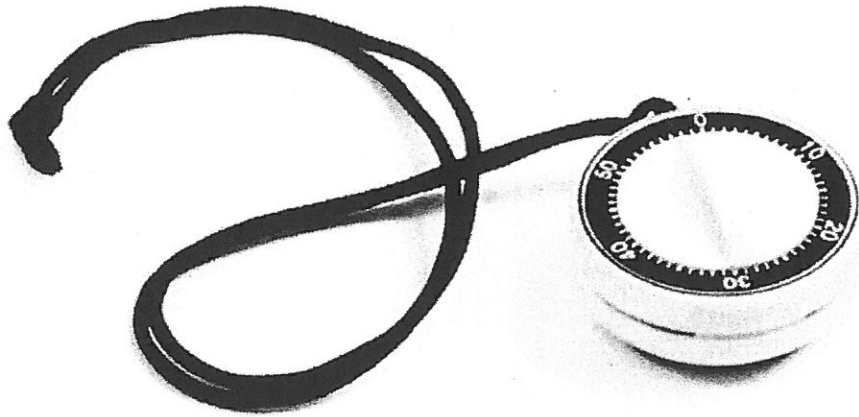
We are experiencing a number of non-emergency maintenance calls to Security after 4:30 and on weekends. It is requested that calls to Security for maintenance items should only be in cases of emergency, such as flooding, and stoppages in sinks/showers.

Jack Faucett, our CFO, has graciously volunteered to assist shareholders when needed in replacing 9 volt batteries that are “chirping” in both the smoke detectors and water alarms. See information attached. Jack has submitted a letter of indemnity to the Board of Directors and I ask their approval for Jack to provide this service at no charge, thus saving the Service Maintenance Labor Fee. Thank you Jack!

Respectfully submitted,

Lee Melody, Chairman Physical Properties Committee

Rope Timer Available Again.



A timer on a rope you set and forget.

The back is magnetic, so when you are not using it, simply stick it on the stove or refrigerator.

Extra-long and loud ring.

Cost - \$7.60

WHO TO CALL FOR MAINTENANCE:

WHEN YOU NEED SERVICE MAINTENANCE CALL YOUR BUILDING DIRECTOR, LEE MELODY, OR ANY OTHER DIRECTOR TO REQUEST SERVICE BETWEEN THE HOURS OF 8 A.M. AND 4:30 P.M., MONDAY THROUGH FRIDAY. CALL SECURITY AFTER 4:30 MONDAY THROUGH FRIDAY AND ON SATURDAY, SUNDAY AND HOLIDAYS. CALLS TO SECURITY SHOULD BE FOR EMERGENCY REPAIRS ONLY.

SMOKE/WATER HEATER BATTERY REPLACEMENT:

WHEN YOUR BATTERY IS "CHIRPING"
PLEASE CALL
DIRECTOR JACK FAUCETT AT 562-240-5169.



The Mutual Administration
Director's Report
It's Summer in our Hometown

Community Unity

Mutuals 1-17

GRF Policy 1920 – Vehicle & Pedestrian Code - Posted on Website



Drive responsibly- Only you can control you!



Stop at all stop signs and pay attention to signal lights



Watch out for other drivers, L.W. buses and small golf carts



Most precious of all is a human life.

Slow Down!!!! WATCH FOR PEDESTRIANS.

GRF Policy 1925 – Vehicle & Pedestrian Code
Enforcement on Trust Property- Posted on Website



You may be cited and your vehicle may be towed if parked in a restricted area:

Red Curb	– No Parking
Green Curb	– Parking not to exceed 15/30 minutes as marked
Persons with Handicap Placards may park at green curbs	
Yellow Curb	– Loading & 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.....



SLOOOOOW DOWN!!!!

Citations are issued

Landscape Committee Report

September 15, 2015

In many places in Leisure World and in our mutual the lawns have developed large and small brown and dead spots. We have been looking into the causes of this. Some spots may be due to the hot, dry weather and the cut back in water to conserve during the draught. We have had our sprinkler tech monitoring the sprinklers to get good coverage without causing runoff. We have also been checking the sprinklers at night. Our sprinklers begin at 10:30 PM. If any shareholders who are out at night notice malfunctioning sprinklers or excess runoff, please notify either Erik Soderholm, Jack Faucett or another director the next day.

Some of the areas that are dying may be due to other causes. To that end, we have had Pinnacle Landscaping take soil samples in various locations to see if our soil needs to be treated. If that is the case, we will take action on the soil.

Respectfully submitted,

Jack Faucett
Landscape Co-Chair

CFO Report

September 15, 2015

We have 2 CD's invested in Synchrony Bank that mature on September 25th. They amount to \$202,731. We also have \$114,894 which has accumulated in our Mellon Money Market Fund from the maturity of our bonds. The finance committee has voted to recommend we move the Synchrony CD's into the Mellon account and use the proceeds to repurchase government bonds. By doing this we should be able to increase our yields and decrease our taxes. I make the motion to transfer our two Synchrony expiring CD's to our Mellon account and reinvest all the money market funds in our Mellon account, for a total of \$317,625.57 back into government bonds.

I also make a motion to reimburse Mr. Melody, \$61.33 for office supplies and 9 volt batteries to be used in replacing old batteries in mutual smoke and water alarms.

Service Request Order Recap for August:

Bill Type	Labor \$	Material \$	Total \$
01 M 14 Standard	4,424.10	1,726.60	6,150.70
03 Resident	360.75	1,489.83	1,850.58
04 Escrow Seller	273.00	124.46	397.46
07 Replacement	1,120.95	4,392.00	5,512.95
09 Escrow Mutual	107.25	82.57	189.82
10 Escrow Replacement	146.25	451.82	598.07
Total, 119 Requests	6,432.30	8,247.27	14,679.57

Respectfully Submitted,

Jack Faucett, CFO

P.O. Box 2069
Seal Beach CA 90740

Aug Actual	Aug Budget		2015 Y-T-D Actual	2015 Y-T-D Budget
77,447	77,448	Carrying Charges	620,587	620,617
23,557	23,557	Reserve Funding	188,455	188,456
101,004	101,005	Total Regular Assessments	809,042	809,073
773	1,000	Service Income	8,150	8,000
1,275	1,742	Financial Income	18,025	13,936
1,052	886	Other Income	10,240	7,088
3,100	3,628	Total Other Income	36,415	29,024
104,104	104,633	Total Mutual Income	845,457	838,097
45,776	45,776	GRF Trust Maintenance Fee	367,241	367,241
8,653	9,342	Utilities	66,743	74,736
300	1,168	Professional Fees	10,655	9,344
0	0	Office Supplies	54	0
18,436	18,841	Outside Services	153,433	150,728
7,389	5,950	Taxes & Insurance	61,463	47,600
23,557	23,557	Contributions to Reserves	188,455	188,456
104,111	104,634	Total Expenses Before Off-Budget	848,044	838,105
(7)	(1)	Excess Inc/(Exp) Before Off-Budget	(2,587)	(8)
(7)	(1)	Excess Inc/(Exp) After Off-Budget	(2,587)	(8)
		Restricted Reserves		
(3,646)	0	Appliance Reserve Equity	2,592	0
538	0	Painting Reserve	14,688	0
500	0	Landscaping Reserve Equity	16,000	0
12,382	0	Roofing Reserve	1,616,213	0
1,187	0	Emergency Reserve Equity	64,240	0
(2,837)	0	Infrastructure Reserve	57,533	0
8,124	0	Total Restricted Reserves	1,771,265	0

The Budget and Finance Committee is meeting one more time on Thursday to double check our figures and revisit a couple of line items to insure accuracy in next year's budget. I would like to thank the committee, Jim Gilbert, Sandy Tessier and Larry Lowman for their sedulous work. Our mutual is lucky to have them.

Though some of our costs may be curtailed next year, most are rising. Inflation is causing us to have to increase the amount we spend for structural repairs such as plumbing leaks, and worn out showers. Our structural repair requests are currently costing double the amount that was budgeted this year. Randy Ankeny, the executive director of GRF, our GRF controller and our GRF accountant have all explained that our units are aging and the costs for maintenance will increase and we must budget for these costs as all mutuals are doing.

In addition, because of recent fires in Leisure World, we have been told that our fire insurance will increase 25% this year. That item alone will result in an increase of about \$3.01 per unit per month.

Earlier this year our mutual contracted for a "Full" Reserve Study of our property. It recommends that we fund our reserves for replacing items such as roofs, appliances and infrastructure including water pipes and sewer lines at a 70% rate so that we have a low probability of assessing shareholders. Currently we are only funded at 63%. To this end the committee recommends and I move that we transfer \$10,000 from current assets into the beginning balance of the Appliance Reserve Fund for 2016.

Respectfully submitted,

Jack Faucett
Budget and Finance Committee Chairman

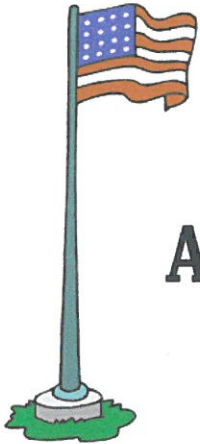
Sue Worthington

Don't forget the Sunningdale Sidewalk Sale on October 8 from 8-1 PM
Please notify us if you are selling in front of your unit so we can get you
on the map we will make available at the circle the day of the event.
Flyers are in all laundry Rooms.

I will have ads in the paper the 2 weeks prior.

SUNNINGDALE SIDEWALK SALE

THURSDAY
OCTOBER 8, 2015
8 AM TO 1 PM



**AT THE FLAGPOLE TRAFFIC CIRCLE
AND OTHER LOCATIONS**

MAPS WILL BE AVAILABLE AT THE FLAGPOLE
SHOWING OTHER LOCATIONS WHERE ITEMS
WILL BE FOR SALE.

PLEASE NOTIFY SUE WORTHINGTON 596-0135 or
MARTHA DESTRA 431-6368 or MURIEL LUTHER 296-8683
IF YOU WILL HAVE ITEMS FOR SALE AT ANOTHER LOCATION
(YOUR RESIDENCE
OR CARPORT)



Emergency Prep Committee Report

REMEMBER THE GREAT SHAKEOUT ON Thursday, October 15, at 10:15 a.m.!!

In 2014, 10.4 Million participated in a World-Wide Great Shakeout Drill!! This year, over 20.7 Million People have signed up. I mention this so you know this is a world-wide effort at preparation. It is growing as more and more people understand the benefits of practicing a drill. We know that there is a specific "recommended" way to respond to an Earthquake, but we *also* know that one method doesn't work for all people. It is especially important for us to adapt the "normal" response to our own special challenges. This is one of the purposes of our participation!!

From 1975 to 1995, there were only four states that did not have any earthquakes: Florida, Iowa, North Dakota and Wisconsin. The State with the MOST earthquakes was Alaska!! Every year there are around 10,000 earthquakes in Southern California. Most are too small to be felt. Ten to fifteen exceed 3.0. When a large earthquake strikes, aftershocks will continue, possibly for months afterwards.

Preparation gives peace of mind, and a greater chance to have adapted the response which minimizes the negative consequences of the earthquake.

Shareholders are encouraged to participate in this exercise. Attached is form describing the steps YOU can take in the Great Shakeout. First: DROP COVER and HOLD on Thursday, October 15, at 10:15 a.m. THEN go outside to the Shed assigned to your Building and sign in with your Director. The Director will dismiss you when your building Captain has completed the drill. A Sample of your directions is attached. I am asking that each Director give a copy for each apartment to his Building Captains, so they can leave a personal copy with you.

In Mutual 14, other preparations for the Great Shakeout, formerly called the Great California Shakeout are underway. On September 10, one of the hottest days of the year, over 40 brave Captains, Shed Shepherds, and Directors gathered for the Planning and Updating Session called the "All Captains' and Directors' Meeting".

We learned about the Golden Rain Foundation's Emergency Preparation Sub-committee from Paula Snowden, Chair of that Committee, which, in the event of a Catastrophic Earthquake, will be the facilitator between Leisure World Mutuals and the outside

world. We heard from Cynthia Tostado, the Social Services facilitator, about the various services available to our Shareholders and what we, as Captains and Directors can do to "facilitate the facilitator".

We ran through what the Captains, Directors and Shed Shepherds should do before, during and after the upcoming drill. Then Eloy Gomez, the Safety and Emergency Coordinator, expanded on the GRF participation in the Shakeout and presented upcoming opportunities for us to improve and expand our emergency assistance skills.

Attached are handouts describing the Community Emergency Response Team (CERT) training which is starting Friday, October 2. Attendance is FREE, but to be certified, you must attend all of the five sessions. CERT is taught by other agencies outside of Leisure World, but only here is the attendance free!! There are a number of CERT Trained volunteers in Mutual 14, so you would be amongst friends. If you have questions about the training, our President, Lee Melody, has received this training and would be happy to talk about his experience!

Another opportunity for training is the Disaster First Aid training provided by Organized Communities Volunteer Education Association. This class costs \$22.00 to attend. But in the past, Mutual 14 reimbursed the fee to Mutual 14 Shareholders who obtained the Certificate of Completion and agreed to assist in any emergencies suffered in Mutual 14. (Motion)

If you have retired from a medical profession, you might touch base with Director Henry about joining a group of retired medical professionals who would provide expertise in the event of an emergency.

LW.C.E.R.T.

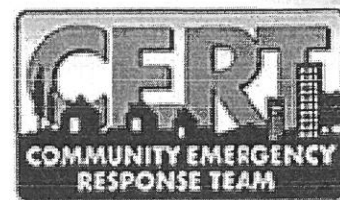
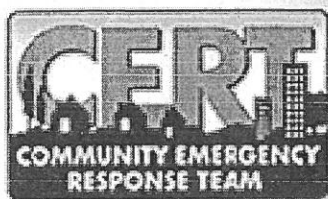
Community Emergency Response Team 2015

The Community Emergency Response Team (CERT) Program educates people about disaster preparedness for hazards that may impact their area and trains them in basic disaster response skills, such as fire safety, light search and rescue, team organization, and disaster medical operations. Using the training learned in the classroom and during exercises, CERT members can assist others in their neighborhood or workplace following an event when professional responders are not immediately available to help. CERT members also are encouraged to support emergency response agencies by taking a more active role in emergency preparedness projects in their community.

Date	Time	Topics	Location
Friday, Oct. 2	8:00A.M.-12:00P.M.	Disaster Prep. Unit 1. Fire Prevention & Suppression Unit 2.	CH 4-Sec. C
Friday, Oct. 9	8:00A.M.-12:00P.M.	Medical Operations I, Unit 3. Medical Operations II, Unit 4	CH 4-Sec. C
Friday, Oct. 23	8:00A.M.-12:00P.M.	Search and Rescue, Unit 5. CERT Organization Unit, 6.	CH 4-Sec. C
Friday, Oct. 30	8:00A.M.-12:00P.M.	Disaster psychology, Unit 7. Terrorism and CERT, Unit 8.	CH 4-Sec. C
Friday, Nov. 6	8:00A.M.-12:00P.M.	Course review and disaster simulation, Unit 9. Fire extinguishing	CH 4-Sec. C

Note: Location and Topics may be rearranged.

To register please call Eloy Gomez at 562/431-6586 Extension 356.



SPONSORED BY YOUR LEISURE WORLD PEP COMMITTEE



We Can't Get There
The Overpass Has
COLLAPSED ! ! !

Disaster First Aid *What to Do When 911 Can't Come*

Class Schedule – Sign up for ONE (6 hour class)

- 1. Wednesday, September 9th, 2015 (9am to 2pm)**
Clubhouse 3 – Room 3 (Bring a lunch or snack)
- 2. Saturday, November 7th, 2015 (9am – 2pm)**
Clubhouse 3 – Room 3 (Bring a lunch or snack) Dessert

**THSES ARE THE LAST 2 CLASSES FOR 2015. GET PREPARED
THE BIG ONE IS COMING, WE JUST DON'T KNOW WHEN.**

**If you have taken the class before, take a refresher for FREE.
Just make your reservation to insure there will be room for you.**

Organized Communities Volunteer Education Association (OCEVA) –
a local non-profit disaster training organization, will provide training

Cost: \$22, payable by check to OCEVA or by cash –
Payment due at the beginning of the class.
Class payment includes training manual.

Registration is required. - Reserve Your Space NOW - Contact;
Geneva Potepan, LW First Aid Training Coordinator,
E-mail - Geneva at mom4rascal@aol.com or phone her at 562-430-4748

Mutual Radio Training

For Mutual emergency volunteers who would communicate using “family” (walkie talkies) and CB radios during a crisis.

September 30, 2015

Clubhouse 2, 10:30 - 11:30a.m.

Bring your charged and ready to use radios.

Lead by Mike Clairmont, L.W. Radio Club President, and his club members.

Facilitated by Jan Kuhl, Mutual Emergency Preparedness Council President (562) 446-0082.

**This is for Mutual Radio
Operators ONLY.**

Pet Committee Report

9/15/15

Our current pet population is:

36 dogs, 14 cats and 2 birds.

A reminder of an important part of the Pet Policy:

Walk your pet on a 6' leash only. Retractable leashes are not allowed. A coyote was spotted here in Mutual 14 last night. Retractable leashes make our dogs more vulnerable to an attack.

As shareholders in the Mutual, it is each of our responsibility to report violations of the pet policy which can impact our neighbors. This can be done by contacting your Building Director, Security and/or me directly at 562-296-8361.

Respectfully submitted,

Peggy Henry

Caregiver Committee Report

9/15/15

We have distributed forms to the Building Directors to review the units in their building to get an accurate count of caregivers and whether the caregivers are individual caregivers or if they work for an agency. This will help us with the challenge of getting caregivers registered. If they work for an agency, the agency can be notified of the caregiver policy. We would like to get these forms back by September 22nd. We currently have 16 caregivers registered

To clarify who is a caregiver "Caregivers generally perform duties such as preparing meals, doing laundry, shopping, tidying up and reminding shareholders to do things they may have overlooked."

Taking into consideration the difficulty of getting caregivers registered, perhaps Mutual 14 should adopt the fine system currently in place at Mutual 12.

Respectfully submitted,

Peggy Henry