

BUILDING/UNIT _____

BUILDING CAPTAIN _____

**MINUTES OF THE REGULAR MONTHLY MEETING OF THE BOARD OF
DIRECTORS
SEAL BEACH MUTUAL FOURTEEN
October 16, 2018**

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 16, 2018, 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, Chief Financial Officer Rosenfeld, Secretary Worthington, Directors Moore, Simon and Stefun

GRF
Representative: Mr. Lukoff

Guests: Sixteen shareholders of Mutual Fourteen

Staff: Ms. Miller, Director of Finance (arrived at 1:25 p.m.)
Ms. Hopkins, Mutual Administration Director
Mr. Black, Building Inspector
Mrs. Aquino, Recording Secretary

President Melody welcomed staff members and guests.

MINUTES

The September 18, 2018, Regular Meeting Minutes were approved by general consent of the Board as printed.

The September 24, 2018, Special Meeting Minutes were approved by general consent of the Board as written.

BUILDING INSPECTOR'S REPORT

Inspector Black presented the activity report (attached).

BUILDING INSPECTOR'S REPORT (continued)

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

RESOLVED, To approve the AC Enclosure with picket fence style, at Unit 17-G.

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

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

RESOLVED, To deny the installation of outdoor curtains for Unit 52-I.

The MOTION passed unanimously.

Following questions, Inspector Black left the meeting at 1:22 p.m.

GUEST SPEAKER – Ms. Miller

Ms. Miller presented the 2019 Operating Budget.

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

RESOLVED, To approve the 2019 Operating Budget for Mutual Fourteen of \$1,490,533, resulting in a regular monthly assessment of \$378.69 per apartment per month, for an increase of \$12.53 per month over the total regular assessment of 2018, as presented, and to adopt this budget forthwith.

The MOTION passed.

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

RESOLVED, To accept the CliftonLarsonAllen LLP Engagement Letter for the 2018 Audit and authorize the President to sign the letter.

The MOTION passed.

Following questions, Ms. Miller left at 2:00 p.m.

GRF REPRESENTATIVE'S REPORT

GRF Representative Lukoff presented his report (attached).

Following questions, Mr. Lukoff left the meeting at 1:38 p.m.

SECRETARY/CORRESPONDENCE

Secretary Worthington received no correspondence.

PRESIDENT'S REPORT

President Melody presented his report (attached).

VICE PRESIDENTS REPORT

Vice President Jorgenson presented a verbal report.

CHIEF FINANCIAL OFFICERS REPORT

CFO Rosenfeld submitted her report (attached).

UNFINISHED BUSINESS

There was no Unfinished Business to discuss.

NEW BUSINESS

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

RESOLVED, To accept the three year Landscape Contract with J&J Landscape, and authorize the President to sign the contract.

The MOTION passed unanimously.

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

RESOLVED, To ratify the phone poll taken on October 2, 2018, regarding Gutter Cleaning.

The MOTION passed unanimously.

NEW BUSINESS (continued)

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

RESOLVED, To adopt Policy 7405.14 – Flooring and Floor Covering Permits on a preliminary basis until the 30-day posting period is completed.

The MOTION passed unanimously.

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

RESOLVED, To adopt Policy 7408.14 – Contractor's/Vendor's Liability for Damage to Third-Party Equipment or Mutual Property on a preliminary basis until the 30-day posting period is completed.

The MOTION passed unanimously.

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

RESOLVED, To amend Policy 7574.14 – Satellite Dish Installation on a preliminary basis until the 30-day posting period is completed.

The MOTION passed unanimously.

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

RESOLVED, To amend Policy 7622.14 – Mutual Replacement Reserve Fund on a preliminary basis until the 30-day posting period is completed.

The MOTION passed unanimously.

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

WHEREAS, Seal Beach Mutual No. Fourteen ("Mutual 14") is a non-profit mutual benefit corporation, existing under and by virtue of the laws of the State of California, organized for the purpose of providing its Members with housing on a cooperative non-profit basis pursuant to the provisions set forth in its Articles of Incorporation and Bylaws;

NEW BUSINESS (continued)

WHEREAS, Golden Rain Foundation (hereinafter "GRF"), through its volunteer Board of Directors, is the trustee under the Declaration of Trust ("Trust"), which grants GRF the authority to manage and govern trust property and community facilities, all within what is known as Leisure World, Seal Beach ("Leisure World"), consisting of sixteen (16) Mutuels (hereinafter the "Mutuals"), each of which is responsible to manage and govern their respective project ("Project");

WHEREAS, Mutual 14, through its volunteer Board of Directors ("Board"), is responsible for management, maintenance and administration of a residential stock cooperative common interest development under Mutual 14's governing documents (which include, without limitation, the Articles of Incorporation, Bylaws, Occupancy Agreement, operating rules and Board resolutions), which grant Mutual 14 the authority to manage and govern the affairs of the properties within Mutual 14;

WHEREAS, the Management Agreements between GRF and each Mutual state that GRF has the duty to "operate and maintain the Project according to the highest standards achievable consistent with the overall plan of the [Mutual] and the interests of the consenting parties...GRF shall be expected to perform such other acts and deeds as are reasonable, necessary and proper in the discharge of its duties under this Agreement." (Management Agreement, FOURTH, Section (m) (Mutuals 1-11; 14-15; 17); FOURTH (o) (Mutual 12); FOURTH (n) (Mutual 16));

WHEREAS, Article V, Section 2 of GRF's Bylaws state: "[T]he business and affairs of the Corporation shall be carried on and conducted by the Board of Directors. All corporate powers shall be exercised by and through the Board of Directors;"

WHEREAS, GRF entered into a Telecommunications Services Agreement ("Agreement") with Superwire Telecom Inc., to provide certain telecommunications services to GRF;

WHEREAS, the Agreement will expire on February 18, 2019, and the GRF Board, based on the request of the Mutuals, seeks to renew the Agreement for another term;

NEW BUSINESS (continued)

NOW THEREFORE, BE IT RESOLVED, the Board of Directors of Mutual 14 hereby authorizes the Board of Directors of GRF to renew the Agreement with Superwire Telecom Inc. to extend the term of the Agreement until June 30, 2022.

NOW THEREFORE, BE IT FURTHER RESOLVED, The Board of Directors of GRF is hereby authorized on behalf of Mutual 14 to carry out the purpose of this Resolution.

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

MUTUAL ADMINISTRATION DIRECTOR'S REPORT

Ms. Hopkins presented her report (attached).

ANNOUNCEMENTS

NEXT MEETING:

Tuesday November 20, 2018, at 1:00 p.m., Building Five Conference Room B.

COMMITTEE REPORTS

Physical Property Committee Report

Director Stefun presented a verbal report.

Landscape Committee Report

President Melody presented his report (attached).

Emergency Information Report

Vice President Jorgenson presented her report (attached).

Caregivers Committee Report

Director Simon presented her report (attached).

Pet Committee Report

Director Moore had no report.

Patio Compliance Committee Report

Director Simon presented her report (attached).

DIRECTORS COMMENTS

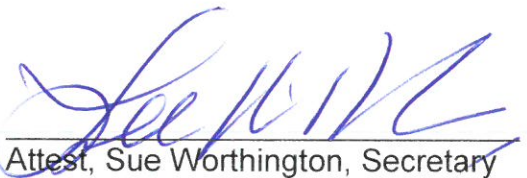
Several Directors made comments.

SHAREHOLDER COMMENTS

Several shareholders made comments.

ADJOURNMENT

President Melody adjourned the meeting at 3:26 p.m. and announced that there would be an Executive Session following the meeting to discuss member issues.



Attest, Sue Worthington, Secretary
SEAL BEACH MUTUAL FOURTEEN
ka:10/22/18
Attachments

**RESOLUTIONS IN THE REGULAR
MONTHLY MEETING OF OCTOBER 16, 2018**

10/16/18 RESOLVED, To approve the AC Enclosure with picket fence style, at Unit 17-G.

RESOLVED, To deny the installation of outdoor curtains for Unit 52-I.

RESOLVED, To approve the 2019 Operating Budget for Mutual Fourteen of \$1,490,533, resulting in a regular monthly assessment of \$378.69 per apartment per month, for an increase of \$12.53 per month over the total regular assessment of 2018, as presented, and to adopt this budget forthwith.

RESOLVED, To accept the CliftonLarsonAllen LLP Engagement Letter for the 2018 Audit and authorize the President to sign the letter.

RESOLVED, To accept the three year Landscape Contract with J&J Landscape, and authorize the President to sign the contract.

RESOLVED, To ratify the phone poll taken on October 2, 2018, regarding Gutter Cleaning.

RESOLVED, To adopt Policy 7405.14 – Flooring and Floor Covering Permits on a preliminary basis until the 30-day posting period is completed.

RESOLVED, To adopt Policy 7408.14 – Contractor's/Vendor's Liability for Damage to Third-Party Equipment or Mutual Property on a preliminary basis until the 30-day posting period is completed.

RESOLVED, To amend Policy 7574.14 – Satellite Dish Installation on a preliminary basis until the 30-day posting period is completed.

RESOLVED, To amend Policy 7622.14 – Mutual Replacement Reserve Fund on a preliminary basis until the 30-day posting period is completed.

WHEREAS, Seal Beach Mutual No. Fourteen ("Mutual 14") is a non-profit mutual benefit corporation, existing under and by virtue of the laws of the State of California, organized for the purpose of providing its Members with housing on a cooperative non-profit basis pursuant to the provisions set forth in its Articles of Incorporation and Bylaws;

WHEREAS, Golden Rain Foundation (hereinafter "GRF"), through its volunteer Board of Directors, is the trustee under the Declaration of Trust ("Trust"), which grants GRF the authority to manage and govern trust property and community facilities, all within what is known as Leisure World, Seal Beach ("Leisure World"), consisting of sixteen (16) Mutuals (hereinafter the "Mutuals"), each of which is responsible to manage and govern their respective project ("Project");

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WHEREAS, the Management Agreements between GRF and each Mutual state that GRF has the duty to "operate and maintain the Project according to the highest standards achievable consistent with the overall plan of the [Mutual] and the interests of the consenting parties...GRF shall be expected to perform such other acts and deeds as are reasonable, necessary and proper in the discharge of its duties under this Agreement." (Management Agreement, FOURTH, Section (m) (Mutuals 1-11; 14-15; 17); FOURTH (o) (Mutual 12); FOURTH (n) (Mutual 16));

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NOW THEREFORE, BE IT RESOLVED, the Board of Directors of Mutual 14 hereby authorizes the Board of Directors of GRF to renew the Agreement with Superwire Telecom Inc. to extend the term of the Agreement until June 30, 2022.

NOW THEREFORE, BE IT FURTHER RESOLVED, The Board of Directors of GRF is hereby authorized on behalf of Mutual 14 to carry out the purpose of this Resolution.

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL: (14) FOURTEEN

INSPECTOR: Kevin Black

DATE:

October 16th 2018

PERMIT ACTIVITY							
UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	START DATE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
14-02A	remodel/repipe	both	09/05/17	03/01/17	no	nderground 9/20/17-roug	Kress
14-24L	remodel	both	04/01/18	10/31/18	no	underground.footing 6/1/	konrad konst.
14-22C	remodel w/patio	both	05/29/18	08/25/18	no	underground plumb/fooo	Lance Friedman Const. Universal Ab
14-30H	replace door and ext	GRF	07/02/18	07/29/18	no		mp construction
14-13L	remodel	both	08/13/18	10/13/18	no	rough, lath 8/30/18, dry w	wogan fire avert order
14-53B	kitchen remodel	both	08/13/18	11/27/18	s date chan	framing 910/8/18	LFM bond req. rec. 9/11/18
14-17G	deco block fill and	grf	08/20/18	09/25/18	yes		Los Al
14-33F	kit/bath remodel	both	08/27/18	11/20/18	no		Kress
14-33L	flooring	grf	09/20/18	10/20/18	no		kary's carpet
14-50D	sola tube bathrm	both	09/01/18	09/30/18	no		solatube home
14-17D	hvac ducted repl.	both	10/10/18	01/30/19	no		greenwood
ESCROW ACTIVITY							
UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	DOCUMENTS/COMMENTS
14-15L		08/05/16					
14-2J		08/10/16					
14-33H	11/14/2017						
14-24L				12/22/17			
14-48I		02/23/18	08/14/18	08/14/18			
14-3B		02/28/18	08/08/18	08/08/18	08/20/18		
14-20I		08/22/18					
14-28L		08/22/18	10/11/18	10/11/18			
14-14D		10/02/18					

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

CONTRACTS / PROJECT	
CONTRACTOR	PROJECT
Fenn Pest Control	termite and pest control - new contract, two days a week for service, - Mondays 8-12 for pests - Wednesday 8 -4 for termites and pests
Bright View Landscape.	Landscape: on going landscape
MJ Jurado	carport painting:
	gutters:
	termite/dry rot:
Fire Inspection	report due in will walk mutual and make a repair list also paint touch ups as needed
	completed on 10/9/18, re-inspections will be completed on or near the dates of the letter
	sent from Admin, dryer cleaning letters will be verified through the service maintenace
	database if shareholder requested service through service maintenance, no re-inspectio
	needed for this.
Shareholder and Mutual Requests	
fire avert pick up and delivery 54A	
carport painting layout and contract	
24L trellis insp	
17G BOD approval for hvac condenser blind see photos	

Seal Beach Mutual 14
GRF Representative's Report
October 16, 2018

Yesterday, President Linda Stone, Security Bus and Traffic Chairman Wayne Gould as well as Executor Director Ankeny and myself met with Seal Beach Chief of Police Joe Miller. The discussion centered around the upcoming police presence in our community. As the Chief said, "We cannot selectively enforce only parts of the law." This means that all California State Traffic Codes will be enforced. Stop sign, red light, failure to yield and so forth may now be liable for a very expensive citation. Additionally, with reasonable cause they will stop a driver and ask to see a valid drivers license and proof of insurance as well as a current vehicle sticker. Reasonable cause may be the appearance of an inability to properly control the vehicle. In which case, the police will turn the case over to the DMV for further evaluation as to a persons capacity to operate a vehicle. Vehicle, what is a vehicle? Besides automobiles and motorcycles, golf carts must be licensed and insured. Additionally they may have to have seat belts and turn signals to be legally operated on our streets. Golf carts have been determined to be major traffic offenders in our community. The most recent death of a pedestrian was caused by a golf cart. For some of you this may seem a major burden and inconvenience. But for the last 6 years that I have lived here the one complaint that I have heard time after time is about traffic safety. For over 6 years the GRF has struggled with this issue and the related liability of any further injury accidents. How many times have we seen letters in the News complaining and demanding action regarding traffic. We have 1 more step to satisfy state codes. We have to have a speed study of traffic here. This should only take another two weeks, and I am hopeful we can have Police traffic control in Leisure World. There is a Town Hall meeting in the works for this issue and plans are being made for several articles and notices in the News.

In other news, our Security Chief Paul Bristol has tendered his resignation effective this Friday. Paul has received an unsolicited job offer that can pay him substantially more than we can afford. We wish him well. Temporarily, Tommy Fileto from recreation will be taking over Paul's job. Tommy started in Security and he has overseen the department before. The board has complete confidence in him and his ability to do the job. As a temporary assistant to Terry DeLeon, our Librarian, Vanessa Morris has volunteered to do double duty.

Seal Beach Mutual 14
GRF Representative's Report
October 16, 2018

At the next Board meeting President Stone will re-appoint the Facilities and Amenities Review Committee, or FAR for short. This committee met about 3 years ago to determine the best usage of our limited recreational space. When this study is complete it may become necessary to move certain recreational facilities. Certain facilities may be combined and some may even be eliminated. The number if usages will tell the story. What activities will be impacted are currently unknown. We do know that many members have started several clubs with the same members in order to reserve space on a more frequent basis. In a few cases, these reservations effectively take the room away from all other members for use.

Please be forewarned that the elevator in the administration building is due for a major overhaul. Parts have been ordered by the repair company and as soon as they arrive work will be scheduled. It is possible that the elevator could be out of order for up to 6 weeks. Again, watch for notice in the LW News.

For those of you who like to walk to the shopping center, Jim's Gate in Mutual 1 is almost complete. There is also an ongoing project to adjust the walkway and reset the STOP sign between the Medical Center and clubhouse 6. Mission park is mostly complete. Considering the size of the project it was completed in just over a year from conception to completion. I wish all projects could go that fast and smooth.

Our swimming pool is usually closed for maintenance for 1 week during the Christmas /New years holidays. This year, the maintenance will be done in either the spring or summer. The reason for this is the weather. If we have a lot of rain and the ground water around and underneath the pool itself, emptying the pool could possible cause the pool to lift out of its' foundation. The pool is like a bathtub. When there is too much water surrounding it, it may tend to float.

The Communications Committee is exploring the idea of adopting a Leisure World Mascot. This could help in the marketing of our community. A mascot program could consist of plush toys such a Seal. Other items, coffee cups, drink cups, hats, bags t-shirts, well the possible list is almost endless. These are items that could be sold to members and either kept or

Seal Beach Mutual 14
GRF Representative's Report
October 16, 2018

given as gifts. A community contest for both selecting the mascot and the naming of such is currently under consideration.

it was a busy month for many entertainment opportunities. There were trips to both the Angels and Lakers. there was a trip to the Segerstrom center for a performance of "Beautiful" with the music of Carole King. And there was something I did not expect. On the survey regarding the Amphitheater Season, the music "Queen" was one of the most popular.

The GRF is currently waiting for all mutuals to vote on the subject of Superwire. We need all of the Mutuals to vote yes in order for Superwire to continue operating on our premises for another 2 years. At that time, all cable contracts will expire and shareholders will be on their own to arrange for and be billed by their chosen cable provider.

The Finance Committee is now purchasing Brokered CD's for GRF Reserve Funds. this type of CD is fully FDIC insured and will yield about 3%. this is better than the 7 tenths of 1 percent we had been making. I emphasize that the funds used are GRF Reserve Funds. No mutual reserve funds are involved.

As many of you are aware, there is an occasional back-up to enter our main gate. Besides the sheer mass oscar, over 3 million per year, there is also the issue of security. The Security Bus and Traffic Committee has been given permission to continue their study and investigation of a gate entry system. Currently, the estimate for such a system is around \$500,000.00. I hope this number encourages some of you to show up at the committee meeting and express your feelings about this.

Respectfully Submitted

Barry Lukoff
1820 Sunningdale Rd. 19L
562-544-5966
blukoff@lwsb.com

OCTOBER 16, 2018

PRESIDENT'S REPORT

As we head towards Halloween, Thanksgiving and the Christmas Season, we have a number of projects going on. Fire inspections have been completed and notices of items that need to be addressed by our shareholders have been sent. Please address any issues that have been reported to you as soon as possible. Many of us will be having our old smoke detectors replaced and many units with washers/dryers must have their vents cleaned. That can be accomplished by calling Service Maintenance to schedule an appointment.

Gutter cleaning is underway and even though we had rain prior to completing that project we had no major problems reported.

The parking lot restriping program is underway and should be completed shortly. We have added loading and unloading zones wherever possible.

We currently have 7 units for sale, ranging in price from \$245,000 to \$515,000. With one sold in October.

The unit that sold this month was a transfer from another Mutual and I'm happy to report that when asked why they transferred into Mutual 14, the answer was "because Mutual 14 is the most beautiful and the nicest place with patios and beautiful gardens". A complete remodel and a patio are being planned.

I would like to thank those shareholders who have alerted the board to problems that must be addressed. As I've said before, if you see or smell something, say something.

Finally, on a sad note, Nita Lambert, a former board member and member of the Neighbor 2 Neighbor Club, passed away this month, one month prior to her 93rd birthday. Our prayers are with her family as she will be missed by all who knew her.

Thank you all for coming to our board meeting. Please encourage your neighbors to attend.

Respectfully submitted,

Lee W. Melody

President Mutual 14

CFO Report for October Meeting

As per the September 30 financial statement, mutual 14 is over budget on utilities and professional fees, but we were under budget on outside services, so in effect we are under budget by \$41,827.

We have signed the papers with Mellon bank to transfer of \$100K to a 6 month CD, now we are waiting for that to be finalized.

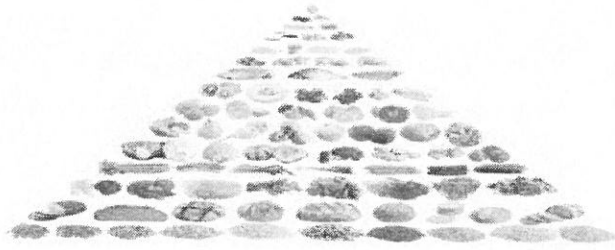
We have no planned project expenditures for the rest of 2018.

Respectfully submitted

Adrianne Rosenfeld

P.O. Box 2069
Seal Beach CA 90740

Sep Actual	Sep Budget		2018 Y-T-D Actual	2018 Y-T-D Budget
82,265	82,266	Carrying Charges	740,384	740,394
37,836	37,836	Reserve Funding	340,520	340,524
120,100	120,102	Total Regular Assessments	1,080,904	1,080,918
573	751	Service Income	5,560	6,759
624	665	Financial Income	4,858	5,985
1,742	2,083	Other Income	43,209	18,747
2,940	3,499	Total Other Income	53,627	31,491
123,040	123,601	Total Mutual Income	1,134,531	1,112,409
50,086	50,086	GRF Trust Maintenance Fee	444,414	450,774
9,271	8,573	Utilities	80,601	77,157
2,604	1,351	Professional Fees	5,350	12,159
0	43	Office Supplies	240	387
13,519	18,235	Outside Services	154,216	164,115
7,405	7,478	Taxes & Insurance	67,362	67,302
37,836	37,836	Contributions to Reserves	340,520	340,524
120,720	123,602	Total Expenses Before Off-Budget	1,092,704	1,112,418
2,320	(1)	Excess Inc/(Exp) Before Off-Budget	41,827	(9)
6,881	0	Depreciation Expense	74,401	0
(4,560)	(1)	Excess Inc/(Exp) After Off-Budget	(32,574)	(9)
Restricted Reserves				
828	0	Appliance Reserve Equity	5,359	0
3,103	0	Painting Reserve	96,199	0
0	0	Contingency Operating Equity	95,084	0
15,596	0	Roofing Reserve	231,259	0
15,268	0	Infrastructure Reserve	91,353	0
34,795	0	Total Restricted Reserves	519,255	0



MEAL PROGRAMS

Meals on Wheels of Long Beach

Meals are delivered Monday-Friday to your door between 10:30 am through 12:30 pm by a trained and caring Friendly Visitor. All meals are prepared with only the finest and freshest ingredients. Meals are flavorful, without added salt and meet the dietary needs of our clients. Cost is \$41.25 per week which includes a hot meal plus a sandwich or salad. Financial funding available. (562) 439-5000 or www.mowlb.org

Senior Serv Donation Based Program

This government funded home delivery program prepares and delivers three meals per day, Monday through Friday to homebound, frail, socially isolated seniors. The meals consist of breakfast, a cold lunch, and a frozen dinner. This is a government funded home delivery service which accepts payments on a donation basis only. Suggested donation is \$5.25/day. It is recommended that you phone this agency in the event that Emergency Meals is full. (714) 823-3294 or www.SeniorServ.org

SeniorServ Private Pay Program

This program is designed for those who do not meet the donation-based meal eligibility. Cost is \$10.50 per day. A deposit of \$105 is required to begin services. Clients receive a lunch, a frozen dinner (to be heated in microwave or oven) and one milk per day. Call (714) 823-3294.

North Seal Beach Senior Center – 3333 St. Cloud Dr., Seal Beach

The Senior Center in cooperation with Community Senior Serve offers hot meals program at the Senior Center. The center is open from 9 am to 2 pm Monday through Friday. Lunch is served weekdays at 11:15 am. Arrive by 11 am to check in at the front desk. Suggested donation is \$3 for seniors age 60 and older, \$5 for all others. For more information call (562) 430-6079. LW residents can take the Rossmoor Senior Shopping Shuttle Monday through Friday. Pick up bus at sheltered LW stops.

Susan's Healthy Gourmet – offering fresh, delicious and delivered meals. 888-396-3257 or www.susanshealthygourmet.com

Martha's Senior Gourmet – gourmet food delivery service tailored to seniors and their dietary requirements. 949-943-3888 or www.marthasseniorgourmet.com

Lifespring Meals – delivery of delicious nutritious meals and peace of mind. 949-833-2920 or www.lifespringmeals.com

Mutual Administration Director's Report

OCTOBER 2018

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 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 12:00 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:

- 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 over.
- 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:**

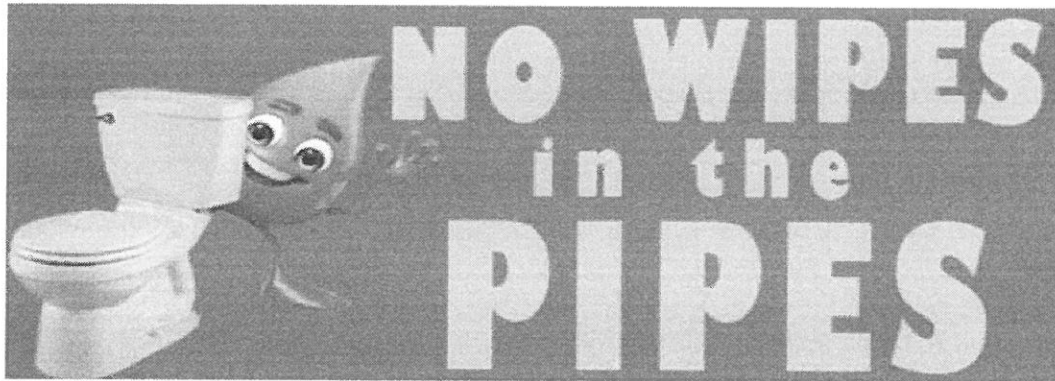
- | | | | |
|------------|----------------|-----------------|----------------|
| •Halloween | •Thanksgiving | •December 23 | •Christmas Eve |
| | •Christmas Day | •New Year's Day | |

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

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.

The Mutual Administration Director's Report

OCTOBER 2018

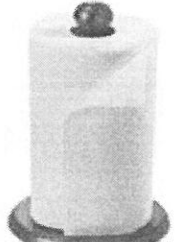
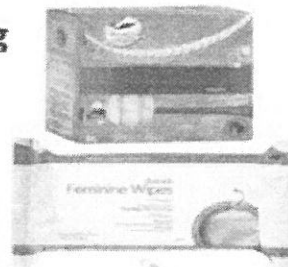
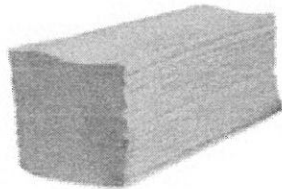


Wipes cause a pain in the drain!

Even if a product says it is “flushable”...

Unless it is toilet paper, it should not be flushed!

- ❑ Diapers (including cloth, cotton, disposable, or plastic)
- ❑ Flushable, disposable, cleaning, or baby wipes
- ❑ Paper towels, cloth towels, or any type of rag
- ❑ Feminine hygiene products
- ❑ Facial Tissues



Place the items listed above in a trash can

Putting these items down toilets may plug sewers and cause raw sewage to back up into YOUR HOME!

Direct TV

Notice

For shareholders wanting to install Direct TV, Mutual 14 has a contract with a company called Thorcomm.

To arrange for installation or modification, please call Thorcomm directly at

844-484-6726.

Any questions, call your Director.



LANDSCAPE REPORT

October 16, 2018

The Mutual 14 Landscape Committee has recommended to the Board of Directors that BriteView Landscaping be terminated for non-performance of the contract and the Board, in Executive Session, voted to terminate the contract, effective October 31st.

As most are aware, the issue of our garden maintenance has been a major disappointment to many. This, along with other areas of contract non-compliance precipitated this decision.

I'm happy to report that the Landscape Committee recommended a new landscape contractor, J&J Landscaping, and the board after receiving other quotes approved a new contract with them, which added only \$1.37 per unit, per month, for next year.

The principal of J&J, Jose, will be working in Mutual 14 with his employees. He currently is contracted with Mutual 2.

Please welcome them and be patient as they learn Mutual 14's turf and garden issues. We wish Jose and his company success.

The tree trimming is underway, with over 90 trees scheduled to be pruned. The high winds of yesterday, unfortunately, brought down a 55 year old Bottle Brush between buildings 48 and 49. We were fortunate to have the crew on site and the sidewalk blockage was quickly cleared.

The garden/porch/patio compliance committee has sent notices to all non-complying shareholder units. I'm happy to report that their efforts have been well received. Thanks to all the shareholders for their compliance.

As always should you have questions, comments and concerns, please contact your Director or your Landscape Committee.

Thank you.

Respectfully submitted,

Lee Melody, Landscape Chairman

Mutual 14
Emergency Information Report
October 16, 2018

Recently, while doing fire/safety inspections, it came to my attention that some shareholders were not aware that all units now have individual water turn off valves. During re-piping, the units which had not had the valve installed during a remodeling, had the valve installed. The valves are located inside the "water heater inspection hole" next to the refrigerator. This valve makes it possible to usually not have to turn off the water for the entire building when plumbing is being worked on in just one unit. In case of a water emergency, turn off this valve.

Valerie Jorgenson

Valerie Jorgenson, 562-296-5428, vjorgenson@outlook.com
Mutual 14 Emergency Information Chair

October 16, 2018 Caregiver Report

We have 42 registered caregivers in Mutual 14 down from 45. Please be aware that if you have a Caregiver who is no longer employed, take that Photo ID and return it to Stock Transfer. Caregivers must be registered in each Mutual they work in, so taking their pass away isn't an issue if they are working elsewhere.

6 Shareholders have 2 Caregivers each. 3 Shareholders have 3 Caregivers each, 1 Shareholder has 5 Caregivers, and 1 has 7. That accounts for 33 of our 42 Caregivers. These Caregivers work different days and/or different times. The rest of the shareholders have 1 Caregiver.

Those of you with Caregivers, please remind them to leave their entry pass on the dashboard of their car when parking in our Mutual, not their photo ID. Their photo ID should be visible on their person when walking in the mutual. They must have it, but need not wear it in the shareholders unit.

Respectfully submitted,



Susan D Simon, Chair
(561) 702-9249
sdwsimon42@gmail.com

October 16, 2018

September Garden/Patio/Porch Committee Report

On Monday September 24, 2018 the Patio/Porch Policies were passed. I was assigned as Chair. A committee was formed, and our first meeting was held on Friday September 28, 2018. As I stated at Monday's meeting, I asked that anyone who felt there were priorities that should be set, I be notified. I only received 1 such request. In fact, based upon that request and visual observance by committee members, 6 priority violations dated September 28, 2018 were delivered to the Shareholders in violation set as priorities on the morning of Saturday September 29, 2018. They had the policies attached. Merely 5 days after the passage of the Patio/Porch Policies. The committee determined it prudent to give Shareholders 30 days to comply.

The committee also considered Garden Policies. 31 more violations of either Garden/Patio/Porch Policies were delivered on October 4, 2018. Policies were attached.

As of today, 7 shareholders are in compliance, and 2 appear to be working on cleanup/improvement.

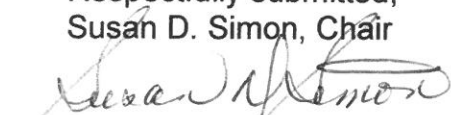
The committee will be as diligent with re-checks on the required dates as we were in delivering the violations.

You the shareholders are the eyes and ears of this community. The policies are being enforced for the betterment of the community. Please be aware that it is impossible to insert every possibility in a policy. Page 1 C1 of the Porch Policy states, "Potted plants may be kept on Porch walls but may not be in nursery pots. Pots must have water retention base...etc." The committee interprets this regulation as the requirement of live plantings rather than artificial ones. It also states they must be maintained in good condition. It is not necessary to have any plants on the porch walls, so compliance with this policy is one of the easiest. Simply don't put any plants on your porch wall.

The Garden Policy specifically states that shareholders are responsible for the care of their garden area. This policy (Aug 17) was adopted so that the Mutual's Garden and Common Areas present an environment that enhances the ambience of its surroundings. Dead bushes, plants, or dirt only are not enhancements. You have the option of caring for your garden area yourself by placing red flags in it (you can obtain these from your Director), or the Mutual's gardeners will trim to compliance.

Anyone who sees a shareholder out of compliance with the Garden/Patio/Porch Policies is invited to notify me by phone and/or email. I can't patrol the Mutual on a daily basis. All notifications will be kept confidential.

Respectfully submitted,
Susan D. Simon, Chair



(561) 702-9249

sdwsimon42@gmail.com

**MINUTES OF THE SPECIAL MEETING OF
THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL FOURTEEN
September 24, 2018**

A 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 Monday, September 24, 2018 in the Administration Building, Conference Room A.

Those members present were: President Melody, Vice President Jorgenson, Secretary Worthington, CFO Rosenfeld, and Directors Simon and Stefun. CFO Rosenfeld and Director Moore were absent.

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

RESOLVED, To ratify amended/posted Policy 7586.14 – Personal Property and Liability Insurance.

The MOTION passed unanimously.

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

RESOLVED, To ratify adopted/posted Policy 7422.14 – Porch Area Regulations.

The MOTION passed unanimously.

President Melody adjourned the meeting at 1:25 p.m.



Attest

Susan Worthington, Secretary
SEAL BEACH MUTUAL FOURTEEN
ka:10/10/18

MUTUAL OPERATIONS**ADOPT****PHYSICAL PROPERTY****Flooring and Floor Covering Permits - Mutual Fourteen**

Effective immediately that Mutual Fourteen (14) requires a GRF Building Permit for all floor covering, including carpet, installed at shareholder expense. Both interior and patio/porch floor covering require a GRF Building Permit. All installed flooring must have attached to the permit the flooring manufacturer's specifications.

Reasons for this requirement include:

- Assurance that no asbestos containing material is removed or comprised.
- No Mutual Property is damaged.
- Interior/Exterior Patio/Porch flooring is appropriate (for example, if tile on patio and interior of the unit it must have a nonskid rating (C.O.F. min. 6.0. wet and .65 dry)
- Shareholder understands what is and what is not allowed.
- Shareholder understands that Mutual Fourteen (14) is not responsible for damage to or failure of flooring purchased and installed at any time by a shareholder.

FURTHER, that this policy be attached to the permit and signed by the shareholder and installer or contractor.

Shareholders violating this policy will be subject to Fine Policy 7585.14.

Shareholder:

Signature: _____ Apt# _____

Print Name: _____ Date: _____

Installer/Contractor:

Company Name: _____ License No. _____

Signature: _____ Date _____

Print Name: _____ Date: _____

MUTUAL
FOURTEEN:

ADOPTION:

MUTUAL OPERATIONS**ADOPT****PHYSICAL PROPERTY****Contractor's/Vendor's Liability for Damages to Third-Party Equipment or Mutual Property – Mutual Fourteen**

When any remodeling, alteration, furniture moving, or other work of any kind is being performed in a unit, any damage to Mutual or third party property caused by the actions of the contractor, owner or any other person employed in performing such work shall be promptly repaired or replaced to the satisfaction of the Mutual Board and at no cost to the Mutual. This includes, but is not limited to, damage to floors and/or floor coverings, walls, stairways, roofing, doors, glazing, air conditioning/heating units and other appliances, artwork, ceilings, lighting, walkways, and all landscaping (including turf, shrubbery, trees, flowers, etc.), together with any personal property belonging to a Mutual resident, including automobiles.

When an apartment is being remodeled or alterations are being made to an apartment, the contractor/vendor shall remove from the turf area all objects or debris that could damage the mowing or edging equipment of the Mutual Corporation's landscape contractor. This includes, but is not limited to, nails, screws, bolts, hinges, metal pieces, concrete chunks, stucco chunks, wood chips, and shingle pieces.

If the contractor/vendor fails to remove any offending objects or debris and damage occurs to the mowing or edging equipment, the contractor/vendor shall be responsible for the cost of repairing the damaged equipment. In addition, if the contractor/vendor causes damage to the turf area or any other vegetation, including trees, the contractor/vendor shall be responsible for the cost of correcting the damage to the turf area or vegetation, including trees. Contractors are responsible for any damage done to common areas and Mutual property.

If the responsible contractor/vendor who causes damage to the mowing or edging equipment, or the turf area and vegetation, including trees, fails to compensate the landscape contractor or Mutual Corporation for the damages, the resident shareholder who contracts with the contractor/vendor shall be financially responsible for the cost of the damages which shall be payable to the landscape contractor or Mutual Corporation.

All debris, including carpeting and pads, resulting from construction or moving activities shall be completely removed from Mutual property and shall not be deposited in the trash or recycle containers in the Carport areas. Dust, dirt or other unsightly condition in the common areas resulting from construction or moving activities shall be remedied, and the premises restored to their original condition, at the conclusion of each day's work.

MUTUAL OPERATIONS

ADOPT

PHYSICAL PROPERTY

Contractor's/Vendor's Liability for Damages to Third-Party Equipment or Mutual Property – Mutual Fourteen

The contractor of record, owner, or any other person involved in the work shall be responsible for ensuring that all the above requirements are adhered to by any sub-contractors or material suppliers utilized in the performance of the work.

The owner shall be financially responsible for all repairs and/or replacements required by this policy if the contractor of record fails to meet his obligations as outlined above, or if there is no contractor utilized in the performance of the work.

Shareholders violating this policy will be subject to Fine Policy 7585.14.

MUTUAL

ADOPTION

FOURTEEN:

MUTUAL OPERATIONS**AMEND****RESIDENT REGULATIONS****Satellite Dish Installation – DISH TV**

If a shareholder wishes to have a satellite dish installed, **by the vendor DISH** the following must be adhered to:

1. A permit to install the satellite dish must be obtained from the Physical Property Department of the Golden Rain Foundation prior to having a satellite dish installed.
 - a. To ensure that the licensed company complies with all GRF Physical Property Department and Mutual Fourteen's policies, rules and regulations.
2. The Mutual has the authority to remove the satellite dish at shareholder's expense if a permit is not obtained from the Physical Property Department.
3. Any damage which may occur to the building or roof during installation, or during the operation of the satellite dish, is the responsibility of the shareholder and will be paid by the shareholder.
4. The satellite dish must be maintained in good condition, both aesthetically and functionally, by the shareholder. If it is not maintained in good condition by the shareholder, the satellite dish will be removed at the shareholder's expense.
5. The satellite dish must be removed upon the sale, lease or transfer of unit, at the shareholder's expense, unless the buyer signs Regulation 7574.R.
6. Installation and wiring is to be performed per Mutual Fourteen's installation requirements and conditions for a satellite dish.

Satellite Dish Installation (Mutual Fourteen Only) – Exhibit A**GENERAL INFORMATION**

- 1) A GRF permit is required for a satellite dish installation.
- 2) Maximum size of satellite dish is not to exceed 36 inches.
- 3) The southern view must not be obstructed at any time. There can be no obstructions, such as trees or structures, between the dish and the satellite. Seasonal foliage, future growth of existing trees, possible remodeling or additions to your unit or adjacent units and changes in landscaping must be considered when installing the satellite dish.
- 4) All satellite dishes must be stable and secure. Even moderate winds can create several hundred pounds of force on the screws attaching the mounting base to the structure.
- 5) The installation of the satellite dish shall be in accordance with the current National Electrical Code,

MUTUAL OPERATIONS**AMEND****RESIDENT REGULATIONS****Satellite Dish Installation – DISH TV**

installed by a licensed television company that meets all Foundation and Mutual insurance requirements.

MOUNTING LOCATIONS

- 1) Direct roof mount is not allowed due to the required roof penetration.
- 2) Roof vent mount is allowed. When mounting a satellite dish to a roof vent, the top of the satellite shall not be higher than 4' above the top of the roof line. Most satellite companies have approved brackets for roof vent installation (see Exhibit B).

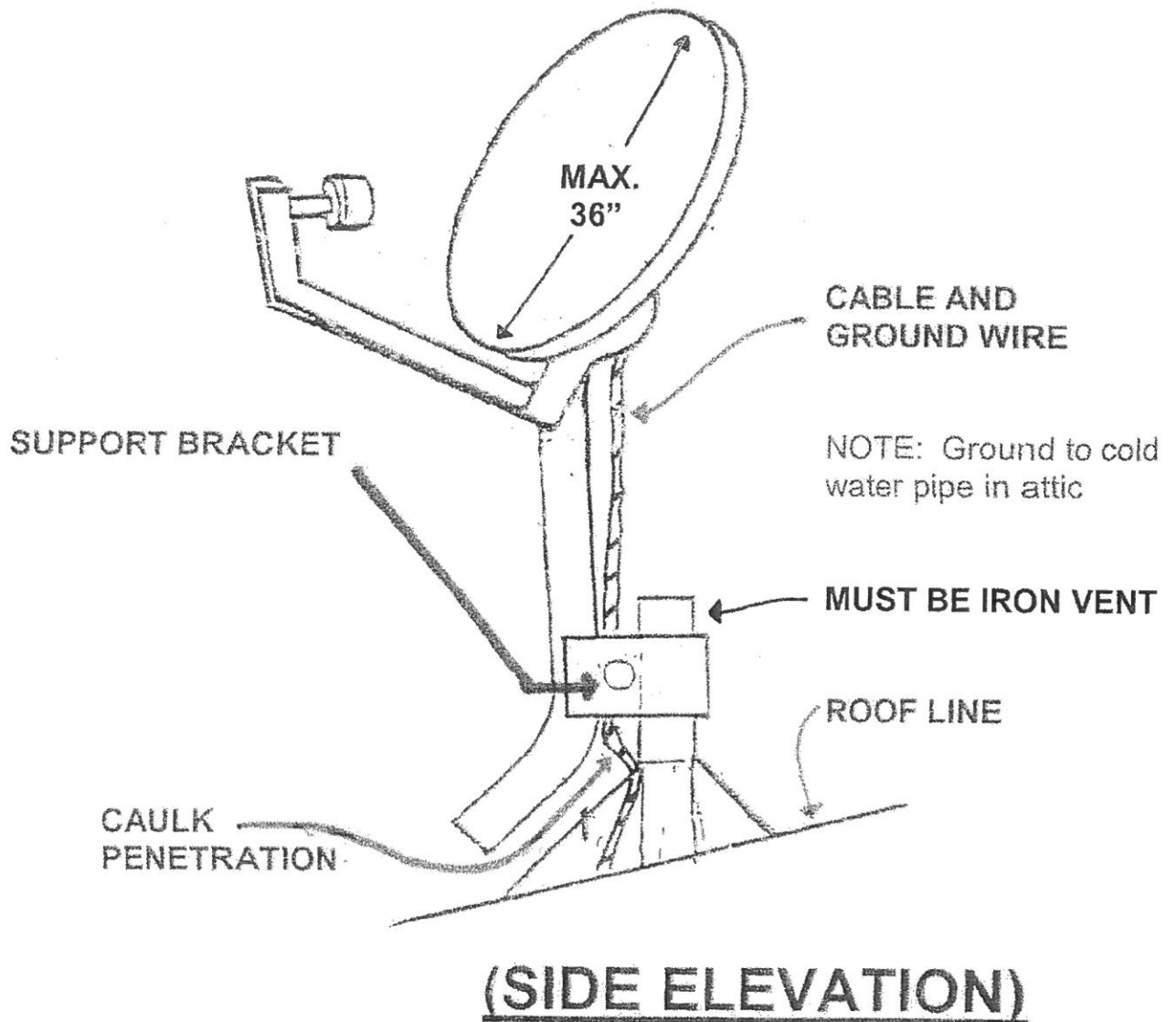
CABLE ROUTINGS

- 1) Routing must not break through any roofing or framing – vent pipe flashing only.
- 2) All entry points into the unit and any and all test holes must be sealed with approved sealant to prevent water seeping into the units.
- 3) Fire Wall Penetration – Fire – Resistive Wall Partitions and Floors: Such penetrations shall be completed per the current Uniform Building Code (UBC), Sections 709 and 710.
- 4) All openings made through a ceiling for penetrations such as cables, cable tracks, conduit, pipes or tubing shall be protected with **approved through-penetration fire stops**.
- 5) Vent mount installations require the cable and ground wire from the dish to follow the vent pipe into the attic area. Approved tar sealant must be applied where cable enters vent pipe flashing. A half-inch slit at the top of the roof jack is allowed to feed the cable along side of the vent pipe. Approved silicone sealant must be used around this area.

GROUNDING

- 1) Local electrical installation codes and the current National Electrical Code require the satellite dish to be grounded.
- 2) Use ground wire to connect the satellite dish to a metal cold water pipe using a grounding clamp and following the guidelines.

Shareholders violating this policy will be subject to Fine Policy 7585.14.

MUTUAL OPERATIONS**AMEND****RESIDENT REGULATIONS**Satellite Dish Installation – DISH TVMUTUALADOPTIONAMENDMENT

FOURTEEN:

08-26-09

MUTUAL OPERATIONS**AMEND**MUTUAL REPLACEMENT RESERVE FUND – Mutual Fourteen1. Information

Mutual Fourteen will ~~continue to~~ maintain or replace standard items that ~~were~~ **are** listed in the original of Policy 7622 as required by the ~~FHA Mortgage~~. These are items that the Golden Rain Foundation Service Maintenance and Purchasing Departments are authorized to stock to repair or replace, included under Section A below. At times, the original items may no longer be available and they will be replaced by an approved replacement item.

A. Standard Appliances and Fixtures

1. Stovetop, electric
 2. Refrigerator (when determined it cannot be repaired)
 3. Kitchen sink, faucet and fittings (original)
 4. Bathroom sink, faucet and fittings (original)
 5. Bathroom shower stall and fittings (original)
 6. Bathroom toilet and fittings (in original bath) (excluding toilet seat)
 7. Bathroom vent, fan, heater and light assembly with a thermo control unit
 8. Hot water heater, electric
 9. Garbage Disposer (not abused)
 10. Electric radiant heat in ceiling and thermo control unit (if not modified or disconnected when other types off a system are installed with a permit)
 11. Range ventilating fan
 12. Electric fixtures (original ballasts, but excluding fluorescent tubes or bulbs)
 13. Doors, windows and aluminum screens (original)
 14. Electric circuit breaker panel (original)
- ONLY STANDARD REFRIGERATORS WILL BE REPAIRED AT MUTUAL FOURTEEN COST. UPGRADES FROM STANDARD (INCLUDING ICEMAKERS) ARE NOT COVERED.

B. Common Laundry Room Appliances Covered by Appliance Reserve

- ~~1. Washing machine~~
- ~~2. Electric clothes dryer~~
1. ~~3.~~ Hot water heaters
2. ~~4.~~ Wash basin and fittings
3. ~~5.~~ Clothesline between washroom areas

Non-Standard Items Are Not Covered by the Appliance Reserve Fund

MUTUAL OPERATIONS**AMEND**MUTUAL REPLACEMENT RESERVE FUND – Mutual Fourteen

Maintenance on non-standard items is arranged and paid by the shareholder. Non-standard items are noted in pre-listing inspections and are listed for subsequent buyers on the inspection report furnished at the time of the new buyer interview.

2. Use of Fund

~~The fund is used to replace the items on the above list when a Service Repair Order (SRO) is authorized by the GRF Maintenance Supervisor. The SRO may not exceed the \$300 limit unless authorized by the Physical Property Committee.~~

~~When the SRO is in excess of \$300, the GRF Maintenance Supervisor will prepare and give an estimate of the needed work to the Physical Property Committee.~~

MUTUALADOPTIONAMENDMENTS

Fourteen:

22 Mar 11

09-18-15

SIGN-IN SHEET

BOARD OF DIRECTORS MEETING MUTUAL NO. FOURTEEN DATE: OCTOBER 16, 2018

	GUEST NAME
1.	Lisa Hsueh
2.	Philip C. Hsueh
3.	Ben Watada
4.	Terri Walters
5.	Betty Burrows
6.	Betty Davidovich
7.	Bob Kraus
8.	David Chute
9.	Donna Melody
10.	Kurt Bourhenne
11.	Jack Faucett
12.	Juli Faucet
13.	Phil Arnold
14.	Ken Harpham
15.	Flo Dartt
16.	Jim Gilbert