

BUILDING/UNIT _____

BUILDING CAPTAIN _____

**MINUTES OF THE REGULAR MONTHLY MEETING OF THE BOARD OF
DIRECTORS
SEAL BEACH MUTUAL FOURTEEN
November 20, 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, November 20, 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, Directors Moore, Simon and Stefun

Absent: Secretary Worthington

GRF
Representative: Mr. Lukoff was absent

Guests: Twenty shareholders of Mutual Fourteen
OptumCare Representative Ferrante

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

President Melody welcomed staff members and guests.

MINUTES

The October 16, 2018, Regular Meeting Minutes were approved by general consent of the Board as printed.

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 CFO Rosenfeld and seconded by Director Simon, it was

RESOLVED, To approve/deny the Patio Request for Unit 49–E, as submitted with work to be completed by Kang Construction.

The MOTION passed unanimously.

Following a discussion, it was the consensus of the Board to postpone Patio Request for Unit 19–E until the next Regular Board Meeting pending further research.

Following a discussion, it was the consensus of the Board to postpone Bonding Approval for Unit 28–L until the next Regular Board Meeting pending further research.

Following questions, Inspector Black left the meeting at 1:17 p.m.

GUEST SPEAKER – OPTUM CARE

OptumCare Representative Ferrante discussed the services that OptumCare will provide to Seal Beach Leisure World.

GRF REPRESENTATIVE'S REPORT

In GRF Representative Lukoff's absence his report was submitted (attached).

SECRETARY/CORRESPONDENCE

No correspondence was received.

PRESIDENT'S REPORT

President Melody presented his report (attached).

VICE PRESIDENTS REPORT

Vice President Jorgenson presented her report (attached).

CHIEF FINANCIAL OFFICERS REPORT

CFO Rosenfeld submitted her report (attached).

UNFINISHED BUSINESS

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 7541 – Co-Occupants, Qualified Permanent Residents and Health Care Providers.

The MOTION passed unanimously.

NEW BUSINESS

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

RESOLVED, To approve the donation of six (6) FRS radios for CERT Training.

The MOTION passed with one “no” vote (Stefun).

MUTUAL ADMINISTRATION DIRECTOR’S REPORT

Ms. Hopkins presented her report (attached).

ANNOUNCEMENTS

NEXT MEETING:

Tuesday December 18, 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).

COMMITTEE REPORTS (continued)

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 2:12 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:11/27/18
Attachments

**RESOLUTIONS IN THE REGULAR
MONTHLY MEETING OF NOVEMBER 20, 2018**

11/20/18 RESOLVED, To approve/deny the Patio Request for Unit 49-E, as submitted with work to be completed by Kang Construction.

RESOLVED, To ratify adopted/posted Policy 7541 – Co-Occupants, Qualified Permanent Residents and Health Care Providers.

RESOLVED, To approve the donation of six (6) FRS radios for CERT Training.

Seal Beach Mutual 14
GRF Representative's Report
November 20, 2018

I wish to apologize to all of you for not being with you today. At this time I should be somewhere around Modesto on my way to visit family in San Francisco for Thanksgiving. And due to the holiday coming up I'm sure we all have things to do. So with that in mind I'll keep this brief. Or as Sergeant Joe Friday would have said "Just the facts ma'am."

Another truckload of boulders has been delivered for the median work on St. Andrews Rd. When the landscaping of this median is complete and approved by the board the entire length of the median from the South entrance to clubhouse 4 will be contracted.

Finally, after over 3 years of lobbying the GRF is beginning to get a better return on its' investments. Using an instrument called "Brokered CD's" we can now expect an approximately 5 fold increase in our return. But don't get too excited, this will mean a return of only about 3.5%. Hardly enough to keep up with inflation.

The Security, Bus and Traffic Committee reviewed estimates to install an access control and visitor's management system, in accordance with the approved goals of the Board.

Key components of a new system would include, but not be limited to:

- Improve traffic flow, wait time at the main gate
- Detect illegally parked vehicles
- Prevent unauthorized access

The Department prepared a proposal for the installation of an Access Control and Visitor Management System. The general scope of work would include:

- Visitor's admission
- Visitor's vehicle identification while on property
- License plate recognition that communicates with a new pass system
- Improve the ability of the Security Department to perform its general function of reasonable access control.

Seal Beach Mutual 14
GRF Representative's Report
November 20, 2018

The Communications Committee is considering the viability of publishing paid Political advertisements. This was tried in the past and many people objected, wanting to keep the community paper a "Mayberry" type of paper publishing only good news and the activities of clubs and churches. One of the reasons for the consideration of political news is one of revenue. Currently the Newspaper loses money every year. Political advertising is a way of raising funds from other sources than just assessments.

At last months Board Meeting the President appointed and the board confirmed the re-establishment of the Facilities and Amenities Review Committee. This committee is tasked with determining the best use of our limited space for the majority of members. You may have heard rumors about the work of the committee so I urge you to come and hear for yourself. The meeting is Friday November 30th at 1:00 pm. In the Administrative Conference room.

This brings up a current rumor regarding the Friends of the Library lease. At this time, the GRF has no plans for this space. Whether it will or won't in the future is currently unknown. But due to the work of the new committee it has been suggested that only minor changes be made to their lease. The lease calls for rent of \$1.00 per year. But part of the lease is an agreement to contribute \$20,000 per year to support the GRF Library. While they have always met this obligation in the past, they have also spent monies in other areas that do not benefit the community. The Friends bookstore is a charitable organization but the GRF has a responsibility of oversight since they use Trust facilities. I believe that since it is from our members that they get their free inventory it is only proper that monies made go towards the benefit of the members, not strangers from outside the community.

That's it. Short and sweet. I wish you all a happy Thanksgiving.

Respectfully Submitted

Barry Lukoff
1820 Sunningdale Rd. 19L 562-544-5966
barrylukoff@yahoo.com

NOVEMBER 20, 2018

PRESIDENT'S REPORT

Thank you for attending your Mutual 14 Monthly Board Meeting.

I'm happy to report that the gutter cleaning project has been completed, parking lot striping and the adding additional spaces has been completed and our new landscape company is off to a good start.

I would like to thank all shareholders that have responded positively to the Porch/Patio and Garden Committee's requests for complying with the associated rules. Mutual 14 is looking better because of it.

Your board continues to work for the betterment of our mutual and its shareholders. Their work is not always appreciated and the attacks by some are not fun to hear. But, your board continues because they take their responsibilities seriously. A wise man once said "if you want to be liked, don't be a leader – sell ice cream." We have fortunate to have leaders on our board.

On a sad note we have lost 7 shareholders in the last 2 months. Our condolences to their family and friends.

At a recent GRF presentation on water efficiency, we learned that a dripping faucet can waste up to 75 gallons of water a week. So, please if you have a dripping faucet, outside hose bid, or a toilet that doesn't shut off, please call your Director to have these items fixed as soon as they occur. As you can see from the budget for 2019, our largest single increase was for water. Please be "water-wise" it keeps your costs down.

We currently have 9 units for sale. Of these 9 units, 6 are estates and 2 are owned by grandparents moving to be closer to their grandchildren. These units range in price from \$219,000 to \$475,000.

A special note of thanks to our former CFO Jack Faucett who continues to assist his fellow shareholders by replacing smoke detector and water alarm batteries when they start chirping, saving your mutual money. Thanks "Mr. Nice".

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.

Donna and I would like to wish everyone a Happy Thanksgiving. Thank you all for coming to our board meeting. Please encourage your neighbors to attend.

Respectfully submitted,

Lee W. Melody, President Mutual 14

MUTUAL 14
VICE PRESIDENT'S REPORT
NOVEMBER 30, 2018

A good way to keep informed about what is happening in Leisure World is to sign up for LW Live. To sign up, go to lwsb.com. On the right side of the page, under the photographs, under LW click on "Click to Join." You will receive emails regarding important happenings in Leisure World.

Important mail can get "lost" among junk mail. By signing up with Informed Delivery, you will receive an email each morning with images of letter-sized mail to be delivered that day. To sign up, search online for Informed Delivery.

To be informed by email of packages which will be delivered to you by UPS, go to UPS My Choice and sign up.

Valerie Jorgenson

Valerie Jorgenson 562-296-5428 vjorgenson@outlook.com

Mutual ~~24~~ Vice President

CFO Report for November Meeting

As per the October 31 financial statement, mutual 14 is over budget on utilities because of water and Service Maintenance by \$5,544, but this was due to the replacements of the bathroom fans. All in all mutual 14 is under budget by \$41,428.24.

The 6 month CD for \$100K with Mellon Bank has been finalized.

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

I have been doing an electric bill comparison spread sheet and since the board of 2017 switched to National washer and dryers our electric bills have decreased 20%

Respectfully submitted

Adrianne Rosenfeld

P.O. Box 2069
Seal Beach CA 90740

Oct Actual	Oct Budget		2018 Y-T-D Actual	2018 Y-T-D Budget
82,265	82,266	Carrying Charges	822,649	822,660
37,836	37,836	Reserve Funding	378,356	378,360
120,100	120,102	Total Regular Assessments	1,201,005	1,201,020
666	751	Service Income	6,226	7,510
852	665	Financial Income	5,710	6,650
1,377	2,083	Other Income	44,586	20,830
2,894	3,499	Total Other Income	56,521	34,990
122,995	123,601	Total Mutual Income	1,257,526	1,236,010
50,086	50,086	GRF Trust Maintenance Fee	494,500	500,860
10,292	8,573	Utilities	90,893	85,730
746	1,351	Professional Fees	6,097	13,510
0	43	Office Supplies	240	430
23,979	18,235	Outside Services	178,195	182,350
2,030	7,478	Taxes & Insurance	69,392	74,780
37,836	37,836	Contributions to Reserves	378,356	378,360
124,969	123,602	Total Expenses Before Off-Budget	1,217,673	1,236,020
(1,974)	(1)	Excess Inc/(Exp) Before Off-Budget	39,853	(10)
6,881	0	Depreciation Expense	81,282	0
(8,854)	(1)	Excess Inc/(Exp) After Off-Budget	(41,428)	(10)
706	0	Restricted Reserves		
3,103	0	Appliance Reserve Equity	6,065	0
0	0	Painting Reserve	99,302	0
15,596	0	Contingency Operating Equity	95,084	0
15,268	0	Roofing Reserve	246,855	0
	0	Infrastructure Reserve	106,621	0
34,673	0	Total Restricted Reserves	553,927	0

ELECTRIC BILL COMPARISON JAN THRU DEC 2018

	2017	2018	VARIANCE
JAN	\$1,406.10	\$1,297.33	(\$108.77)
FEB	\$1,751.76	\$1,232.69	(\$519.07)
MARCH	\$1,591.39	\$1,355.87	(\$235.52)
APRIL	\$1,342.57	\$1,132.27	(\$210.30)
MAY	\$1,322.57	\$1,132.27	(\$190.30)
June/July	\$1,524.82	\$1,304.41	(\$220.41)
AUG	\$1,421.54	\$1,169.90	(\$251.64)
SEPT	\$1,441.68	\$1,256.73	(\$184.95)
OCT	\$1,243.76	\$1,084.37	(\$159.39)
NOV	\$1,197.59	\$1,065.98	(\$131.61)
DEC	\$1,370.84		(\$1,370.84)

LANDSCAPE REPORT

November 20, 2018

J & J, our new landscape company, is off to a great start. The landscape committee has received numerous compliments on their work ethic, efficiency and friendliness. The owner, Jose, is on site every day, supervising his crew. Our gardener, Senon, does not speak English well, but he is an excellent gardener, doing expert work. Some of our shareholders are so happy with him that they are providing cold water, ice tea and one lady brought him soup for lunch, as a thanks for a great job. She said "my garden never looked to good".

We ask all shareholders to understand that Senon, is responsible for weeding, trimming and cultivating your respective gardens, which is included in our contract. Please do not ask him to do special requests beyond that. Should you want things planted or removed from your garden, ask your Director to send Jose over to discuss you request. He would be happy to quote you on any special project you would like.

As we are all aware, our lawns have been brought down multiple inches through a scalping process and our 10 plus acres have been reseeded. Watering twice a night will continue another week to germinate the seed. Should you choose to speed up the growth of the new lawns, please sprinkle your lawns during the day to keep them moist.

I would like to thank all the shareholders that complied with the requests of the garden committee.

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

Thank you.

Respectfully submitted,

Lee Melody, Landscape Chairman

November 20, 2018 Caregiver Report

We have 43 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.

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,

A handwritten signature in black ink, appearing to read 'Susan D Simon', with a long horizontal flourish extending to the right.

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

Nov 20, 2018
Garden/Patio/Porch Committee Report

As of today, only 9 shareholders are not in compliance since they received letters of violation. and 1 appears to be working on cleanup/improvement. Seven (7) new letters were delivered on Nov 10. The majority of our shareholders are extremely cooperative and happy to comply with anything that beautifies our Mutual.

The committee is 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

SIGN-IN SHEET
BOARD OF DIRECTORS MEETING
MUTUAL NO. FOURTEEN
DATE: NOVEMBER 20, 2018

	GUEST NAME
1.	Sara Spannenberg
2.	David Lundberg
3.	Bob Kraus
4.	Nancy Fornelli
5.	Donna Melody
6.	Flo Dartt
7.	Betty Burrows
8.	Linda Banez
9.	David Chute
10.	Ben Watada
11.	Jack Faucett
12.	Larry Lowman
13.	Kurt Bourhenne
14.	Ken Harpham
15.	Barb Frey
16.	Julie Faucett
17.	Natalie Nicholson
18.	Muriel Luther
19.	Erik Soderholm
20.	Marian Solderholm