

BUILDING/UNIT _____

BUILDING CAPTAIN _____

**MINUTES OF THE REGULAR MONTHLY MEETING OF THE BOARD OF
DIRECTORS
SEAL BEACH MUTUAL FOURTEEN
December 18, 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, Secretary Worthington, Chief Financial Officer Rosenfeld, Directors Moore, Simon and Stefun

GRF
Representative: Mr. Lukoff

Guests: Eighteen shareholders of Mutual Fourteen

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

President Melody welcomed staff members and guests.

MINUTES

The November 20, 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 the Patio Request for Unit 19-E, as submitted with work to be completed by Ogan Construction.

The MOTION passed unanimously.

Following a discussion, it was the consensus of the Board to have the Physical Property Department obtain pricing from Roofing Standards for 5 Buildings including gutters, paint and stovetops.

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

GRF REPRESENTATIVE'S REPORT

GRF Representative updated the Board on GRF activity (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 7405.14 –
Flooring and Floor Covering Permits.

The MOTION passed unanimously.

UNFINISHED BUSINESS (continued)

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

RESOLVED, To ratify adopted/posted Policy 7408.14 –
Contractor's/Vendor's Liability for Damages to Third Party
Equipment or Mutual Property.

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 ratify adopted/posted Policy 7574.14 –
Satellite Dish – Dish TV.

The MOTION passed unanimously.

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

RESOLVED, To ratify amended/posted Policy 7622.14 –
Mutual Replacement Reserve Fund.

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/deny that, effective immediately, the
following Contractor(s) be banned from performing any and all
services in Mutual Fourteen

1. Mamacuscia Construction

The MOTION passed unanimously.

NEW BUSINESS (continued)

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

RESOLVED, That at the time of Fire, Health, Safety and Sanitation inspection, the Building Inspector will verify that the smoke detectors are within the 10-year maximum life and in working condition. Further, if the Mutual has made improvement to the unit at a cost of \$1,000 or more the responsibility of maintaining all batteries in all smoke detectors is with the Mutual.

The MOTION passed unanimously.

Following a brief discussion, staff was excused at 2:10 p.m.

Staff rejoined the meeting at 2: 20 p.m.

Following a discussion, and upon a MOTION duly made by President Melody and seconded by CFO Rosenfeld, it was

RESOLVED, To purchase Gift Cards, at a cost not to exceed \$325.00 for GRF and J&J Landscape Christmas Gifts.

The MOTION passed unanimously.

MUTUAL ADMINISTRATION DIRECTOR'S REPORT

Ms. Hopkins presented her report (attached).

ANNOUNCEMENTS

- a. Mutual Fourteen Special Meeting January 4, 2019, at 1:00 p.m. Physical Property Conference Room, Second Floor**
- b. Mutual Fourteen Town Hall: Friday January 8, 2019, at 1:00 p.m. Clubhouse 4 Room B**
- c. Next Regular Meeting: Tuesday January 15, 2019, at 1:00 p.m., Building Five Conference Room B**

COMMITTEE REPORTS

Physical Property Committee Report

Director Stefun had no 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 2:47 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:12/19/18
Attachments

**RESOLUTIONS IN THE REGULAR
MONTHLY MEETING OF DECEMBER 18, 2018**

12/18/18 RESOLVED, To approve the Patio Request for Unit 19–E, as submitted with work to be completed by Ogan Construction.

RESOLVED, To ratify adopted/posted Policy 7405.14 – Flooring and Floor Covering Permits.

RESOLVED, To ratify adopted/posted Policy 7408.14 – Contractor's/Vendor's Liability for Damages to Third Party Equipment or Mutual Property.

RESOLVED, To ratify adopted/posted Policy 7574.14 – Satellite Dish – Dish TV.

RESOLVED, To ratify amended/posted Policy 7622.14 – Mutual Replacement Reserve Fund.

RESOLVED, To approve/deny that, effective immediately, the following Contractor(s) be banned from performing any and all services in Mutual Fourteen

1. Mamacuscia Construction

RESOLVED, That at the time of Fire, Health, Safety and Sanitation inspection, the Building Inspector will verify that the smoke detectors are within the 10-year maximum life and in working condition. Further, if the Mutual has made improvement to the unit at a cost of \$1,000 or more the responsibility of maintaining all batteries in all smoke detectors is with the Mutual.

RESOLVED, To purchase Gift Cards, at a cost not to exceed \$325.00 for GRF and J&J Landscape Christmas Gifts.

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
14-30H	replace door and ext	GRF	07/02/18	07/29/18	no		mp construction
14-53B	kitchen remodel	both	08/13/18	11/27/18	s date chan	framing elec. 10/8/18 hot	LFM bond req. rec. 9/11/18
14-17G	deco block fill and	grf	08/20/18	09/25/18	yes		Los Al
14-17D	hvac ducted repl.	both	10/10/18	01/30/19	no		greenwood
14-19E	remodel	both	11/01/18	02/01/19	no		ogan
14-49E	remodel	both	11/01/18	03/29/19	no		kang
14-22B	patio	both	08/25/18	12/30/18	no		Lance Friedman Const. Universal Ab
14-51D	ducted hvac repl.	both	01/02/19	04/02/19	no		greenwood
14-29G	repl. X2 sola tubes	both			no	12/6/18 fail	sola tube home
ESCROW ACTIVITY							
UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	DOCUMENTS/COMMENTS
14-24L				12/22/17			
14-48I		02/23/18	08/14/18	08/14/18			
14-3B		02/28/18	12/04/18	12/04/18	12/14/18		
14-20I		08/22/18					
14-14D		10/02/18					
14-2I		10/26/18					
14-33B		11/01/18					
14-3G		11/20/18					

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
J and J Landscaping	on going landscape - new landscaper
Roofing:	checking on pricing for re-roofs next year bldgs. 2,3,4,5 and 12
termite/dry rot:	report due in will walk mutual and make a repair list also paint touch ups as needed - termite report in 5 year reports, need to deceminate info and
Shareholder and Mutual Requests	
49G roof leak sola tube	
48 sewer clean out issue, ran camera	
51H shower leak	
19L meet with maint. For roof	
19E patio BOD approval needed	

Seal Beach Mutual 14
GRF Representative's Report
December 18, 2018

I am going to do something today I don't usually. I'm going to give to you just the bullet points of what's going on and then I want to speak to all of you about the way our community operates.

- Jim's Gate is now complete. As before it will only be for pedestrians and bicycles, scooters etc. There is no room for golf carts to use the gate.
- New LED Street lamps have been installed at the Amphitheater parking lot.
- The new crosswalk between Clubhouse #6 and the Health Care Center is now complete.
- Painting the exterior of the Health Care Center is complete. Completion of the awning roofs, new scooter parking, seating and landscaping should begin next month.
- 5 new bus Stop locations have been designated and signage is on order.
- The annual cleaning of the swimming pool is nearing completion and will reopen soon.
- Gates will soon be installed at Mission Park to close it off at night from mischievous shareholders in the near future.
- The elevator in the Administration Building will soon be under repair. This is expected to take at least 3 months. During this time all meetings will be moved from the Administration Conference room to other more accessible locations. watch the newspaper for updates.
- We have hired a new Security Services Chief. His Name is Victor Rocha. Victor has had many years in security services and law enforcement. His first project is to investigate a gate access system that will screen all cars electronically. While current estimates for such a system are nearing \$1 Million dollars, Al says it can be done for a fraction of that.

Seal Beach Mutual 14
GRF Representative's Report
December 18, 2018

- After a 2 year delay Orange County Flood control has finally given permission to start building wall sections J & K. These sections will begin behind the Service Maintenance yard and end behind the RV Lot. When complete, a project that began over 10 years ago will finally be complete.

That's the end of the easy stuff. **Now let's talk about something much much harder. But before I do, I must emphasize that I am speaking only for myself. What I am about to say has not been spoken of by the GRF Board of Directors or any committee. But I believe sooner rather than later it will have to be.**

Last week I was in Clubhouse 2 and saw a very complicated set-up of tables and chairs for a card group. This set-up took our staff over an hour to complete. After the event, staff has to clean up after the shareholders and take down the tables and chairs. And all of you paid for this. In Clubhouse 3 there was a setup going on which required a television, sound equipment and a setup of tables and chairs. When the event is over, all will have to be removed to set up for the next group. And all of you paid for this. We have multiple pianos in Clubhouse 3 and they have to be moved around as requested by different groups and all of you pay for this.

Currently, we have 31 card clubs; 25 dance clubs; 25 music clubs and 32 religious groups designated as clubs. Many of these clubs have a substantial portion of non-residents as members. whenever they meet you foot the bill.

Since 1962, all amenities here have been free for the use of shareholders. The pool is free, the golf course is free and Amphitheater shows are free. Well, two weeks ago I went on a tour of Leisure World in Laguna Woods. Their model is totally different from ours and I think merits discussion. How many times have we read in the paper or heard from someone that "I don't play golf. So why should I have to pay for the golf course?" We have heard this same complaint about every amenity here from the Pool Rooms to the Churches. And with apartment sales down so far this year perhaps a new model of pay-for-use should at least be explored.

Seal Beach Mutual 14
GRF Representative's Report
December 18, 2018

Due to slowing sales, the GRF could possibly experience a half million dollar shortfall next year. This shortfall has been expected and will not effect services. But losing a half million dollars means there is a deficit of approximately \$75.00 per year, or \$6.30 per apartment per month. This shortfall would effect our repair and replacement reserves as well as our Capital Reserves which effects everything from new landscaping to new equipment in our clubhouses. With a \$6.30 shortfall and a possible increase of at least another \$5.50 as this year and a possible increase of \$5.00 to \$10.00 for the mutual next year. This means a possible increase of almost \$20.00 per apartment per month beginning in the year 2020.

These numbers weigh heavily on my conscience. I say to myself: "Must we continue to do things this way, or is there another way so as not to place this burden on our shareholders? Can money be raised any other way? We all know of shareholders who are just getting by. People who cannot afford heat in the winter or fresh, healthy food. How many of our neighbors shop at the Dollar Tree because they can afford no better. These questions have been nagging at me for a long time. It was the reason I ran for Treasurer last year in order to increase the return on our investments.

So, the question is: "How do we raise money without hurting our own shareholders?" Should we charge for certain amenities beyond a basic usage? Should we charge outsiders for the use of our facilities? We know that in many cases as many of half of the participants at any events are by outsiders. Should we charge every non-resident a nominal fee just for entering our community and using our streets and facilities?

On any of these questions there must be free and honest dialogue. I would expect the GRF to hold a series of Town Hall meetings to discuss in public what I have just told you. By law, I am precluded from holding my own Town Hall with only my own mutual. While elected by this mutual, I am required by the Trustee Code to serve all members of the trust equally. What I plan to do is to be here at our January meeting an hour early to talk to any shareholders who want to talk about this or anything else. So please, think about what I have just told you. Stop by my apartment (19-L) and give me your thoughts on

Seal Beach Mutual 14
GRF Representative's Report
December 18, 2018

this. If more convenient, e-mail me at barrylukoff@yahoo.com or call me on my cell phone 562-544-5966. I really need to hear from you. If you would like me to come over and talk to you or a group of you privately I am more than willing.

Changing our model of living is a major decision. I do not want to make this decision by myself.

Respectfully Submitted

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

DECEMBER 18, 2018

PRESIDENT'S REPORT

Thank you for attending your Mutual 14 Monthly Board Meeting.

As we close out the fiscal year, I'm happy to report that we have ended up under budget. The final figure will be available when the books are closed on December 31st.

As we begin the new year, we are planning to re-roof four or five buildings as the budget will allow.

Some of the major accomplishments that were completed for Mutual 14 in 2018 are:

- All 328 M14 units were re-piped with copper with individual shut off valves. Water heaters over 10 years old were replaced
- We began rescinding and amending all M14 policies
- Commissioned a reserve study prior to approving the 2018/19 budget
- Changed the eligibility requirements for board members to be on the ballot
- Passed a resolution to require all shareholders to have \$300,000 in liability insurance
- Leased the Sunningdale Circle from GRF for \$1 per year
- Changed the requirements for co-occupants, qualified permanent residents and health care providers
- Contracted with J & J Landscaping for a 3-year contract, covering lawn mowing and garden maintenance
- Re-striped all parking areas in M14

On a sad note, we had a fire in building 22, with major repairs needed for 2 units. Repairs were expedited and the shareholders returned to their units within 4 months.

Through October we have sold 15 units and currently have 9 units for sale, ranging in price from \$219,900 to \$529,000. Five of the units are in a Trust.

Please note that all shareholders with caregivers and/or pets must register or re-register them January 1, 2019.

Our third town hall meeting has been set for January 8, 2019, Clubhouse 4, Room B, starting at 1 p.m.

The election time schedule for board members begins February 15th through March 18th for those shareholders interested in running for the Mutual 14 Board of Directors. I encourage all interested shareholders to see me for a copy of the Board Member Job Description and Code of Conduct, so that an informed decision may be made.

I would like to thank all board members for their good work and diligence in keeping Mutual 14 the Beverly Hills of Leisure World. I would also like to thank all of the hard working Building Captains. Last but not least I would like to thank Mutual 14's Neighbor 2 Neighbor Club for hosting our annual luncheon and picnic, their Valentine's outreach and for decorating all the light poles in Mutual 14.

Donna and I wish everyone a Merry Christmas, Happy Holidays and a very Healthy and Happy New Year.

Respectfully submitted,

Lee W. Melody

President Mutual 14

MUTUAL 14
VICE PRESIDENT'S REPORT
DECEMBER 18, 2018

A good way to observe your electrical usage is to go to the Southern California Edison website (sce.com). You now need to use the Google Chrome browser to access your account on this website. On the Edison website, among other things, you can view your bill, pay your bill, request a payment arrangement, view your usage, and see your payment history. I have used it to see if my bill goes down if I try to use as little power as possible during "peak hours." Peak hours are weekdays 12 (noon) to 6 p.m.

You can help Mutual 14 save money if you don't use the laundry room machines during peak hours. Please do remember that the laundry room hours are 7 a.m. to 9 p.m. Don't use the laundry rooms before 7 a.m. Make sure you start your laundry so that it will be washed and dried before 9 p.m.

Valerie Jorgenson

Valerie Jorgenson 5622965428 vjorgenson@outlook.com
Mutual 14 Vice President

CFO Report for December Meeting

As per the November 301 financial statement, mutual 14 is in good shape, even water was under budget. Mutual 14 is under budget by \$33,069

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

This has been a very busy year. We completed the repiping and the replacement of the electrical panels

We hired a new landscape company and implemented a new porch policy.

I want to wish everyone a great holiday and a healthy and prosperous 2019

Respectfully submitted

Adrianne Rosenfeld

1014 Seal Beach Mutual No. Fourteen
Financial Statement Recap
11/30/2018

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P.O. Box 2069
Seal Beach CA 90740

Nov Actual	Nov Budget		2018 Y-T-D Actual	2018 Y-T-D Budget
82,265	82,266	Carrying Charges	904,914	904,926
37,836	37,836	Reserve Funding	416,191	416,196
120,100	120,102	Total Regular Assessments	1,321,105	1,321,122
636	751	Service Income	6,861	8,261
684	665	Financial Income	6,394	7,315
241	2,083	Other Income	44,827	22,913
1,560	3,499	Total Other Income	58,082	38,489
121,661	123,601	Total Mutual Income	1,379,187	1,359,611
50,086	50,086	GRF Trust Maintenance Fee	544,586	550,946
6,971	8,573	Utilities	97,864	94,303
1,914	1,351	Professional Fees	8,011	14,861
0	43	Office Supplies	240	473
29,608	18,235	Outside Services	207,803	200,585
2,030	7,478	Taxes & Insurance	71,422	82,258
37,836	37,836	Contributions to Reserves	416,191	416,196
128,445	123,602	Total Expenses Before Off-Budget	1,346,117	1,359,622
(6,784)	(1)	Excess Inc/(Exp) Before Off-Budget	33,069	(11)
7,169	0	Depreciation Expense	88,450	0
(13,953)	(1)	Excess Inc/(Exp) After Off-Budget	(55,381)	(11)
		Restricted Reserves		
1,285	0	Appliance Reserve Equity	7,350	0
3,103	0	Painting Reserve	102,405	0
0	0	Contingency Operating Equity	95,084	0
15,596	0	Roofing Reserve	262,451	0
15,268	0	Infrastructure Reserve	121,890	0
35,252	0	Total Restricted Reserves	589,179	0

The Mutual Administration Director's Comments

DECEMBER 2018



YEAR-END MAILOUT INFORMATION

The 2019 guest passes and property taxes and assessments information will be mailed to addresses on file beginning December 29, 2018.

Payment coupons will be mailed under separate cover.

If you pay monthly assessment via direct debit, the money will automatically be withdrawn from your account.

As a reminder, guest passes are intended for your trusted family and friends, and are NOT to be given to contractors, Caregivers, neighbors or people you've hired to work in your home

CAREGIVER REGISTRATION

As a reminder, the 2019 Caregiver Registration begins in late December. Please make sure your Caregiver is currently registered with a photo pass.

PET REGISTRATION AND RENEWAL IN THE NEW YEAR

Per Pet Policy 7501, Article II, your pet must be registered with the Stock Transfer Office before it is brought onto the Mutual premises. Further, the pet registration and licensing must be updated on or before December 31st of each year. The Mutual Pet Registration Form can be picked up at the Stock Transfer Office. To complete the registration, you will need to include the following:

Requirements for Dogs: City of Seal Beach Pet License, proof of spay or neuter, proof of dog's inoculations, proof of liability insurance, and proof of dog's weight.

Requirements for Cats: Proof of spay or neuter, and proof of liability insurance.

If you are renewing a currently-registered pet in the Stock Transfer Office, you do not need to complete a new form, but you will need to provide current liability insurance documents and, for dogs only, a current City of Seal Beach Pet License.

If you have questions about registering your pet, call Stock Transfer at (562) 431-6586, ext. 346 or 347.

If you have questions about Pet Licenses, call City of Long Beach Animal Care Services at (562) 570-7387.

LANDSCAPE REPORT

December 18, 2018

J & J landscaping continues to do outstanding work. Your board and landscape committee are happy with all of the complimentary comments regarding José and Senon. All comments are communicated to Jose. Thank you.

The reseeding is off to a great start. We will be doing the first mowing tomorrow, 12/19 and the second mowing will be the first week of the new year on Wednesday, January 2nd. Those areas where the seeding did not take will be reseeded after tomorrow's mowing.

As always should you have any questions, comments, sprinklers not working properly please contact your board. The Landscape Committee, Val, Jack, Larry, Eric and I, wish you all a Merry Christmas and a Happy Holiday

Thank you.

Respectfully submitted,

Lee Melody, Landscape Chairman

MUTUAL 14
EMERGENCY INFORMATION REPORT
DECEMBER 18, 2018

LET THERE BE LIGHT!

A good thing to have in your home is a flashlight which lights up automatically when there is a power failure. It stays plugged into an electrical outlet and can be used anytime you need a flashlight. I have one plugged in in each room of my home. They are available anytime I need a flashlight. If the power does go out, I can always find one to use. They cost about \$15 and can be purchased on Amazon, Home Depot, and other stores. A smaller version can be purchased for \$12.50 (including tax) at the Leisure World Purchasing satellite store in Building 5.

Valerie Jorgenson

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

Decmber 18, 2017 Caregiver Report

Please be aware that all Caregivers must be re-registered by the end of this month. Also 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. A Caregiver provides personal care to the shareholder, inclusive of/but not limited to bathing, dressing, ambulation, etc. You will see others providing services to shareholders, but those may simply be housekeeping, shopping, meal preparation, company. There is a difference.


As a reminder: It is the Shareholder's physician, not the Mutual who determines the need for a Caregiver. Of late, it has been noted that shareholders appear to physician shop in order to find one who will state the need for a Caregiver. This is doing a disservice to themselves and to their neighbors and other Mutual 14 shareholders. We not authorize Caregivers. We only attempt to insure they are providing the services for which they are hired. The registrations and photo IDs are a security/safety measure, and tell all of us who live in this Mutual whether or not an individual is on our property and using our facilities appropriately. If a physician states that a Shareholder requires 24-hour care, and the Shareholder hires a Caregiver for 24-hour care, it is expected that the Caregiver will be with the Shareholder for the entire 24-hour period. That means, that if the Caregiver goes to the market or laundry, he/she either takes the Shareholder or arranges for alternative coverage. There have been instances where a Shareholder has been left alone and fallen out of bed or a chair with no one in attendance. The Caregiver would be held responsible. This is simply a matter of safety. If a physician states that a Shareholder requires 24-hour care, and the Shareholder elects to have only part time care, that is the Shareholder's choice. If that is the case, it is expected that the Caregiver will put part time on the application. However, it is very important that you know that if a Caregiver applies for 24 hrs, they must be with their shareholder that entire time.

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.

As of the end of November we have 39 Registered Caregivers and 17 Shareholders utilizing their services.

I would appreciate all Directors checking their buildings and notifying me of any shareholders with Caregivers.

Respectfully submitted,



Susan D Simon, Chair

(561) 702-9249

sdwsimon42@gmail.com

Dec 18, 2018
Garden/Patio/Porch Committee Report

As of today, very few shareholders are not in compliance since they received letters of violation. 1 new letter was delivered on Dec 13. 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. We are comprised of 2 Directors and 2 Shareholders in order to keep the process fair.

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