

**MINUTES OF THE REGULAR MONTHLY MEETING OF THE  
BOARD OF DIRECTORS  
SEAL BEACH MUTUAL FOURTEEN  
September 15, 2020**

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 Friday, September 15, 2020, followed by the *Pledge of Allegiance* via Zoom Video-Conference Call,

**SHAREHOLDER COMMENTS**

No shareholder made comments.

**ROLL CALL**

Present: President Melody, Vice President Stefun, Secretary Simon, Chief Financial Officer Rosenfeld, and Directors Jorgenson, Lukoff (arrived at 1:15 p.m.), and Nevin

Guests: Fourteen Mutual Fourteen shareholders

Staff: Ms. Hopkins, Mutual Administration Director  
Mr. Black, Building Inspector (absent)  
Ms. Givehand, Recording Secretary

**MINUTES**

The August 21, 2020 Regular Meeting Minutes were approved as written.

**BUILDING INSPECTORS REPORT**

Inspector Black presented the activity report (attached)

Following questions, Inspector Black left the meeting at 1:40 p.m.

**SECRETARY/CORRESPONDENCE**

Secretary Simon received no correspondence to be discuss.

**PRESIDENT'S REPORT**

President Melody presented his report (attached).

**VICE PRESIDENT'S REPORT**

Vice President Stefun presented his report

**BOARD OF DIRECTORS  
MUTUAL FOURTEEN  
CHIEF FINANCIAL OFFICER'S REPORT**

**September 15, 2020**

Chief Financial Officer Rosenfeld presented her report.

**CONSENT CALENDAR**

Following a discussion and upon a MOTION duly made by Chief Financial Officer Rosenfeld and seconded by Secretary Simon, it was

RESOLVED that the Board authorizes the following transfers of funds, per detailed and dated resolutions, by consent calendar.

<i>Transfer/ Invoice Date</i>	<i>Amount</i>	<i>Originating/Destination Accounts or Payee</i>
08/19/2020	\$35,059.25	US Bank Checking to US Bank Restricted Money Market

The MOTION passed.

**UNFINISHED BUSINESS**

No Unfinished Business

**NEW BUSINESS**

Following a discussion and upon a MOTION duly made by Chief Financial Officer Rosenfeld and seconded by Secretary Simon, it was

RESOLVED to acknowledge, per the requirements of the Civil Code Section 5500(a)-(f), a review of the reconciliations of the operating and reserve accounts, operating revenues and expenses compared to the current year's budget, statements prepared by the financial institutions where the Mutual has its operating and reserve accounts, an income and expense statement for the Mutual's operating and reserve accounts, the check registers, monthly general ledger and delinquent assessment receivable reports for the month of August 2020.

The MOTION passed.

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

RESOLVED to approve the recommendations for Golf Cart parking as determined by GRF Physical Property Inspector, M14 Physical Property committee and Contractor in applicable spaces.

The MOTION passed.

**BOARD OF DIRECTORS  
MUTUAL FOURTEEN**

**September 15, 2020**

Following a discussion and upon a MOTION duly made by Secretary Simon and seconded by Chief Financial Officer Rosenfeld, it was

RESOLVED to approve Mr. C's Towing Agreement for the towing of vehicles when there is a violation of Mutual Policy, effective 2020-2021, and authorize the President to sign the agreement.

The MOTION passed.

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

RESOLVED to approve the disposition of emergency shed contents.

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

Following a discussion and upon a MOTION duly made by Chief Financial Officer Rosenfeld and seconded by Secretary Simon, it was

RESOLVED to approve to change qualified Mutual 14 shareholder parking from 72 hours to 90 days. (Page 39 of Rules and Regulations - item 6.8) on a on a preliminary basis until the 28 day posting period has been completed, the rules and regulations will be ratified at the next scheduled meeting and take effect if the board receives no comments.

Roll call vote The MOTION passed with one "no" vote (Lukoff).

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

RESOLVED to approve to delete the word deco block from Rules and Regulations Exhibit A-2, page 82, #27, fourth line on a on a preliminary basis until the 28 day posting period has been completed, the rules and regulations will be ratified at the next scheduled meeting and take effect if the board receives no comments.

The MOTION passed, unanimously.

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

RESOLVED to approve to eliminate Section 8.2 on page 50 of the Rules and Regulations smart doorbells on a on a preliminary basis until the 28 day posting period has been completed, the rules and regulations will be ratified at the next scheduled meeting and take effect if the board receives no comments.

The MOTION passed.

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

RESOLVED to approve GRF negotiating the Bulk Cable Agreement and to return the findings to the Mutual Fourteen Board for approval.

The MOTION passed.

### **MUTUAL ADMINISTRATION DIRECTOR'S REPORT**

Mutual Administration Director Hopkins mentioned the elections are not quite over and she would be providing a recap and report on the Annual Elections next month.

### **ANNOUNCEMENTS**

- a. **Next regular meeting: Tuesday, October 20, 2020** via Zoom Video-Conference Call

### **COMMITTEE REPORTS**

#### Physical Property Committee

Director Nevin presented his report.

#### Landscape Committee

no report.

#### Emergency Information

Director Jorgenson presented her report (attached).

#### Caregivers Committee

Secretary Simon presented her report (attached).

#### Pet Committee

no report.

### **DIRECTORS COMMENTS**

No Directors made comments

### **SHAREHOLDER COMMENTS**

One shareholder made comments.

**BOARD OF DIRECTORS  
MUTUAL FOURTEEN  
ADJOURNMENT**

**September 15, 2020**

President Melody adjourned the meeting at 2:46 p.m. and announced that there would be an executive session following the meeting.

**EXECUTIVE SESSION**

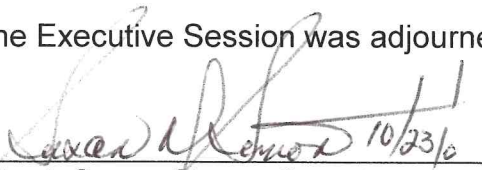
The Board met in Executive Session on September 15, 2020 at 3:00 p.m., and took the following actions:

RESOLVED to approve the executive session minutes of August 21, 2020, as written.

The MOTION passed.

1. Legal Matters
  - a. No legal matters were discussed
2. Contracts
  - a. 1 contract was discussed and approved.
3. Assessments / Delinquencies
  - a. 2 letters were drafted.
4. Disciplinary Hearings
  - a. No disciplinary hearings were discussed.

The Executive Session was adjourned at 4:04 p.m.

  
Attest, Susan Simon, Secretary  
SEAL BEACH MUTUAL FOURTEEN  
KG 09/15/2020  
Attachments

# INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL: **(14) FOURTEEN**

INSPECTOR: **Kevin Black**

MUTUAL BOARD MEETING DATE: **AUGUST 18TH 2020**

PERMIT ACTIVITY							
UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	START DATE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
14-19A	remodel w/patio	both	04/01/20	09/28/20	yes	BOD approval 3/17/20 phone poll-underground plumb 5/4/20 - footing 5/1	Los Al
14-15G	patio extension/pergala	grf	05/27/20	08/30/20	no	patio 6/15/20	kress
14-15G	bath remodel	both	06/01/20	09/01/20	no	rough plumb / elec 7/9/20 - lath 7/10/20	kress
14-13H	ductless heat pump	both	06/22/20	09/22/20	no		greenwood
14-53H	entry walk	grf	08/28/20	10/31/20	no		los al
14-48K	repl. Windows	both	08/31/20	10/01/20	no		bergkvist
14-14D	patio gate	GRF	08/10/20				
14-14B	carport cabinet	GRf	08/17/20	09/30/20	no		MP const.
14-32D	window repl. 2 walls moved	both	09/30/20	10/14/20	no		seaport windows
14-27D	flooring	GRF	08/20/20	09/20/20	no		kary's carpet
14-27D	countertops repl. Kit/bath	both	08/26/20	10/31/20	no		MP const.
14-17F	washer and dryer	both	08/26/20	09/30/20	no	big four rough 9/4/20	kress
14-54C	HVAC ducted repl.	both	09/08/20	12/08/20	no		greenwood
14-52D	door for dead space between	GRF	09/01/20	09/30/20	no		j and j handy man
14-15C	repl. Skylight/can lights/	both	09/15/20	12/24/20	no		L&S construction
14-30C	carport cabinet	GRF	09/05/20	10/01/20	no		Los Al builders
ESCROW ACTIVITY							
UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	DOCUMENTS/COMMENTS
14-2I		10/26/18					
14-5H		03/19/19					
14-21E		11/26/19					
14-3B			12/30/19	01/10/20			
14-18F		12/30/19	video 4/7/20	04/09/20	04/21/20		
14-52G		06/10/20	08/20/20	08/31/20	09/10/20		
14-27D		06/26/20					
14-3G		06/30/20	09/08/20	09/11/20			
14-18K		06/30/20					
14-2J		06/30/26					
14-5H		07/29/20					
14-24H		08/25/20					
14-50J		09/02/20					

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

**CONTRACTS / PROJECT**

CONTRACTOR		PROJECT
Fenn Pest Control	6/1/22 end date	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	11/30/21 end date Landscape:	on going landscape -
Roofing Standards	12/31/21 end date Roofing:	contract signed by both parties
Kress const.	stove hoods:	will set up contract in conjunction with reroof
BA const,	attic work/termite damage and fascia paint:	will set up contract in conjunction with reroof
FIRE INSPECTIONS		on hold
Empire pipe cleaning	12/31/22	due in oct/nov.
Sidewalk replacments	Concrete :	
Sidewalk Insp.		whole mutual 2/3/20
Rodent Bait stations	Fenn Pest control	BOD vote on new 3 year contract
Roofing 2020		waiting for change order to add the rest of the bldgs. To finish the roofing of bldg.s combine for a 2021 completion

**Shareholder and Mutual Requests**

termite and dry walk repair list continuing	
empty unit checks set with two directors as of 8/11/20	val/adrienne
26G check on refer	
24H permit/prelist issue	
8/20/20 roofing / rules / regulation / meeting	
50C check flooring	
17E check t and p drain line	
<b>14-52D patio door agenda</b>	hardi board as door/ cubby hole / treated lumber
<b>changes to Rules and Regulations</b>	see attached
14-30F hold on patio	

CFO Report for September  
Meeting

Per the Aug 31, 2020 financial statement Mutual 14 is in good shape. Our reserves are at \$828,820.57, which is more than adequate to cover the 5 buildings scheduled for re-roofing this year.

The roofing has been delayed until 2021, at which time the scheduled 5, and the remaining 4 buildings will be done.

Our electric bill continues to go down and YTD we have a savings of (\$585.92) YTD mutual 14 is under budget by (\$26,215)

Our Finance Committee met on the 2021 budget. The committee includes Bob Stefun, Jack Faucett, Sandra Tessier, Lee Melody and Jim Gilbert and all have worked very hard to recommend to the board a budget that the finance committee believes will satisfy the requirements needed for Mutual 14.

Respectfully submitted

Adrianne Rosenfeld

# ELECTRIC BILL COMPARISON JAN THRU DEC

	2017	2018	2019	2020	VARIANCE
JAN	\$1,406.10	\$1,297.33	\$1,203.49	\$1,108.00	(\$95.49)
FEB	\$1,751.76	\$1,232.69	\$1,268.94	\$1,033.61	(\$235.33)
MARCH	\$1,591.39	\$1,355.87	\$1,124.56	\$1,019.67	(\$104.89)
APRIL	\$1,342.57	\$1,132.27	\$950.30	\$915.84	(\$34.46)
MAY	\$1,322.57	\$1,132.27	\$1,026.45	\$862.55	(\$163.90)
June	\$1,524.82	\$1,304.71	\$1,028.58	\$1,076.73	\$48.15
July		\$1,270.12	\$1,027.00	\$1,278.49	\$251.49
AUG	\$1,421.54	\$1,169.90	\$1,339.82	\$1,059.19	(\$280.63)
SEPT	\$1,441.68	\$1,256.73	\$1,120.00		(\$1,120.00)
OCT	\$1,243.76	\$1,084.37	\$1,030.65		(\$1,030.65)
NOV	\$1,197.59	\$1,065.98	\$1,038.19		(\$1,038.19)
DEC	\$1,370.84	\$1,259.03	\$1,023.69		(\$1,023.69)
					(\$585.92) TOTAL SAVINGS

1014 Seal Beach Mutual No. Fourteen  
Financial Statement Recap  
08/31/2020

P.O. Box 2069  
Seal Beach CA 90740

Aug Actual	Aug Budget		2020 Y-T-D Actual	2020 Y-T-D Budget
87,399	87,399	Carrying Charges	699,191	699,192
38,753	38,753	Reserve Funding	310,026	310,024
<b>126,152</b>	<b>126,152</b>	<b>Total Regular Assessments</b>	<b>1,009,217</b>	<b>1,009,216</b>
585	584	Service Income	4,486	4,672
152	729	Financial Income	2,155	5,832
2,371	1,899	Other Income	23,759	15,192
<b>3,109</b>	<b>3,212</b>	<b>Total Other Income</b>	<b>30,400</b>	<b>25,696</b>
<b>129,261</b>	<b>129,364</b>	<b>Total Mutual Income</b>	<b>1,039,616</b>	<b>1,034,912</b>
53,500	53,500	GRF Trust Maintenance Fee	420,710	428,000
9,021	9,237	Utilities	68,221	73,896
1,718	1,601	Professional Fees	22,059	12,808
0	39	Office Supplies	149	312
13,373	18,410	Outside Services	121,699	147,280
8,851	7,826	Taxes & Insurance	70,538	62,608
38,753	38,753	Contributions to Reserves	310,026	310,024
<b>125,217</b>	<b>129,366</b>	<b>Total Expenses Before Off-Budget</b>	<b>1,013,401</b>	<b>1,034,928</b>
<b>4,044</b>	<b>(2)</b>	<b>Excess Inc/(Exp) Before Off-Budget</b>	<b>26,215</b>	<b>(16)</b>
10,915	0	Depreciation Expense	87,140	0
<b>(6,871)</b>	<b>(2)</b>	<b>Excess Inc/(Exp) After Off-Budget</b>	<b>(60,925)</b>	<b>(16)</b>
		<b>Restricted Reserves</b>		
2,862	0	Appliance Reserve Equity	38,356	0
197	0	Painting Reserve	140,913	0
699	0	Contingency Operating Equity	116,347	0
25,720	0	Roofing Reserve	279,054	0
9,142	0	Infrastructure Reserve	254,151	0
<b>38,620</b>	<b>0</b>	<b>Total Restricted Reserves</b>	<b>828,821</b>	<b>0</b>

President's Report  
September 15, 2020

Thank you all for attending the Mutual 14 September board meeting via Zoom.

As we close out summer, it has certainly been one to remember, although most of us will want to forget it.

I am happy to report that M14 has no confirmed cases of Covid 19 and I pray that we will continue to be spared. Thank you all for complying with the mask policy as it is helping.

We have 6 units currently for sale in M14 and 3 of these are Trusts. We had one unit sell in August.

Tree trimming will begin by the end of September with gutter cleaning to follow.

New golf cart parking spaces are on the Agenda and this will open up more parking for cars, which is needed.

All in all, Mutual 14 and our shareholders are doing well. The compliments keep coming as to how beautiful our patios and landscaping are. It should be noted that other Mutuals are beginning to allow patios which will continue to make Leisure World more desirable.

Golden Rain has informed us that they hope to have in person mutual board meetings in Clubhouse 4 with livestreaming and Zoom available in November.

As always, if you see something or have questions or comments regarding Mutual 14, please contact your Building Director or your Officers for factual information.

Thanks again. Stay safe.

Respectfully submitted,

Lee Melody

President

## Mutual 14 Caregiver Report September 15, 2020

As of the most recent report from Stock Transfer, we have 16 Shareholders utilizing the services of 30 Caregivers. All those I observed have been wearing masks and practicing social distancing. One shareholder has a relative assisting. In the event that relative exceeds the 60 day limit, I will assist that individual with a caregiver application.

Respectfully submitted,

Susan D Simon, Chair Caregivers

Mutual Board Meeting  
Tuesday 9/15/2020 (Zoom) 1PM

Our annual tree pruning begins September 28th and will take approximately 3 weeks to complete. After a mutual tour with Lee and Jose, 60 full sized trees were identified for this year. A number of smaller trees, less than 20 feet, will also be trimmed at no cost to the mutual. Two ficus trees (53E/53F and 52E/52F) were identified for removal based on near future root damage to sidewalks and/or plumbing, an expense we need to avoid. The finalized proposal from J & J Landscaping will be presented to the board for discussion and approval.

All is well with J & J Landscaping addressing our shareholder needs whether that be watering issues, repairs, cleanup, garden maintenance, etc etc. The large percentage of calls I receive always result in a "thank you" to the board and J & J.

Respectively submitted,  
Jack Nevin, Chairman

MUTUAL 14  
SEPTEMBER 19, 2020  
EMERGENCY INFORMATION

There are five sheds located in Mutual 14 containing equipment which might need to be used in case of an emergency or disaster. These shed are located next to laundry rooms 3, 19, 23, 32, and 53. The directors know the combinations for these sheds.

*Valerie Jorgenson*

Valerie Jorgenson 562-296-5428 [vjorgenson@outlook.com](mailto:vjorgenson@outlook.com)  
Emergency Information Chair