

**MINUTES OF THE REGULAR MONTHLY MEETING OF THE
BOARD OF DIRECTORS
SEAL BEACH MUTUAL FOURTEEN
November 15, 2022**

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 15, 2022, followed by the *Pledge of Allegiance* via Zoom Video and Building 5, Conference Room B.

SHAREHOLDER COMMENTS

Several shareholders made a comment.

ROLL CALL

Present: President Melody, Vice President Stefun, Secretary Simon (via zoom), Chief Financial Officer Rosenfeld, Director Nevin, and Director Supple.

Absent: Director Shaddow

Guests: Eight Mutual Fourteen shareholders (via zoom)
Twelve Mutual Fourteen shareholders (in-person)

Staff: Ms. Hopkins, Mutual Administration Director (via zoom)
Mr. Meza, Building Inspector
Ms. Vasquez, Acting Portfolio Specialist (via zoom)

MINUTES

The Regular Meeting Minutes of October 18, 2022 were approved by general consent of the board, as written.

BUILDING INSPECTORS REPORT

Building Inspector Meza presented his report (attached).

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

RESOLVED to approve the patio proposal for Unit 14-048G. Work to be done at the shareholder's expense.

The MOTION passed unanimously with ROLL CALL vote.

**BOARD OF DIRECTORS
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Following a discussion and upon a MOTION duly made by Secretary Simon and seconded by Director Supple, it was

RESOLVED to approve the patio proposal for Unit 14-049I. Work to be done at the shareholder's expense

The MOTION passed unanimously with ROLL CALL vote.

Following questions Mr. Meza left the meeting at 1:19 p.m.

SECRETARY/CORRESPONDENCE

One correspondence received.

PRESIDENT'S REPORT

President Melody presented his report (attached).

VICE PRESIDENT'S REPORT

Vice President Stefun presented no report.

CHIEF FINANCIAL OFFICER'S REPORT

Chief Financial Officer Rosenfeld presented her report (attached).

UNFINISHED BUSINESS

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

RESOLVED TO amend resolution dated on 10/18/2022, "RESOLVED to approve the transfer of funds in the amount of \$384,700.55 from the Mutual Fourteen Non-Restricted US Bank account to the Mutual 14 Mellon Bank account and to be invested in the Government Bonds at the highest rate for the shortest term." – to change Non-Restricted US Bank account to Restricted US Bank account.

The MOTION passed unanimously with ROLL CALL vote.

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 funds, per detailed and dated resolutions, by consent calendar.

Transfer/ Invoice Date	Amount	Originating/Destination Accounts or Payee
09/28/2022	\$15,836.00	Invoice # multiple Check # 11500 – J & J Landscaping
10/12/2022	\$11,475.43	Invoice # multiple Check # 11503 – OC Tax Collector
10/19/2022	\$15,000.00	US Bank Non-Restricted Money Market to US Bank Checking
10/20/2022	\$33,195.50	US Bank Checking to US Bank Restricted Money Mkt.
11/03/2022	\$11,115.00	Invoice # multiple Check # 11506 – J & J Landscaping
11/07/2022	\$79,117.46	US Bank Checking to GRF- US Bank Checking
11/07/2022	\$164,364.52	ACH -Direct Debit from multiple shareholders to US Bank Checking
11/08/2022	\$74,110.79	US Bank Checking to US Bank Impound (Property Taxes)

The MOTION passed unanimously with ROLL CALL vote.

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 approve that the review of the Mutuals' operating accounts, reserve accounts, current year's actual operating revenues and expenses compared to the current year's budget, the latest account statements prepared by financial institutions where the mutual has its operating and reserve accounts, and the income and expense statement for the mutual's operating and reserve accounts have been approved; and, further, that per Civil Code Section 5500(a)-(f), the check register, monthly general ledger, and delinquent assessment receivable reports have been reviewed for the month of October 2022.

The MOTION passed unanimously with ROLL CALL vote.

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

RESOLVED to ratify emergency action item taken on 10/19/2022 – to move \$50,000 from contingency, which would leave the balance in Contingency \$146,171 and add it to infrastructure which would make that balance \$234,964 to accommodate for the electric panel expense of \$200,000.

The MOTION passed unanimously with ROLL CALL vote.

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

RESOLVED to ratify emergency action item taken on 10/19/2022 – to change the roofing reserve monthly allocation from \$23,856.58 down to \$13,856.58 and increase the contingency monthly allocation from \$2,273.58 to \$12,273.58.

The MOTION passed unanimously with ROLL CALL vote.

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

RESOLVED to authorize GRF Building Inspector to obtain costs for the removal of 328 garbage disposals in Mutual Fourteen.

The MOTION FAILED due to the lack of a second.

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

RESOLVED to propose a rule change by amending Section 6.19 – Carport Use of the Rules & regulations and approve the 28-day posting of notice of the proposed rule change. The proposed rule change will be considered by the board at the next scheduled meeting following review of any shareholder comments received.

The MOTION passed unanimously with ROLL CALL vote.

Board of Director have tabled the motion to approve 50-1644-4A Caregiver Pass Application (Part-Time Health Care Provider) and 50-1644-4B Permitted Health Care Resident Application (Full-Time Health Care Provider) until December's Monthly Board meeting.

PORTFOLIO SPECIALIST'S REPORT

Mutual Administration Director Hopkins provided an update and submitted the Portfolio Specialist Report.

COMMITTEE REPORTS

Physical Property Committee

Vice President Stefun provided an update.

Landscape Committee

Director Nevin provided an update.

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Emergency Information

No report provided.

Caregivers

Secretary Simon submitted her report and provided updates(attached).

Pet Committee

Secretary Simon submitted her report and provided updates (attached).

Parking Committee

No report provided.

GRF GENERAL PROJECT UPDATES

President Melody provided updates.

DIRECTORS COMMENTS

Several Directors made a comment.

ANNOUNCEMENTS

- a. **NEXT BOARD MEETING:** Tuesday, December 20, 2022, at 1:00 p.m. held in Building 5, Conference Rm B and Zoom/Video Conference Call.

ADJOURNMENT

President Melody adjourned the meeting at 2:25 p.m. and announced that there would be an executive session following the meeting.

National Suicide Prevention Hotline Link and phone number -

<https://988lifeline.org/current-events/the-lifeline-and-988/> **Phone Number # 1-800-273-TALK (8255)**

EXECUTIVE SESSION SUMMARY

The Mutual Board met in Executive Session on, November 15, 2022, at 2:40 p.m., and took the following actions:

The Board approved the Executive Session Meeting Minutes of October 18, 2022.

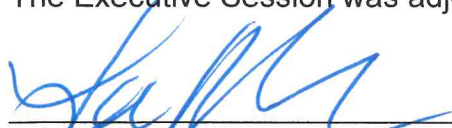
1. Legal Matters
 - a. Several legal matters were discussed
2. Contracts
 - a. No contracts were discussed.
3. Assessments / Delinquencies
 - a. Several letters were drafted.
 - b. Several files were closed.
 - c. Several files to monitor.

**BOARD OF DIRECTORS
MUTUAL FOURTEEN**

November 15, 2022

4. Disciplinary Hearings
 - a. No disciplinary hearings occurred.

The Executive Session was adjourned at 3:26 p.m.



Attest, Susan Simon, Secretary
SEAL BEACH MUTUAL FOURTEEN
KV 11/15/22



INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL: (14) Fourteen		INSPECTOR: Mike Meza					
MUTUAL BOARD MEETING DATE: November, 2022							
PERMIT ACTIVITY							
UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	PERMIT ISSUE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR
04-H	WASHER AND DRYER	BOTH	10/03/22	10/18/22	YES	FINAL 10/17/22	OGAN CONSTRUCTION
15-A	GFI OUTLET IN BATHROOM	BOTH	05/05/22	07/30/22	NONE	NOT HOME	LW DÉCOR
16-B	SHOWER CUT DOWN	BOTH	10/11/22	11/11/22	NONE		NUKOTE
17-G	INSTALL POST & SCREENS	GRF	05/02/22	08/30/22	NONE		L&S CORE CONSTRUCTION
19-D	UNIT REMODEL	BOTH	06/20/22	12/30/22	NONE	DRYWALL 10/03/22	JC KRESS
19-F	UNIT REMODEL	BOTH	04/01/22	10/03/22	NONE	BROWN COAT 10/24/22	GRECO
19-J	WASHER AND DRYER	BOTH	10/15/22	11/15/22	NONE	PLUMBING 10/26/22	VICKERS CONSTRUCTION
20-H	WIND SCREEN ON PATIO	GRF	10/24/22	11/08/22	NONE		CUSTOM GLASS
21-C	ADDING 3/4 BATROOM	BOTH	06/15/22	12/30/22	NONE	FINAL 10/10/22	J.C. KRESS
23-C	CEILING ABATE ALL ROOMS	GRF	10/31/22	11/20/22	NONE	FINAL 11/03/22	SIRRIS
25-A	UNIT REMODEL	BOTH	05/18/22	09/30/22	NONE	DRYWALL 09/23/22	LOS AL BUILDERS
25-E	KITCHEN REMODEL	BOTH	11/21/22	01/21/22	NONE		OGAN CONSTRUCTION
27-D	SHOWER PAN	BOTH	10/25/22	12/20/22	NONE	ROUGH PLUMB 11/03/22	JC KRESS
29-E	ENCLOSE PORCH AREA	BOTH	10/20/22	02/20/23	NONE		JC KRESS
51-C	NEW PATIO	GRF	10/10/22	11/10/22	NONE		OGAN CONSTRUCTION
52-K	KITCHEN/BATH SKYLIGHTS	GRF	08/15/22	09/15/22	NONE		JC KRESS
52-K	CART PAD/STORAGE CAB	GRF	08/12/22	09/12/22	NONE	FINAL 10/05/22	OGAN CONSTRUCTION

ESCROW ACTIVITY

Unit #	NMI	PLI	NBO	FI	FCOEI	ROF	ACTIVE, CLOSING, CLOSED,NMI
							6 4 19 3
2-F		11/02/22					
2-G	05/17/22						
3-J		12/03/21	07/14/22	07/14/22	07/22/22		
5-C		07/15/22	08/10/22	08/12/22	08/26/22		
12-A		12/23/21	01/27/22	02/3/22	02/16/22	03/07/22	
13-H		01/25/22	03/07/22	03/10/22	03/24/22	05/27/22	
14-A		04/29/22	06/15/22	06/15/22	07/01/22	08/11/22	
17-F		12/10/21	02/04/22	02/04/22	02/04/22	04/13/22	
18-B		11/17/21	01/18/22	01/18/22	02/01/22	02/14/22	
18-G	06/13/22						
19-E		04/15/22	04/15/22	04/25/22	05/09/22	05/17/22	
19-F		01/04/22	02/28/22	03/01/22	03/15/22	04/05/22	
19-H		07/27/22					
21-C		12/23/21	02/04/22	02/04/22	02/18/22	03/08/22	
23-C		03/25/22	09/09/22	09/20/22	10/03/22		
23-F		10/26/22					
24-C		11/05/21	12/15/21	12/17/21	01/03/22	01/27/22	
24-E		08/25/22					
24-H		11/17/21					
25-A		11/10/21	01/19/22	01/20/22	02/03/22	03/02/22	
25-E		07/15/22	09/15/22	09/19/22	10/14/22	10/18/22	
26-A		09/27/22	10/04/22	10/07/22	10/21/22		
28-H		11/10/21	02/11/22	02/12/22	02/24/22	04/14/22	
29-E	05/20/22						
30-F		03/25/22	05/11/22	05/11/22	05/24/22	07/12/22	
31-D		09/24/21	12/16/21	12/17/21	01/04/22	01/27/22	
31-D		04/06/22	04/08/22	04/11/22	04/25/22	05/17/22	
32-B		02/16/22	04/13/22	04/13/22	04/27/22	05/27/22	
32-H		09/02/22					
33-E		01/14/22	02/16/22	02/16/22	03/03/22	05/23/22	

INSPECTOR MONTHLY MUTUAL REPORT							
MUTUAL: (14) Fourteen			INSPECTOR: Mike Meza				
MUTUAL BOARD MEETING DATE: November, 2022							
51-C		11/08/21	04/06/22	04/12/22	04/25/22	05/23/22	
52-K		06/23/22	07/06/22	07/11/22	07/26/22	08/16/22	

NMI = New Member Inspection		PLI = Pre-Listing Inspection	NBO = New Buyer Orientation
FI = Final Inspection		FCOEI = Final COE Inspection	ROF = Release of Funds
CONTRACTS			
CONTRACTOR		PROJECT	
J&J LANDSCAPE	OCTOBER 31, 2024	Landscaping & Irrigation	
EMPIRE PIPE	DECEMBER 31, 2022	Annual inspection	
		Out going line only	
FENN	MAY 31, 2023	Pest and rodent control services	
FENN PEST AND TERMITE	JUNE 30, 2023	Bait station maintenance	
SPECIAL PROJECTS/ REQUEST			
Contractor		Discription of Work	
Bergkvist		49-I New patio	
Los Al Builders		48-G New patio	
MJ Jurado		Replace Kenendy Valves (two)	
SHAREHOLDER AND MUTUAL REQUEST			
20-I	Noise in attic	Inspect mutual sidewalks	
19-A	Water shut off	Kenendy valves near for building 15 and 20	
52-A	Service faucet		
13-E	Knob lock		
19-I	Painting in common area		
53-C	Sprinkler issues		
26-A	Escrow work issues		
16-J	Kitchen faucet		
29-E	Lock box and key		
30-C	Toilet stoppage		
18-K	Internet antenna		
02-E	Termites in kitchen		
25-A	Leak at skylight		
29-F	Vent pipe issues		
53-J	Downspout issues		
48-C	No powerin unit		
53-A	Smoke in unit		

1014 Seal Beach Mutual No. Fourteen
Financial Statement Recap
10/31/2022

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P.O. Box 2069
Seal Beach CA 90740

Oct Actual	Oct Budget		2022 Y-T-D Actual	2022 Y-T-D Budget
93,040	93,040	Carrying Charges	38,753	38,754
38,753	38,754	Reserve Funding		
131,794	131,794	Total Regular Assessments	1,317,937	1,317,940
475	584	Service Income	5,165	5,840
1,483	114	Financial Income	2,990	1,140
3,525	2,223	Other Income	49,243	22,230
5,483	2,921	Total Other Income	57,399	29,210
137,276	134,716	Total Mutual Income	1,375,336	1,347,150
56,426	56,426	GRF Trust Maintenance Fee	553,413	564,260
9,525	10,040	Utilities	103,904	100,400
5,012	1,161	Grass Maintenance	18,130	11,130
125	39	Office Supplies	470	390
37,347	18,850	Outside Services	197,635	188,500
3,160	9,446	Taxes & Insurance	100,683	94,460
38,753	38,754	Contributions to Reserves	387,533	387,540
150,349	134,716	Total Expenses Before Off-Budget	1,360,250	1,347,160
(13,073)	(1)	Excess Inc/(Exp) Before Off-Budget	15,086	(10)
13,283	0	Depreciation Expense	132,504	0
(26,356)	(1)	Excess Inc/(Exp) After Off-Budget	(117,418)	(10)
(3,385)	0	Restricted Reserves		
4,467	0	Appliance Reserve Equity	27,216	0
(47,726)	0	Painting Reserve	188,726	0
23,857	0	Contingency/Depreciation Equity	150,718	0
(38,278)	0	Roofing Reserve	362,874	0
	0	Infrastructure Reserve	151,559	0
(61,066)	0	Total Restricted Reserves	881,092	0

CFO Report for November
Meeting

Per the Oct 31 2022 financial statement Mutual 14 is in terrific shape. Our reserves are at \$881,092 to compare last year at this same time our reserves were \$540,367 and there are no further large expenditures planned in 2022, and we have a surplus of (\$15,086) which can be used for any unplanned expense

Your board is fiscally responsible and has managed to complete our large projects without any mutual assessment increases. The increases expected in Jan are all due to items your mutual has no control over such as trash, taxes and GRF allotment.

Respectfully submitted

Adrianne Rosenfeld

PRESIDENT'S REPORT

NOVEMBER 15, 2022

Welcome to the November monthly M14 Board Meeting. Thank you all for attending in person or on Zoom.

As we were in a draught and with no rain predicted for the near future, your board voted not to reseed at last month's meeting. On Saturday November 5th, as our landscaper Jose was reseeding the golf course, and when large amounts of rain were predicted, he recommended to the Landscape Committee to take advantage of the anticipated rain and take the emergency action to reseed the entire Mutual. The money for reseeding was already in the budget so we went ahead and I, as President, approved it on Saturday. He reseeded Monday morning and we got over 1" of rain on Monday and Tuesday.

We have 7 units for sale with none sold in the last 30 days.

California has instituted a new Residential Food Scrap Collection Policy. We are now required to follow this program. I'm sorry to say that very few shareholders are following the procedure. To date, we have not gotten any feedback as to how the program is going in Leisure World as a whole.

For those neighbors who have seen the back hoe and huge hole between buildings 15 and 20, the reason is we have to replace 2 large Kennedy valves and the associated 8" water piping. These valves are over 60 years old and are leaking. This will be a costly repair. More information will be forthcoming. It is fortunate that your Board has sufficient reserves to cover this.

As we approach the Holiday Season, please reach out to your neighbors and let your Building Director know of any issues that

the Mutual could possibly help with. This goes along with Mutual 14 saying “if you see something say something” and “if you smell smoke call 911”. Last week when a shareholder left a pot of food cooking on the stove and went to get her hair done, her neighbor smelled smoke and heard the smoke alarm, called 911 and Security. Because of this quick action the Fire Department was able to control the situation before the pot flamed and the result was only smoke damage to the unit.

As we approach the holiday season our Neighbor 2 Neighbor club will once again be decorating our walkway light poles throughout Mutual 14. This program is solely paid for the club with no Mutual 14 financial assistance. This year the club has spent over \$500.00. Donations to help offset the cost are always appreciated by N2N. Please contact Donna Melody, 49-A, or Julie Faucett, 33-F, if you would like to help.

Any questions regarding the Mutual, please ask your Director or me. For questions regarding GRF. I am available as your representative. Don't hesitate to contact me.

I wish everyone a Happy Thanksgiving, as we have much to be thankful for especially living in the Beverly Hills in Leisure World.

Respectfully submitted,

Lee W. Melody
President

Mutual 14 Caregiver Report November 15, 2022

The Caregiver Data for our Mutual is being updated. Hopefully it will all be correct by next month's meeting.

Several Shareholders no longer have Caregivers. I would like to remind everyone that if/when you no longer have a Caregiver I be notified. Caregiver IDs are to be returned to Stock Transfer if a particular Caregiver is no longer in your employ.

These regulations are intended for your safety.

All Caregivers are required to register/re register every January and June.

Once again a big thank you to Bob Stefun who made an excel spread sheet of the data acquired during our recent fire inspections. As a result, I have been able to better update our Caregivers with the cooperation of Stock Transfer. Hopefully our data will all be correct by next month. There are a few that have to be updated either by the Shareholder or Stock Transfer.

Respectfully submitted,

Susan D Simon, Chair Caregivers
Sdwsimon42@gmail.com

Mutual 14 Pet Report November 15, 2022

I would like to remind everyone that if you no longer have a pet, please notify me in order that we can remove it from our listings. As a result of telephone calls, we have learned that several pets are no longer with us, and others have been added.

It is necessary to reregister all dogs yearly at the end of December or January at the latest. We are in the process of updating our listing of pets. I appreciate the cooperation of our shareholders in assisting me in this endeavor. There have been some errors in updating our listings, and I apologize in advance if you have received an inaccurate notice. Thank you for taking the time to call me or email me if you have received a notice in error. I appreciate your patience as we update our records. If your animal is a service animal or emotional support animal it must be registered yearly as well. It is important for your pets to be inoculated against Rabies and have a current Seal Beach license. If you have not already done so, please reregister your pet, emotional support or service animal.

There have been numerous sightings of coyotes in Leisure World. Please don't leave your pets unattended under any circumstance, confine your cats, and carry noise making devices when walking the pets for their safety as well as yours. I have observed a cat on a leash unattended outside of the unit. Easy pickings for the coyotes. Please be advised that cats must be registered as well, and no animal is to be left unattended.

If you no longer have a pet, please let me know.

Thank you in advance for your cooperation

Once again a big thank you to Bob Stefun who made an excel spread sheet of the data acquired during our recent fire inspections. As a result, I have been able to better update our pets with the cooperation of Stock Transfer. Hopefully our data will all be correct by next month. There are only a few that have to be checked. Two animals may be old enough to register by January of 2023.

Respectfully submitted,

Susan D. Simon,
Pet Chairperson
Sdwsimon42@gmail.com

SEAL BEACH MUTUAL NO. FOURTEEN

Rules and Regulations

1980 Payment is to be remitted to the Security Department at
1981 the time the Parking Permit is issued. Payment is only
1982 accepted in the form of a check. All other types of
1983 payments will be made at the Finance Department.

1984 **6.16.4. Building Five, Clubhouse Six, Healthcare Center,**
1985 **Administration and Alley.**

1986 No overnight parking is permitted, except that Security Vehicles,
1987 CARE ambulances, Pharmacy delivery vehicles, and Two (2)
1988 Healthcare Vehicles, 24 Hour Nurse, HCC Golf Cart, GRF
1989 Vehicles, and Innovative cleaning service vehicles may park
1990 overnight.
1991

1992 **6.17. Section 6.17 – Amphitheater.**

1993 No Shareholder may park in any space marked for "Staff" or HCC between
1994 the hours of 7:00 a.m. to 6:00 p.m., Monday through Friday. The parking
1995 space designated for the HCC 24-Hour Nurse may never be used by anyone
1996 else except that employee and the HCC Golf Cart.
1997

1998 **6.18. Section 6.18 – Bicycles/Tricycles/Mobility Scooters.**

1999 Bicycles, tricycles, or mobility scooters may not be parked in any manner as
2000 to interfere with foot or vehicle traffic. Bicycles must be parked utilizing
2001 parking racks where provided. The Mutual is not liable for damaged, lost, or
2002 stolen property. Attended bicycles, tricycles or mobility may be parked off
2003 pavement, but only in such a manner as not to damage landscaping.
2004 Parking on a sidewalk is prohibited. Parking in Mutual 14 parking spaces is
2005 prohibited other than in assigned carports. Except for employees working in
2006 Leisure World, visitors residing outside Leisure World may ride bicycles,
2007 tricycles or mobility scooters on Mutual sidewalks or streets only if
2008 accompanied by a Qualifying Resident.
2009

2010 **6.19. Section 6.19 – Carport Use.**

2011 When a Shareholder moves in, they are assigned one carport space. If
2012 shareholders have more than one car or have a golf cart or scooter, they
2013 may rent or use another shareholder's carport space if both agree and they
2014 have signed the Carport Usage/Rental Agreement. The executed agreement
2015 must be recorded at the Stock Transfer Office to be valid. Unauthorized use
2016 of any empty carport space may result in the vehicle/golf cart/scooter being
2017 towed at the expense of the owner of the vehicle.

2018 Carports are to be used for parking of self-propelled land vehicles in
2019 operating condition. All passenger vehicles that can be operated on city
2020 streets MUST have a current DMV registration, license plate tags, and
2021 sufficient insurance as mandated by the State of California Vehicle Code
2022 (CVC) Section 22658. All vehicles, parked in the carport must have a Seal

(Oct 2022)

SEAL BEACH MUTUAL NO. FOURTEEN

Rules and Regulations

Beach Leisure World (SBLW) decal issued by the Security Department affixed and displayed on the lower left windshield; however, the Mutual Board may waive the requirement to display and affix the SBLW decal ONLY in unique and rare circumstances (contact the Mutual Board for consideration). Any vehicle that is not compliant with these rules may be towed at the owner's expense and as specified in CVC Section 22658. Any stored items in the carports must be completely contained in the carport cabinets, and no items can be hung from the walls or the ceiling of the carports. Current fire regulations prohibit the storage of fuel or any combustible material in the carport areas. When parked in the carports, all vehicles must be headed inwards **and must not protrude outwards beyond the dripline**. Mechanical repairs on vehicles are not permitted except for minor maintenance such as jumping of a battery, checking, or adding oil or water, or changing wiper blades. Changing of oil is not permitted. No person shall park any vehicle in any carport not assigned to them without permission from the affected shareholder. Any vehicle leaking oil, anti-freeze, or any other hazardous material is prohibited from parking in a Mutual carport or on a Mutual Street or driveway. It is the shareholder's responsibility to clean up any hazardous material spill or the Mutual will have them cleaned up. In such case, the shareholder will be billed for the cost. ALL hazardous waste materials, including kitty litter, must be disposed of at any Orange County Approved Hazardous Waste Site. The carport floor space may NOT be used as a storage area, whether free-standing or in any type of container. Boats or trailers of any size or kind may not be parked in the carport. Any damage to the carport is the responsibility of the assigned shareholder, not any renter of a carport. Only a Bicycle, Tricycle, folding shopping cart, ladder or blue 55-gallon water barrels may be stored under the cabinet in the Shareholder's assigned or rented space. At each inspection of the carports by the Mutual Board representative, a notice will be given to the shareholder whose carport is in violation of this policy. Improperly stored material must be removed within ten (10) days, or the material will be removed at the Shareholder's expense. In order to accommodate routine cleaning and property servicing, Shareholders may not store an inoperable vehicle in a carport space. Shareholders that park an electrical vehicle in Mutual Fourteen Carports, with the exception of golf carts, are required to have liability insurance in the amount of no less than one million dollars (\$1,000,000).

6.20. Section 6.20 – Carport Assignments.

Carport assignments are controlled by the share of Stock purchased by the Shareholder and a record of such assignments is kept in the Stock Transfer Office of GRF. Shareholders desiring to change carport assignments must negotiate the new arrangement on their own and obtain approval from the

(Oct 2022)



PORTFOLIO SPECIALIST REPORT

NOVEMBER 2022

PROPER USE OF GARBAGE DISPOSAL

When using the garbage disposal be sure to run plenty of water!

Follow these easy steps when using the garbage disposal:

1. Turn on the cold water
2. Turn on the disposal
3. Feed the material into the disposal a little at a time
4. When the hammering stops, turn off the disposal and keep the water running for one minute
5. Make sure to run the disposal every day, even though you are not putting it to normal use
6. If the disposal stops working, locate the RED re-set button on the bottom surface of the unit and hold for 30-seconds.

REMINDER

Please do not grind these items

Bones
Carrot peelings
Celery & Rhubarb Stalks
Coffee Grounds
Corn Cobs—Husks or Silks
Egg Shells

Onion Skins
Pea Pods
Potato Peelings
Grease
Pills
Glass
Rice
Any fibrous materials

If the disposal is not grinding as well as it should, grind some ice to sharpen the blades.

To deodorize the disposal, grind some lemon, lime, or orange rinds.



FIRE SAFETY

November 2022

Portfolio Specialist Report



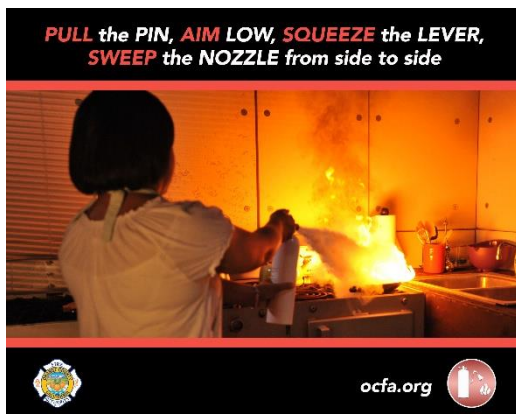
ORANGE COUNTY FIRE AUTHORITY NOVEMBER 2022 SOCIAL MEDIA / RSG! TOPICS



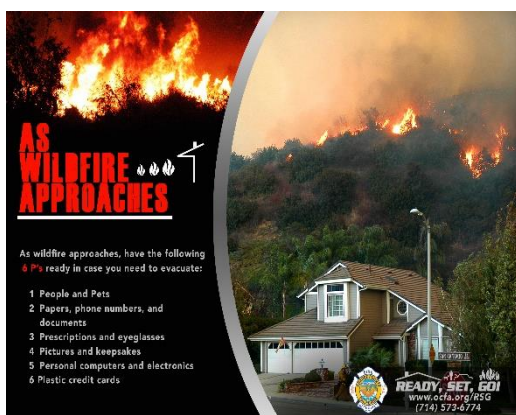
Holiday Cooking Safety: More cooking fires are reported on Thanksgiving Day than any other day of the year, followed by Christmas and Christmas Eve. Help protect your family and home by keeping a lid or fire extinguisher nearby when cooking this holiday season. For more information on holiday cooking safety, visit ocfa.org.



Holiday Cooking Safety: Unattended cooking is the leading cause of home cooking fires. Stay in the kitchen when frying, grilling, or broiling food. For more information on cooking safety, visit ocfa.org



Fire Extinguishers: Fire extinguishers can save lives and property! Use the P.A.S.S. Method – Pull the pin, Aim low, Squeeze the lever, and Sweep the nozzle from side to side. For more information on fire extinguishers, visit ocfa.org.



As Wildfire Approaches: To prepare for a possible evacuation, load everything in your car, including your Disaster Supply Kit and Go! Bag. Back the car in the driveway and keep the keys with you in case you need to leave quickly. For more information on what to do as wildfire approaches, visit ocfa.org/RSG.

FIRE EXTINGUISHERS



Fire extinguishers can save lives and property, but should only be used if the fire is small, smoke and heat have not filled the room, and if you have a clear escape route. If you're unsure, evacuate immediately and call 9-1-1.



Since fire grows and spreads rapidly, the number one priority is to get out safely.



**Orange County
Fire Authority**

(714) 573-6200
ocfa.org



Types of Fire Extinguishers

Multipurpose (ABC) fire extinguishers are recommended for home use. Fire classifications are used to indicate the type of fire they will extinguish.

- A – For use with ordinary materials like cloth, wood, and paper.
- B – For use with flammable liquids like grease, gasoline, oil, and oil-based paints.
- C – For use with electrical equipment that is connected to an outlet.

Before Using a Fire Extinguisher

- Alert others that there is a fire and appoint someone to call 9-1-1.
- Make sure the fire is small, not spreading, and that you have a clear escape route.

The P.A.S.S. Method

- Pull the pin.
- Aim low. Stand six to eight feet away and point the extinguisher nozzle at the base of the fire.
- Squeeze the lever slowly and evenly.
- Sweep the nozzle from side to side until the fire is completely out.

Fire Extinguisher Maintenance

- Keep your extinguisher in plain view and out of the reach of children.
- Read and follow all instructions on the label and check for dents, corrosion or damage monthly.
- Non-rechargeable fire extinguishers should generally be replaced every five to seven years.
- Fire extinguishers are good for one use only. To dispose of an extinguisher, release the pressure by squeezing contents into a trash can. Let the extinguisher sit for 48 hours and then throw it in a trash can. You can also drop off used extinguishers at any household hazardous waste facility.



The roof is the most at-risk part of a home during a wildfire. Even if the flames never reach your property, windblown embers can threaten your home and bring fire to your front door.



Keep your roof
clear of debris year
round.



Orange County
Fire Authority

www.ocfa.org/RSG

If burning embers cause your roof to catch fire, it is likely that the fire will spread to the rest of your home. Homes with flammable roofs are much more likely to be destroyed than those with fire-resistant roofs.

Pine needles, leaves, and debris build up put your roof at risk from burning embers.

Plug gaps between the roof covering, roof deck or sheathing with non-combustible materials regardless of your roof's rating. This is often called "bird stopping," as it stops birds from building nests in gaps on the roof's edge.

Replacing plastic skylights with dual pane glass is another way to better protect your home. Dual panes and tempered glass are much more likely to resist damage if exposed to burning embers.

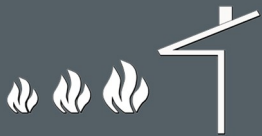
For more information, please visit the OCFA website or call (714) 573-6774 to schedule a Wildfire Home Assessment.

READY, SET, GO!

AS WILDFIRE APPROACHES



Early evacuation is the best way to protect yourself and your loved ones during a wildfire. As a wildfire approaches, follow these steps to help prepare your family and home, and make your evacuation safer.



*Review your
Wildfire Action
Plan so all
family members
have the same
information and
know what to do.*



**Orange County
Fire Authority**

www.ocfa.org/RSG

Have all necessities ready, including the 6 P's, in case you have to evacuate:

1. People and pets
2. Papers, phone numbers, and important documents
3. Prescriptions, medical equipment, and eyeglasses
4. Pictures, family keepsakes, and other meaningful items
5. Personal computers, hard drives, tablets, or other data storage devices, including cell phones, and chargers
6. Plastic credit cards, ATM cards, and cash

Load everything into your car, including your Disaster Supply Kit and Go! Bag. Then, back the car into the driveway and close the windows and doors. Keep the keys with you, in case you need to leave quickly.

At Home:

- Close all windows and doors
- Shut off air conditioning and fans
- Close the fireplace flue
- Leave lights on, including porch lights
- Move outdoor combustible items (patio furniture, door mats, charcoal, firewood, lighter fluid, brooms, trash cans, etc.) away from the house or bring them inside
- Turn off propane tanks
- Close the garage door
- Connect garden hoses to spigots and place them so they can reach any area of the house
- Don't leave sprinklers on or water running as this can waste critical water pressure

For more information, please visit the OCFA website or call **(714) 573-6774** to schedule a Wildfire Home Assessment.