

**MINUTES OF THE REGULAR MONTHLY MEETING OF THE  
BOARD OF DIRECTORS  
SEAL BEACH MUTUAL FOURTEEN  
October 17, 2023**

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual Fourteen was called to order by President Nevin at 1:00 p.m. on Tuesday, October 17, 2023, 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 Nevin, Vice President Stefun, Chief Financial Officer Rosenfeld, Secretary Holbrook, Directors Supple, Reid (via zoom) and Skinner (via zoom). Also present was Advisory Directors Faucett and Shaddow (via zoom).

GRF Representative: Mr. Melody

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

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

**MINUTES**

The Regular Meeting Minutes of September 19, 2023, were approved as written.

**BUILDING INSPECTORS REPORT**

Building Inspector Meza presented his report (attached).

Following a discussion and upon a MOTION duly made by Vice President Stefun, and seconded by Chief Financial Officer Rosenfeld, it was

RESOLVED to approve the patio proposal for Unit 017-F, work to be done at the shareholder's expense.

The MOTION passed with six "yes" votes (Nevin, Stefun, Holbrook, Rosenfeld, Supple, Reid) and one "no" vote (Skinner).

Following a discussion and upon a MOTION duly made by Vice President Stefun and seconded by Chief Financial Officer Rosenfeld, it was

RESOLVED to approve the patio proposal for Unit 002-D, work to be done at the shareholder's expense.

The MOTION passed unanimously with roll call vote.

Following a discussion and upon a MOTION duly made by Vice President Stefun, and seconded by Chief Financial Officer Rosenfeld, it was

RESOLVED to approve the patio proposal for Unit 003-C, work to be done at the shareholder's expense.

The MOTION passed unanimously with roll call vote.

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

**MOTION FAILED** to approve the patio proposal for Unit 003-D with modifications to the wall, work to be done at the shareholder's expense.

The **MOTION FAILED** with seven "no" votes (Nevin, Stefun, Holbrook, Rosenfeld, Skinner, Reid, Supple)

Following a discussion and upon a MOTION duly made by Vice President Stefun and seconded by Chief Financial Officer Rosenfeld, it was

RESOLVED to approve the patio proposal for Unit 015-I, 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 1:31 p.m.

#### **SECRETARY/CORRESPONDENCE**

Secretary Holbrook received no correspondence.

#### **PRESIDENT'S REPORT**

President Nevin presented his report.

#### **VICE PRESIDENT'S REPORT**

Vice President Stefun provided an update.

#### **CHIEF FINANCIAL OFFICER'S REPORT**

Chief Financial Officer Rosenfeld presented her report (attached).

#### **GRF GENERAL PROJECT UPDATES**

GRF Representative Mr. Melody presented his report (attached).

**CONSENT CALENDAR**

Following a discussion and upon a MOTION duly made by Chief Financial Officer Rosenfeld, and seconded by Vice President Stefun, it was

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

<b>Transfer/ Invoice Date</b>	<b>Amount</b>	<b>Originating/Destination Accounts or Payee</b>
10/03/2023	\$250,000.00	US Bank Non-Restr. MM to BNY Mellon

The MOTION passed unanimously with ROLL CALL vote.

**UNFINISHED BUSINESS**

No unfinished business.

**NEW BUSINESS**

Following a discussion and upon a MOTION duly made by Chief Financial Officer Rosenfeld and seconded by Director Supple, 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 months of July, August, and September 2023.

The MOTION passed unanimously with ROLL CALL vote.

Following a discussion and upon a MOTION duly made by Vice President Stefun 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 Rules, effective 2023-2024, and authorize the President to sign the agreement.

The MOTION passed unanimously with ROLL CALL vote.

**PORTFOLIO SPECIALIST’S REPORT**

Portfolio Specialist Equite presented her report (attached).

**COMMITTEE REPORTS**

Physical Property Committee

Vice President Stefun provided an update.

Landscape Committee

President Nevin provided an update.

**DIRECTORS COMMENTS**

Several Directors made a comment.

**ANNOUNCEMENTS**

- a. **NEXT BOARD MEETING:** Tuesday, November 21, 2023, at 1:00 p.m. held in Building 5, Conference Rm B and Zoom/Video Conference Call.

**ADJOURNMENT**

President Nevin adjourned the meeting at 2:00 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, October 17, 2023, at 2:07 p.m., and took the following actions:

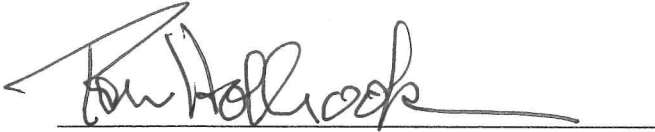
The Board approved the Executive Session Meeting Minutes of September 19, 2023, as presented.

1. Legal Matters
  - a. Several legal matters were discussed.
2. Contracts
  - a. One contract was discussed.
3. Assessments / Delinquencies
  - a. Several letters were drafted.
  - b. Several files were closed.
  - c. Several files to monitor.
4. Disciplinary Hearings
  - a. No disciplinary hearing occurred.

The Executive Session was adjourned at 3:14 p.m.

**BOARD OF DIRECTORS  
MUTUAL FOURTEEN**

**October 17, 2023**

A handwritten signature in black ink, appearing to read "Ron Holbrook", written over a horizontal line.

Attest, Ron Holbrook, Secretary  
SEAL BEACH MUTUAL FOURTEEN  
DE: 10/17/23

## INSPECTOR MONTHLY MUTUAL REPORT

<b>MUTUAL: (14) Fourteen</b>	<b>INSPECTOR: Mike Meza</b>
<b>MUTUAL BOARD MEETING DATE: October, 2023</b>	

### PERMIT ACTIVITY

UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	PERMIT ISSUE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR
2-F	PATIO AND WALL	GRF	08/18/23	09/30/23	NONE		PERFORMANCE
2-F	UNIT REMODEL	BOTH	06/14/23	09/30/23	YES	COMPLETION DATE 11/23	PERFORMANCE
4-B	SHOWER CUT DOWN	BOTH	09/05/23	10/02/23	NONE		NUKOTE
4-D	HEAT PUMP	BOTH	08/08/23	11/08/23	NONE		GREENWOOD
5-I	WASHER AND DRYER	BOTH	09/15/23	10/30/23	NONE		JC KRESS
13-I	FLOORING	BOTH	07/05/23	09/30/23	NONE		M&M SKYLIGHTS
13-L	RETRO WINDOWS	BOTH	03/20/23	06/30/23	NONE		MP CONSTRUCTION
18-B	WASHER AND DRYER	BOTH	08/17/23	12/30/23	NONE		MP CONSTRUCTION
16-L	SHOWER CUT DOWN	BOTH	08/10/23	09/10/23	NONE	WAITING ON CONTRACTOR	NUKOTE
17-B	CEILING FAN	BOTH	06/28/23	07/28/23	NONE		OGAN CONSTRUCTION
17-B	SHOWER CUT DOWN	BOTH	09/12/23	10/12/23	NONE		NUKOTE
17-D	UNIT REMODEL	BOTH	06/10/23	10/12/23	NONE	REBAR 09/28/23	LOS AL BUILDERS
18-B	ADDED 3/4 BATH	BOTH	08/17/23	12/30/23	NOINE		MP CONSTRUCTION
23-C	RETRO WINDOWS	BOTH	08/21/23	09/29/23	NONE	FINAL 09/12/23	JOHN BERGKVIST
23-C	HEAT PUMP	BOTH	08/04/23	10/04/23	NONE	WAITING ON CONTRACTOR	ALPINE
26-A	UNIT REMODEL	BOTH	03/29/23	05/31/23	NONE	DRYWALL 06/12/23	PNI CONSTRUCTION
28-K	RETRO WINDOWS	BOTH	07/01/23	12/01/23	NONE		RYDEN CONSTRUCTION
32-B	SHOWER REMODEL	BOTH	11/06/23	12/29/23	NONE		JOHN BERGKVIST
52-K	INSTALLING SKYLIGHT	GRF	07/17/23	08/25/23	NONE		MARCO CONSTRUCTION

### ESCROW ACTIVITY

Unit #	NMI	PLI	NBO	FI	FCOEI	ROF	ACTIVE, CLOSING, CLOSED, NMI
							4    6    7    1
2-F		11/02/22	04/11/23	04/11/23	04/25/23	5/16/23	
13-D	01/27/2023						
13-E		11/16/22	06/09/23	06/09/23	06/15/23	09/06/23	
13-H		01/19/23	05/24/23	05/31/23	06/14/23		
17-B		01/06/23	01/25/23	01/30/23	02/13/23	03/14/23	
18-A		06/27/23	08/08/23	08/09/23	08/23/23	10/03/23	
19-H		07/27/22					
21-H		02/02/23	03/03/23	03/03/23	03/15/23		
23-F		10/26/22	04/19/23	04/20/23	05/04/23		
24-B		01/06/23					
24-E		08/25/22	03/14/23	03/21/23	04/04/23		
24-H		06/22/23	09/12/23	09/13/23	09/13/23	10/05/23	
27-H		04/03/23	07/14/23	07/18/23	08/01/23		
28-I		06/27/23	09/05/23	09/05/23	09/19/23	CANCELED	
31-D		09/11/23					
32-H		09/02/22					
33-B		12/27/22	02/16/23	02/24/23	03/10/23		
53-E		12/27/23	02/08/23	02/16/23	03/03/23	03/16/23	
53-K		02/23/23	06/08/23	06/09/23	06/23/23	09/13/23	

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

## INSPECTOR MONTHLY MUTUAL REPORT

<b>MUTUAL: (14) Fourteen</b>		<b>INSPECTOR: Mike Meza</b>
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<b>MUTUAL BOARD MEETING DATE:</b>	<b>October, 2023</b>	
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FENN	MAY 31, 2026	Pest and rodent control services
FENN PEST CONTROL	2025	Bait station

### SPECIAL PROJECTS/ REQUEST

Contractor	Discription of Work
2-D	New patio
3-C	New patio
3-D	New patio
15-H	New patio
17-F	New patio

### SHAREHOLDER AND MUTUAL REQUEST

27-E Leak at patio	Inspect mutual sidewalks
33-J Lock up unit	Building 2 attic vent issues
30-C Side by side toilet stoppage	Meeting with Mutual President and Vice President
02-E Broken sink	Building 30 A-1 Plumbing is repair sewer line
28-I Water leak in bathroom	
33-D Refrigerator issues	
50-G Bathfan issues	
52-K Bathfan issues	
03-D Talk to resident regarding patio	
02-F Electrical question in kitchen	
54-A Attic issues	
21-H Leak in kitchen	
18-A Inspect drain line under kitchen sink	

Presidents Report

10/17/2023

*"Short and Sweet"... Good month with no major issues. Financials are finally up to date thanks to the extra effort by Adrienne.*

*Mice are still here but the numbers are down substantially. The locations with mice are sporadic. Some mutuals have very few issues while others have plenty to deal with.*

*The Fenn contract for maintaining the bait stations has still not been approved & signed by the board. We are asking for a rebate considering the service we didn't get.*

*RFID Tag program is going well. It should all be completed by November 1<sup>st</sup>.*

*Respectively submitted,*

*Jack Nevin President*



## Vice President's Report 10/17/2023

Recommend that a Special Committee be formed to perform a general review of the Rules and Regulations August 2023 and the Procedures 14-7020-3 through 14-7712-3.

Review intended to provide fixes for obvious corrections as needed.

Review intended as a general review and not a detailed update of every paragraph and Exhibit plus review duplications between the two documents. Intention is to result in only one final document.

Review should also include the NBO Orientation package.

Final documents updates should be completed by GRF staff.

Review of Technical paragraphs to be provided by the Physical Properties committee.

Submitted by VP Robert Stefun

CFO Report for October  
Meeting

Per the Sept 30, 2023 financial statement Mutual 14 is in excellent shape. Mutual 14 has excess income of \$22,190.56 and our reserves are at \$1,263,557.44. Last year at this time Mutual 14 total reserves were \$942,158. Per our reserve study, to be fully funded at 100% our reserve total needs to be \$1,477,178, so we are in really good shape with reserves of \$1,236,557.44.

Mellon has received the wire for \$250,000 and will be investing in it bonds and mutual funds this week.

Respectfully submitted,

Adrienne Rosenfeld

## Landscape Committee Report

10/17/2023

Our annual tree trimming is done. It went smoothly then gutters were cleaned. Reseeding will begin in early November.

Cutting height is being lowered prior to the reseeded so we will definitely see brown areas. The hope is to be back to green lawns in late November.

Respectively submitted,

Jack Nevin President

**Mutual 14**

**GRF Representative Report**

**October 17, 2023**

Leisure World Security is currently issuing parking tickets on all GRF Trust Streets (the ones with names). There are fines attached for violators. Please ensure that your California Vehicle Registrations are up to date as it is a \$53 fine for violators.

Gate access update: RFID tags for Mutual 14 will be issued on 10/24 at the 1.8 acre location. The new gate system will be operational on January 17, 2024.

As we approach the Holiday Season please check LW Live and the LW newspaper for upcoming events, like Christmas Tree Lighting, Menorah Lighting and other festivities.

I would suggest if you are interested in GRF happenings that you watch the GRF meetings or come in person. Meetings are live streamed on the GRF website for those not able to attend.

Should you have any questions regarding GRF please don't hesitate to contact me as your representative.

Respectfully submitted,

Lee Melody

# PORTFOLIO SPECIALIST REPORT

## OCTOBER 2023

### Candle Fire Safety

#### DON'T LET THIS



With the holiday season rapidly arriving and with cooler fall temperatures here, many of us enjoy the warmth and light offered by a candle. Candles are decorative, come in many pleasing aromas, and can offer ready and simple light during power outages and emergencies. BUT the use of candles has also resulted in the following statistics (as provided by the U.S. Fire Administration):

- ❖ On average, 42 home candle fires are reported every day.
- ❖ More than half of all candle fires start when something that could burn, such as furniture, mattresses or bedding, curtains, or decorations too close to the candle.
- ❖ Over one-third (36%) of home candle fires begin in the bedroom.
- ❖ Young children and older adults have the highest death risk from candle fires.

#### TURN INTO THIS



#### If you use a candle, please make sure to follow the following candle safety tips:

- ❖ Consider using battery-operated or electric flameless candles and fragrance warmers, which can look, smell, and feel like real candles – without the flame.
- ❖ Avoid using candles in bedrooms and sleeping areas.
- ❖ Extinguish candles after use and before going to bed.
- ❖ Keep candles at least 12 inches from anything that can burn.
- ❖ Keep candles out of the reach of children and pets.
- ❖ Never use a candle where medical oxygen is being used. The two can combine to create a large, unexpected fire.
- ❖ Always use a flashlight – not a candle – for emergency lighting.



**NEVER leave burning candles unattended!**

**Remember! Candle fires are PREVENTABLE.  
The top six days for home candle fires are:**

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

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

Escape first, and then call 911 for help. Develop a home fire escape plan and practice it frequently, and do not forget about that important emergency “grab-and-go bag”. Never stand up in a fire, always crawl low under the smoke, and try to keep your mouth covered. Never return to a burning building for any reason: it may cost you your life.