

**MINUTES OF THE REGULAR MONTHLY MEETING OF
THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL FOUR
February 8, 2017**

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual Four was called to order, following the Open Forum for shareholders to address the Board, by President Slater on Wednesday, February 8, 2017, at 9:30 a.m. in Conference Room A of the Administration Building, followed by the *Pledge of Allegiance*.

ROLL CALL

Present: President Slater, Vice President Levitt, Secretary Kuhl, Chief Financial Officer Smith, and Directors Gerber, Wade, and Harris

GRF
Representative: Mrs. Reed

Guests: Six shareholders of Mutual Four

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

INTRODUCTIONS

President Slater welcomed the guests and staff members to the meeting.

MINUTES

President Slater asked if there were any corrections to the January 11, 2017, Regular Board meeting minutes. There being no corrections, the minutes were approved as printed.

CORRESPONDENCE

Secretary Kuhl received no correspondence.

GRF REPRESENTATIVE

Mrs. Reed updated activity on the GRF Board (attached).

BUILDING INSPECTOR'S REPORT

Inspector Black updated the Board on activity in the Mutual (attached).

Following a discussion, and upon a MOTION duly made by Secretary Kuhl and seconded by CFO Smith, it was

RESOLVED, To have Service Maintenance repair the pothole on the west side of Knollwood Road at a cost not to exceed \$500. If the amount is to exceed the allotted \$500, a phone poll will be taken to approve the additional cost of the project.

The MOTION passed.

Inspector Black left the meeting at 10:18 a.m.

OLD BUSINESS

President Slater updated the Board on the regarding the attorney response on the patio Policy 7415.4 Patio Regulations. President Slater stated that the policy is still under review with the attorney.

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

RESOLVED, That under no circumstances shall Service Maintenance complete a Service Request Order for sandbags from a Mutual Four shareholder. The request must be vetted through a Mutual Four Director, and the request shall not exceed ten (10) sandbags.

The MOTION passed.

NEW BUSINESS

Following a discussion, it was the consensus of the Board to have President Slater and CFO Smith review and re-write Policy 7415.4 – Patio Regulations.

Following a discussion and upon a MOTION duly made by Secretary Kuhl and seconded by CFO Smith, it was

RESOLVED, That Mutual Four authorizes the Board's President and/or duly appointed Officer, to act on behalf of the Board, to execute the Notice of Intent to Withdraw.

The MOTION passed.

CHIEF FINANCIAL OFFICER'S REPORT

CFO Smith submitted her financial report (attached).

DIRECTOR(S)' REPORTS

Secretary Kuhl submitted the emergency preparedness report (attached).

President Slater submitted his report (attached).

DIRECTORS COMMENTS

Several Directors made comments.

MUTUAL ADMINISTRATION DIRECTOR

Ms. Hopkins presented her Mutual Administration activity report (attached).

Ms. Hopkins also informed the Mutual about the Member Resource and Assistance Liaison for the Golden Rain Foundation. The Member Resource and Assistance Liaison is dedicated to improving the quality of life for shareholders, and offers confidential services.

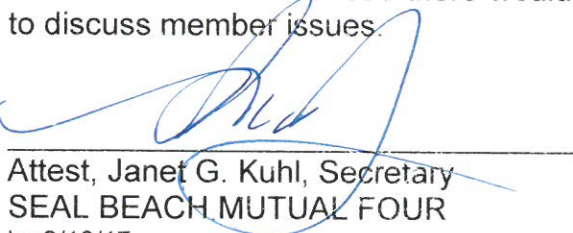
Ms. Hopkins also passed out a reminder flyer for shareholders of what not to place down the garbage disposal.

SHAREHOLDER(S)' COMMENTS

No comments were made.

ADJOURNMENT

There being no further business to conduct, President Slater adjourned the meeting at 11:45 a.m. and announced there would be an Executive Session following the meeting to discuss member issues.



Attest, Janet G. Kuhl, Secretary
SEAL BEACH MUTUAL FOUR

ka:2/10/17
Attachments

**NEXT MEETING: WEDNESDAY, March 8, 2017, at 9:30 a.m.
Administration Building, Conference Room A**

**RESOLUTIONS IN THE REGULAR
MONTHLY MEETING OF FEBRUARY 8, 2017**

2/8/17

RESOLVED, To have Service Maintenance repair the pothole on the west side of Knollwood Road at a cost not to exceed \$500. If the amount is to exceed the allotted \$500, a phone poll will be taken to approve the additional cost of the project.

RESOLVED, That under no circumstances shall Service Maintenance complete a Service Request Order for sandbags from a Mutual Four shareholder. The request must be vetted through a Mutual Four Director, and the request shall not exceed ten (10) sandbags.

RESOLVED, That Mutual Four authorizes the Board's President and/or duly appointed Officer, to act on behalf of the Board, to execute the Notice of Intent to Withdraw.

PRESIDENT'S REPORT
Board of Directors Meeting
Wednesday, February 8, 2017

From the Complaint Department of the President's Desk:

1. **Abuse of the washers and dryers:**

Foreign coins or other objects in the coin slot - in some cases resulting in coin replacement mechanisms: \$148.00,

Or the case of a washer in Laundry Room 75: a locked washer was forced open, causing so much damage it has to be replaced: \$850.00.

If we knew who, guess who would be paying.

Maybe it's time to install video cameras. And guess how they would be paid for.

2 washers / 2 dryers to be used at the same time - not 3.

2. Most all alterations to your apartments would require permits from Physical Properties - only **approved contractors** may be used. And weekend work **only** if approved by your director, after requested by the Physical Property Department.

Please check with your director and save yourself some grief and maybe some money.

When you moved into Leisure World, **you gave us the authority** to set the rules and regulations. We are not going to allow **any of you to be the exception**. Once again, if you don't know, ask your director. If that doesn't work, ask me!!

Regards,

Bob Slater
The Prez

Mutual 4 Board of Directors Meeting – February 8, 2017

CFO, Suzi Smith

FINANCIAL RECAP - DECEMBER, 2016 - PRELIMINARY

	Monthly Actual	Monthly Budget	Variance		YTD Actual	YTD Budget	Variance
Income	140,426	137,844	2,582		1,667,474	1,654,128	13,346
Reserves	41,857	41,858	-1		502,296	502,296	0
Expenses	111,256	95,986	15,270		1,157,198	1,151,832	5,366
Total Expenses	153,113	137,844	15,269		1,659,494	1,654,128	5,366
Income/Expense	-12,687	0	-12,687		7,980	0	7,980

Our unrestricted cash for month end is \$384,410; restricted reserve accounts total \$1,954,640

Reserves:

Appliance	\$20,924.20	
Painting	\$20,658.69	Variance between restricted reserve accounts and reserves reflected in \$81K project commitments
Operating	\$25,000.00	
Roofing	\$1,413,275.54	
Emergency	\$126,628.08	
Infrastructure	\$266,882.31	
Total Reserves	\$1,873,369	

Recap of Financials for the month ended December 31, 2016 (See above). I have prepared three complete profit and loss statements: Report A showing actual and budget expenses for the month of December, 2016, Report B showing actual and budget expenses Year to Date and report C showing annual comparison 2016 to 2015.

A CD for \$125,000 at 1.00% came up for renewal late early January. We took \$125,000 from existing cash in unrestricted funds and re-invested in two CD's: \$100,000 in a twelve month with Safra National Bank at 1.05% and \$150,000 in an eighteen month with Wells Fargo at 1.40%.

The CFO Council heard a presentation from John Trommald, an attorney who specializes in Estate Planning (and Trusts). He is very familiar with Leisure World and the nuances inherent in our systems. He recommends setting up a trust rather than adding an individual on title. His office is in the shopping center out the south gate - next to Wells Fargo. He presented five common problems - all which can be solved with a Trust.

Leisure World Mutual 4
Profit & Loss Budget vs. Actual Report A
December 2016

	Dec 16	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
ASSESSMENT			
Regular Assessment - Mutual 4	34,793.00	34,793.00	0.00
Reserves Assessment	41,857.00	41,857.00	0.00
GRF Assessment	57,083.00	57,083.00	0.00
Total ASSESSMENT	133,733.00	133,733.00	0.00
FINANCIAL INCOME			
Interest Income - Tax Exempt	70.00		
Interest Income - Taxable	2,121.00	1,398.00	723.00
Late Charges	-78.00	44.00	-122.00
Total FINANCIAL INCOME	2,113.00	1,442.00	671.00
SERVICES INCOME			
Inspection Fees	3,000.00	1,251.00	1,749.00
Laundry Machines	1,572.00	1,418.00	154.00
Merchandise Sales	9.00		
Miscellaneous	-1.00		
Total SERVICES INCOME	4,580.00	2,669.00	1,911.00
Total Income	140,426.00	137,844.00	2,582.00
Cost of Goods Sold			
GRF MAINTENANCE FEE	57,083.00	57,083.00	0.00
Total COGS	57,083.00	57,083.00	0.00
Gross Profit	83,343.00	80,761.00	2,582.00
Expense			
PROFESSIONAL FEES			
Legal Fees	772.00	166.00	606.00
Management Fee	222.00	222.00	0.00
Total PROFESSIONAL FEES	994.00	388.00	606.00
SERVICES			
Landscape - Contract	13,020.00	11,932.00	1,088.00
Landscape - Extras	7,000.00	1,045.00	5,955.00
Miscellaneous Services	51.00	127.00	-76.00
Painting	0.00	44.00	-44.00
Pest Control	490.00	649.00	-159.00
Standard Service	8,048.00	4,871.00	3,177.00
Structural Repairs	10,938.00	527.00	10,411.00
Total SERVICES	39,547.00	19,195.00	20,352.00
TAXES & INSURANCE			
Hazard/Liability Insurance	2,694.00	8,292.00	-5,598.00
State & Federal taxes	353.00	67.00	286.00
Total TAXES & INSURANCE	3,047.00	8,359.00	-5,312.00
UTILITIES			
Electricity	1,587.00	2,249.00	-662.00
Trash	3,156.00	3,144.00	12.00
Water	5,633.00	5,568.00	65.00
Total UTILITIES	10,376.00	10,961.00	-585.00
RESERVE FUNDING			
Emergency Reserve	417.00	417.00	0.00
Roof	12,917.00	12,917.00	0.00
Paint	2,042.00	2,042.00	0.00
Infrastructure	22,482.00	22,482.00	0.00
Appliances	4,000.00	4,000.00	0.00

Leisure World Mutual 4
Profit & Loss Budget vs. Actual Report A
December 2016

	Dec 16	Budget	\$ Over Budget
Total RESERVE FUNDING	41,858.00	41,858.00	0.00
DEPRECIATION	209.00	0.00	209.00
Total Expense	96,031.00	80,761.00	15,270.00
Net Ordinary Income	-12,688.00	0.00	-12,688.00
Net Income	<u>-12,688.00</u>	<u>0.00</u>	<u>-12,688.00</u>

Leisure World Mutual 4
Profit & Loss Budget vs. Actual YTD Report B
 January through December 2016

	Jan - Dec 16	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
ASSESSMENT			
Regular Assessment - Mutual 4	417,516.00	417,516.00	0.00
Reserves Assessment	502,284.00	502,284.00	0.00
GRF Assessment	684,996.00	684,996.00	0.00
Total ASSESSMENT	1,604,796.00	1,604,796.00	0.00
FINANCIAL INCOME			
Interest Income - Tax Exempt	706.00		
Interest Income - Taxable	23,639.00	16,776.00	6,863.00
Late Charges	849.00	528.00	321.00
Total FINANCIAL INCOME	25,194.00	17,304.00	7,890.00
SERVICES INCOME			
Inspection Fees	17,750.00	15,012.00	2,738.00
Laundry Machines	17,535.00	17,016.00	519.00
Merchandise Sales	44.00		
Miscellaneous	2,155.00		
Total SERVICES INCOME	37,484.00	32,028.00	5,456.00
Total Income	1,667,474.00	1,654,128.00	13,346.00
Cost of Goods Sold			
GRF MAINTENANCE FEE	684,999.00	684,996.00	3.00
Total COGS	684,999.00	684,996.00	3.00
Gross Profit	982,475.00	969,132.00	13,343.00
Expense			
PROFESSIONAL FEES			
Legal Fees	4,514.00	1,992.00	2,522.00
Management Fee	2,664.00	2,664.00	0.00
Total PROFESSIONAL FEES	7,178.00	4,656.00	2,522.00
SERVICES			
Landscape - Contract	144,318.00	143,184.00	1,134.00
Landscape - Extras	7,830.00	12,540.00	-4,710.00
Miscellaneous Services	896.00	1,524.00	-628.00
Painting	4,657.00	528.00	4,129.00
Pest Control	9,041.00	7,788.00	1,253.00
Standard Service	52,998.82	58,452.00	-5,453.18
Structural Repairs	23,898.00	6,324.00	17,574.00
Total SERVICES	243,638.82	230,340.00	13,298.82
TAXES & INSURANCE			
Hazard/Liability Insurance	97,650.00	99,504.00	-1,854.00
State & Federal taxes	2,520.00	804.00	1,716.00
Total TAXES & INSURANCE	100,170.00	100,308.00	-138.00
UTILITIES			
Electricity	20,019.00	26,988.00	-6,969.00
Trash	37,488.00	37,728.00	-240.00
Water	61,197.00	66,816.00	-5,619.00
Total UTILITIES	118,704.00	131,532.00	-12,828.00
RESERVE FUNDING			
Emergency Reserve	5,004.00	5,004.00	0.00
Roof	155,004.00	155,004.00	0.00
Paint	24,504.00	24,504.00	0.00
Infrastructure	269,784.00	269,784.00	0.00
Appliances	48,000.00	48,000.00	0.00

Leisure World Mutual 4
Profit & Loss Budget vs. Actual YTD Report B
January through December 2016

	Jan - Dec 16	Budget	\$ Over Budget
Total RESERVE FUNDING	502,296.00	502,296.00	0.00
DEPRECIATION	2,508.00	0.00	2,508.00
Total Expense	974,494.82	969,132.00	5,362.82
Net Ordinary Income	7,980.18	0.00	7,980.18
Net Income	<u>7,980.18</u>	<u>0.00</u>	<u>7,980.18</u>

Leisure World Mutual 4
Profit & Loss YTD 2016 vs YTD 2015 Report C
 January through December 2016

02/02/17

Accrual Basis

	Jan - Dec 16	Jan - Dec 15	\$ Change
Ordinary Income/Expense			
Income			
ASSESSMENT			
Regular Assessment - Mutual 4	417,516.00	421,157.00	-3,641.00
Reserves Assessment	502,284.00	478,548.00	23,736.00
GRF Assessment	684,996.00	660,780.00	24,216.00
Total ASSESSMENT	1,604,796.00	1,560,485.00	44,311.00
FINANCIAL INCOME			
Interest Income - Tax Exempt	706.00	420.00	286.00
Interest Income - Taxable	23,639.00	19,647.00	3,992.00
Late Charges	849.00	580.00	269.00
Total FINANCIAL INCOME	25,194.00	20,647.00	4,547.00
SERVICES INCOME			
Inspection Fees	17,750.00	15,250.00	2,500.00
Laundry Machines	17,535.00	20,587.00	-3,052.00
Merchandise Sales	44.00	175.00	-131.00
Miscellaneous	2,155.00	107.00	2,048.00
Total SERVICES INCOME	37,484.00	36,119.00	1,365.00
Total Income	1,667,474.00	1,617,251.00	50,223.00
Cost of Goods Sold			
GRF MAINTENANCE FEE	684,999.00	664,439.00	20,560.00
Total COGS	684,999.00	664,439.00	20,560.00
Gross Profit	982,475.00	952,812.00	29,663.00
Expense			
PROFESSIONAL FEES			
Legal Fees	4,514.00	3,064.00	1,450.00
Management Fee	2,664.00	2,664.00	0.00
Total PROFESSIONAL FEES	7,178.00	5,728.00	1,450.00
SERVICES			
Escrow Expense	0.00	215.00	-215.00
Landscape - Contract	144,318.00	137,615.00	6,703.00
Landscape - Extras	7,830.00	7,406.00	424.00
Miscellaneous Services	896.00	3,402.00	-2,506.00
Painting	4,657.00	1,780.00	2,877.00
Pest Control	9,041.00	8,376.00	665.00
Standard Service	52,998.82	55,873.00	-2,874.18
Structural Repairs	23,898.00	11,408.00	12,490.00
Total SERVICES	243,638.82	226,075.00	17,563.82
TAXES & INSURANCE			
Hazard/Liability Insurance	97,650.00	82,161.00	15,489.00
State & Federal taxes	2,520.00	8,059.00	-5,539.00
Total TAXES & INSURANCE	100,170.00	90,220.00	9,950.00
UTILITIES			
Electricity	20,019.00	23,886.00	-3,867.00
Trash	37,488.00	37,208.00	280.00
Water	61,197.00	59,333.00	1,864.00
Total UTILITIES	118,704.00	120,427.00	-1,723.00

Leisure World Mutual 4
Profit & Loss YTD 2016 vs YTD 2015 Report C
 January through December 2016

	Jan - Dec 16	Jan - Dec 15	\$ Change
RESERVE FUNDING			
Emergency Reserve	5,004.00	5,004.00	0.00
Roof	155,004.00	410,004.00	-255,000.00
Paint	24,504.00	9,996.00	14,508.00
Infrastructure	269,784.00	43,548.00	226,236.00
Appliances	48,000.00	9,996.00	38,004.00
Total RESERVE FUNDING	502,296.00	478,548.00	23,748.00
DEPRECIATION	2,508.00	2,506.00	2.00
Total Expense	974,494.82	923,504.00	50,990.82
Net Ordinary Income	7,980.18	29,308.00	-21,327.82
Net Income	7,980.18	29,308.00	-21,327.82

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL: **(04) FOUR**

INSPECTOR: **Kevin Black**

MUTUAL BOARD MEETING DATE: **February 8th, 2017**

PERMIT ACTIVITY							
UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	PERMIT ISSUE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
4-75F	repl.ducted unit	yes	06/16/16	09/07/16	NOT YET	rough 12/5/16	yes
4-75F	full remodel / full rpipe, risers in 75E and 75G, mutual has contract for repipe	yes	8/1/2016/ C.O. TO 9/19/16	11/5/2016/C.O. TO 12/19/16	yesX2	footing,10/20/16- elec. Rough 11/17/16 lath insulation 12/6/16, dry wall 12/15/16, repipe ok 12/15/16- hardi backer 12/21/16, form inspection for entry and planter mow strip	fail frame. Plumb hvac 11/17/16
4-51F	remodel w/repipe, contract w/ mutual	both	09/20/16	03/20/17	no	10-20-16 footing./ plumbing underground11/2 /16, rough elec, framing hvac 12/6/16 repipe ok 12/6/16, drywall 12/15/16-scratch coat 12/21/16, brown coat 1/5/17	Alpha Master Builders
4-39C	carport cabinet	grf	10/06/16	11/06/16	no	I signed no request for inspection 12/16/16	jeff lashment
4-52L	full remodel/repipe	both	12/11/16	06/30/17	no	7-underground pl	los al
M4-77	building re-pipe	both	12/12/16	12/23/16	no	12/16/16	John nelson
M4-87	building re-pipe	both	12/19/16	12/23/16	both		John nelson
4-46A	flooring	grf	12/20/16	01/20/17	no		kary's carpet
4-73B	patio tile	grf	01/27/17	02/27/17	no		Lw Décor
4-37C	ductless hvac	both	01/20/17	02/27/17	no		Alpine

ESCROW ACTIVITY							
UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	DOCUMENTS/COMMENTS
4-86K					03/21/16		
4-87L		03/23/16	04/11/16	04/11/16	04/21/16		
4-37D		03/24/16	04/05/16	04/08/16	04/20/16		
4-50I			11/29/16	12/05/16	12/15/16		
4-80I		10/10/16					
4-86F		10/28/16					
4-51K		10/31/16	12/27/16	12/29/16	01/11/17		
4-46B		11/18/16	01/27/17	01/25/17	02/08/17		
4-43I		12/19/16	01/04/17	01/05/17	01/17/17		
4-47L				12/20/16	12/30/16		
4-52F			12/21/16	01/09/17	01/19/17		
4-83G		12/22/16		01/12/17			
4-77J			01/03/17	01/24/17			
4-73G	2/2/2017						

NMI = New Member Inspection PLI = Pre-Listing Inspection NBO = New Buyer Orientation
 FI = Final Inspection FCOEI = Final COE Inspection ROF = Release of Funds

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL: (04) FOUR

INSPECTOR: **Kevin Black**

MUTUAL BOARD MEETING DATE: **February 8th, 2017**

CONTRACTS and PROJECTS	
CONTRACTOR	PROJECT
Total Landscape Maintenance- on going	
Tree Pruning:	on going now
Fenn Pest Control - on going	see handout, contract for pest/termites and bait stations, termite report
John Nelson Plumbing	complete with re-pipes bldgs. 77 and 87
Re-pipes? More for this year?	
ERC	abatment for re-pipes - will abate building 87 on the 12th and 13th of January
Kress Const	touch up painting for re-pipes, complete
Roofing ?	
Concrete? 2017	
Shareholder Visits and Mutual Requests	
4-84G- check on water damage	
4-83D - check on shower needs ceiling done, w.o. sent in	
4-52F - meet with buyer for escrow questions	
4-41J - check stain on ceiling, old stain w.o. sent	
4-39B - check on skylight	
4-47L redo concrete sidewalk	
4-42F- check on planter drainage	
4-88G - check on odors, sent w.o. in to patch laundry stucco and	
4-50L - check on noise, fios battery in attic	
4-43F - roof leak, bath skylight cracked, resident notified	
4-51B - roof leak, caulked skylight	
4-74d - roof leak, repaired	
4-81J - roof leak, work order sent in	
4-88K - roof leak, work order sent in for re-flash of kitchen skylight	

BUILDINGS/LANDSCAPE

Thank you for shareholder reports on folks driving over the corners of our new lawns and sprinkler heads. We are aggressively taking action to resolve all issues. We need all of your eyes to insure the integrity of our turf!

Total Landscape is finally catching up after the HUGE project. Gutters are cleaned and tree trimming should be completed by the time you read your minutes. They are offering Gro-Mulch delivered and spread in the month of March. This amendment is a great help to gardens and is only \$18.00 for a 3 cubic foot bag. See the attached flyer.

Feel free to call me with any questions. I may not be home but if you leave a message I WILL return the call.
562-296-8518.

Susan G. Smith

TOTAL LANDSCAPE MAINTENANCE
P. O. Box 18658
ANAHEIM, CA 92817-8658
(714)777-4803 OFFICE / (714)779-6475 FAX

To: ALL MUTUAL 4, 7, & 11 RESIDENTS

TOTAL LANDSCAPE MAINTENANCE will offer GRO-MULCH to residents wishing to have their gardens amended.

The cost will be \$18.00 PER 3 CUBIC FOOT BAG OF GRO-MULCH, delivered and spread.

*Please note that end units require 2 bags to be effective (front and side)

This offer is available ONLY for the month of **MARCH 1st THROUGH 31ST**. All orders must be PRE-PAID and payable to TOTAL LANDSCAPE MAINTENANCE prior to delivery.

Mail your order and check (with mutual # and unit# on the check) no later than **MARCH 15, 2017**. If you have any special instructions please enclose a note with your payment.

Be sure your address is correct for proper delivery.

Mail checks and order to:
TOTAL LANDSCAPE MAINTENANCE
P. O. Box 18658
ANAHEIM, CA 92817-8658

Thank You,
BILL JACOB - PRESIDENT
TOTAL LANDSCAPE MAINTENANCE

Mutual Four Board of Directors

February 8, 2017

Marsha Gerber, Director

We are just finishing the yearly fire inspections. My buildings 50,51 and 52 were in excellent shape except for a few that have been sitting vacant. The mutual is no longer allowing units to set unoccupied for long periods of time. Too many things can go wrong inside the unit that no one is aware of. If someone inherits your unit, they must go on title as an owner and qualify just like you did when you became an owner. Otherwise, they need to sell the unit.

I have a parking space available for rental in Carport 59. If you are in mutual four and are interested, please call me for more information. 562-810-7700

The grass in our mutual is beautiful! The dethatching helped a lot and of course the rain we have finally received.

Marsha Gerber

Mutual 4 Leisure World Director's Report February 8, 2017

Emergency Preparedness and Bldgs. 44, 45, 46, 47, 49

January and February seem to be a quiet time in Leisure World. But in Mutual 4 we conduct fire inspections. The first round is complete, and the directors and inspector only had a few revisits to conduct. Thank you for your wonderful cooperation.

During this past two month period, however, I have seen a lot of activity in my area. Good activity. I have conducted three new buyer interviews. Our mutual is selling extremely well. Welcome to all our new neighbors.

At the last Mutuals' Emergency Preparedness Information Council meeting, we again reviewed "fires." One important piece of information for us while cooking: be very, very careful of your clothing. Eloy Gomez, GRF Emergency Services, showed us a large pan upon which a piece of clothing adhered to the pan as it burned. We were told that the cloth contained rayon which is a fiber in much of our clothing. It melts and will attach to whatever is near, including us. When smoldering it gives off a poisonous gas. By the way, plastic melts and does the same thing. So, please be careful.

Respectfully submitted,

Jan Kuhl, 46E

562-446-0082



Golden Rain Foundation

Member Resource and Assistance Liaison

The Member Resource and Assistance Liaison is dedicated to improving the quality of life for residents. The Member Resource Liaison is available for crisis intervention, linkages to community resources, and support. For confidential and free service please contact this department if you are:

- Grieving the loss of a loved one
- Caring for an ill or aging relative
- Coping with a life changing diagnosis
- Making long-term care arrangements
- Feeling overwhelmed and stressed
- In need of assistance in your home
- Interested in a volunteer opportunity
- Homebound and in need of a friendly visitor

Contact Cynthia Tostado, LCSW Member Resource and Assistance Liaison at 562-431-6586 X 317

February 8, 2017
GRF Report
Mutual 4

“Friends show their love in times of trouble, not in happiness” Euripides

Clubhouse 4 is going to be finished before you know it. It will be rejuvenated and ready for years of service. Please be patient with Recreation. They are trying to find enough room for all the meetings. The mess will be over very soon.

The landscaping at the globe is in its embryonic stages. Discussions, landscape architect and ADRC are in a discovery and dreaming stage. What we can afford and what we dream can be two very different things. More information will be coming when designs will be coming up for a vote. I would like to hear from you if you want a water feature at the front gate. Please send all E-mails and letters to the ADRC Committee. The ADRC meets February 14, in conference room A at 10 AM come and give your input.

GRF is working on a design at Clubhouse 2 for a multi purpose court. Again just discussions, dreaming and fact finding. If you have interest in this it covers three committees ADRC, Recreation, Physical Properties. Check these agendas for more information on this subject. Then it goes to full GRF Board for vote.

Physical Properties will be having an important meeting on the St. Andrews Street project. If you are interested please attend the meeting on Feb. 13, at 1 pm in conference room B.

The Code of Ethics was passed by the GRF Board. I have worked on this for over 2 years. There is nothing to sign it is a policy. If you become a GRF Director you are under the Code of Ethics. The Code of Ethics and the Bereavement Packet are two items that would not have been done if I had not champion these projects. I personally chaired these two sub committees. I'm very proud of these accomplishments.

Sone things you might like to know:

1. Parking Tickets with fines are in effect.
2. The globe had a small modification-the yellow sea was added.
3. All GRF Policies concerning standing committees are being revived

Sincerely and with respect,
Joy Reed
Corporate Secretary



January 2017 MONTHLY SUMMARY

Strategic Planning Ad Hoc Committee • Tuesday, January 3, 2017 (February 7, 2017)

1. Old Business:

- a) Ten Year Plan: The Executive Director presented a draft of 2017 Projects Origination and Process booklet, which lays out key events for the year, and can be used as a road map to Reserves and Capital expenditures. The Executive Director also stated that in the future he would like to present the projects in the form of an online master calendar, whereas each department could see the projects it is responsible for, and the progress towards their completion. The Committee also agreed on allocating the funds for landscape improvements, and adding Landscape Replacement Project in phases, for the years of 2017-2023, under Reserves.
- b) Future Challenges. Economic Trends. Future Amenities: The Committee discussed the income from units' resale and membership fees from the past few years, and considered looking at the factors that may have a negative effect on cash curve and real estate market within the community in the future. The Committee agreed to pay attention to the projected income and on keeping the community attractive to potential buyers through upgrades and maintenance, social media, and by educating the realtors.

Security, Bus & Traffic Committee Meeting • Monday, January 4, 2017 (February 1, 2017)

1. Correspondence:

- a) Emails and photographs from shareholder Ken Gray: The Executive Director advised that he would provide notice at the Presidents' Council meeting that Policy 1927 is a GRF Trust Property policy; Mutuals do not have jurisdiction over GRF policies.

2. New Business:

- a) General Procedure: The Security Chief presented the "Courtesy Notice" that will be posted throughout the community in an effort to advise residents/shareholders of the implementation of parking Policies 1927-37 and 1927.1-37. No action was taken.
- b) Security Services to Mutuals: The Security Chief presented a list of services provided to the residents/shareholders. No action was taken.

3. Policies:

- a) Policy 3050-57, Security Functions: The Committee concurred to direct staff to amend Policy 3050-37, Security Functions and present at a future meeting.

4. Staff Reports:

- a) The Security Chief advised that he is working on an annual report to be presented at the next Committee meeting.



January 2017 MONTHLY SUMMARY

ITS Committee Meeting • Monday, January 5, 2017 (February 6, 2017)

1. **Chair's Report:** At the Chair's recommendation, the Executive Director stated that off-site backup of the electronic information, in case of an emergency, should be noted on the RFPs to be sent out to bid.
2. **Correspondence:**
 - a) Emergency Planning Sub-committee, Thank You: A "Thank you" letter from the Safety/Emergency Coordinator, expressing his gratitude for the Committee's donation, was acknowledged.
 - b) Website Comments/Contact Form: The ITS Systems Analyst presented website comments for the Committee's review. The Executive Director stated that some of the requests are being referred to multiple departments, and advised Committee members to be cautious prior to opening and responding to any electronic requests to prevent phishing activities.
2. **Old Business:**
 - a) Storyboard of Activities within the Community: The Publications Manager presented a storyboard with examples of the images that would represent members of the community and the facilities, to be uploaded onto the website in the form of a slide show. The Executive Director stated that the Committee should look into developing two separate websites – basic homepage and marketing homepage, to effectively accommodate two types of users – shareholders and visitors.
 - b) Axxerion Update: The ITS System Analyst presented an update on the Axxerion launch schedule of each module. The Executive Director stated that Axxerion implementation would also assist in the inventory process, and spoke of purchase orders screenshot that is user-friendly and integrates to all of the departments' needs, including Finance, Purchasing, and Service Maintenance.
3. **New Business:**
 - a) Online Room and Clubhouse Reservations: The Recreation Supervisor and the ITS System Specialist presented a demo of the online room and clubhouse reservations. The Office Secretary/ Reservations also informed Committee members of potential challenges a club may experience while making an online reservation. The Executive Director stated that in the future current information on the Clubhouses could be presented in the form of an online virtual tour. After a discussion, the Committee advised the Office Secretary/Reservations to reach out to the Committee with any suggestions or need for assistance in the future.
 - b) Onsite Sales Website: Chair Snowden stated that Internet capabilities for the On-site Sales Website are being expanded, and asked the ITS System Analyst and the Executive Director to look into updating online photos for the On-site Sales Website.



January 2017 MONTHLY SUMMARY

Physical Property Committee Meeting • Monday, January 9, 2017 (February 13, 2017)

1. **Chair's Report:** The Chair advised that the concept of changing St. Andrews Drive to one lane will not be discussed at this meeting and will be reviewed at a later time.
2. **Correspondence:**
 - a) Letter from Eileen Davis regarding Westminster Wall: Correspondence received from shareholder expressing gratitude on completion of Westminster Wall.
 - b) Letter from Mutual Six Board of Directors regarding Intersection of Oakmont Rd and St. Andrews: Correspondence received from Mutual Six Board of Directors regarding the Oakmont Road and St. Andrews intersection, suggesting the removal of two stop signs, placed a block apart on each direction of St. Andrews, and asking for Committee's response. Upon discussion, the Committee concurred to have the Facilities Director forward Mutual Six Board of Directors' recommendations to the traffic engineer for consideration.
3. **Old Business:**
 - a) Addition of Golf Cart Work Area at 1.8: The Committee moved to consider the proposed area, known as 1.8 Acres, as a permanent location for the Rolling Thunder Club to continue providing its services and have MJ Jurado install a 10'x20' shade cover and pave 15'x20' area with a concrete, in the total amount not to exceed \$13,400.00. This item is to be forwarded to the Finance Committee for funding approval and to the Board of Directors for final approval.
 - b) Signage to Comply with CAMUTCD: The Project Coordinator/Building Inspector had no update to present. Additionally, the signage removal, in accordance with CAMUTCD, has not yet been verified to be a requirement by the City of Seal Beach police to control the traffic within the community.
 - c) St. Andrews Gate: Upon discussion of a drawing of St. Andrews Drive parking, presented by the Project Coordinator/Building Inspector, the original drawing and bids from other contractors, the Committee concurred to address this issue at the same time of reviewing St. Andrews' Gate and requested the Project Coordinator/Building Inspector present more information at the next scheduled meeting.
 - d) Post Office Railing and Stairs: The Committee moved to write a letter to the Post Master suggesting the removal of plastic chain link and installment of the stairs and hand-railing around the Leisure World post office, at the Committee's expense, and forward it to the Finance Committee for funding approval.
3. **New Business:**
 - a) Service Maintenance Storage Racks: The Committee moved to approve Service Maintenance storage improvements in the amount not to exceed \$15,000.00 from Reserves, and forward it to the Finance Committee for review.
 - b) Purchasing Office Improvements The Committee moved to award the contracts to Talimar Systems to install three work stations, Greenwood Heating and Air to install a heat pump, and authorize the



January 2017 MONTHLY SUMMARY

Service Maintenance Department to construct a new office area with insulation, and LED lighting, in a total amount not to exceed \$22,000.00, including contingency funds. This project will be funded by Capital budget, and forwarded to the Finance Committee for approval.

4. **President's Comments:** The President provided information and updates throughout the meeting, and stated that per Parking Policy, standard "No overnight parking" signs will need to be installed along the Burning Tree Lane by Clubhouse Two.
5. **Committee Member Comments:** Based on the Committee's discussion, the item of the Pedestrian Gate at the end of Del Monte and Northwood will be included in the Committee's December agenda packet.

Architectural Design & Review Committee Meeting • Tuesday January 10, 2017 (February 14, 2017)

1. Old Business

- a) Signage for GRF News Buildings and Amphitheater, Update: The Facilities Director reported that the signs are not yet installed; installation is postponed until January 13, 2017, due to unforeseen issues.
- b) Landscape (seven areas), Update: Ms. Stone provided an update on the various landscaping projects undertaken by Johns Landscaping, approved at the special ADRC meeting on December 20, 2016. Chair Hopewell formed a work study committee for the purpose of selecting plants for the remaining landscaping projects; the members are Chair Hopewell, L. Stone and J. Reed. Members will be advised of the meeting date.

2. New Business:

- a) Clubhouse Two: The Facilities Director reported on the Committee's visit to Clubhouse Two and discussed possible landscape and interior improvements. The Executive Director reported that \$400,000 in Reserves and \$100,000 in Capital funds are available for this project.
- b) Trees for Building Five: The Facilities Director reported that \$2,000 has been approved for the purchase of trees for Building Five. The Committee directed staff to paint the top ledge above the awning the same color as the building. Chair Hopewell advised that the selection of trees will be addressed by the ADRC work study committee.

Mutual Administration Committee Meeting • Tuesday, January 10, 2016 (February 14, 2017)

No actionable items.



January 2017 MONTHLY SUMMARY

Publications Committee Meeting • Wednesday, January 11, 2017 (February 8, 2017)

1. Old Business:

- a) Constant Contact: The Publications Manager updated the Committee, reporting that raffles will continue; AMC Theaters is being sought as a sponsor.
- b) Telephone Directory, Update: The Publications Manager reported that the telephone directory is scheduled to be distributed at the end of January and received by shareholder/members the first week of February.

2. New Business:

- a) Column Content: The Committee moved to invite Mr. Les Cohen to write monthly articles for the LW Newspaper; Mr. Cohen accepted.

Recreation Committee Meeting • Wednesday, January 11, 2017 (February 8, 2017)

1. **Shareholder/member comments**: The Seal Beach Mayor informed the Committee of the City of Seal Beach receiving a donation, in the amount of \$500.00, towards the beach clean-up and requested the Golden Rain News publish this announcement.

2. Correspondence:

- a) Correspondence from the Seal Beach Girl Scouts: The Committee moved to approve the Girl Scout Troop from Seal Beach sell Girl Scout cookies on trust property for one year, and direct the President to draft a policy, and present it to the Board of Directors for approval.

3. Old Business:

- a) Clubhouse Three, Room Eight, Kitchen Modification: The Recreation Manager advised that the painting and flooring, to be done by the Service Maintenance Department, will complete the project.
- b) Activities (Cost and Participation), Visitor Use of Facilities/Fees, Cost of Use of Facilities, Added Amenities, and Additional Service Fees: The Committee moved to allow shareholders to park their vehicles and scooters, for sale purposes, in the parking lot of Clubhouse Four, once a month, until 5:00 p.m., beginning in March, and recommend the Board of Directors approve. The Committee concurred to continue to discuss the topic at the next scheduled meeting.

4. New Business:

- a) Draft Policy Allowing Committee to Offset Donated/Collected Funds to Benefit the Community: The President stated that the Policy has already been approved, and the topic is closed for discussion.
- b) Committee Charter: Chair Moore asked the Recording Secretary to bring printed copies of the Policies for the Committee members' review at the next scheduled meeting.



January 2017 MONTHLY SUMMARY

- c) Business Drones on GRF Properties: The President stated that the Drones Policy is already in effect, and advised the Committee to no longer hold the discussion on this subject.
 - d) Multipurpose Court and Clubhouse Two: The Executive Director presented the General Conceptual Plan for the Multipurpose Court and Clubhouse Two project and reminded the Committee of the upcoming meeting with the architect on January 17, 2017, at 3:00 p.m., at Clubhouse Two lobby. The Committee also considered including the volleyball and badminton courts and the sound wall for noise abatement, and presenting those ideas to the architect for review.
 - e) Volunteer Decorating Group: The Committee moved to approve the volunteer décor group and forward this request to the Executive Committee for approval.
- 5. Sub-committee Reports:**
- a) Swimming Pool Sub-Committee: No updates at this time.
 - b) Golf Course Sub-Committee: No updates at this time.
 - c) Staff Report, Library OPS Supervisor: The Library Supervisor presented the Library Statistics report, the Variance report for the Cost Center 35, GRF Monthly Library Report and provided an update on work stations and sound system installations.
- 6. President's Comments:** The President asked the Committee not to budget for any projects other than Capital or Reserve funded projects.

Executive Committee Meeting • Friday, January 13, 2017 (February 10, 2017)

1. Old Business

- a) Approve Group Insurance Renewal: The Committee moved to recommend to the GRF BOD the renewal of the GRF employee benefit plans for the year beginning April 1, 2017, ending March 31, 2018. Further, to recommend to the GRF BOD establishment of a Flexible Spending Account plan to enhance the benefit offerings to full-time GRF employees, effective April 1, 2017.
- b) Appointment of Resident Specialists to the Policy Reorganization Sub-committee: The Committee concurred to appoint resident specialists Betty Coven and Margaret Gillon to the sub-committee.
- c) Appointment of Resident Specialists to the New Buyers Video Production Sub-committee: The Committee concurred to appoint resident specialists Betty Coven, Margaret Gillon and Sandra Luther-Stark to the sub-committee.

2. Policies

- a) Adopt Policies: GRF Code of Ethics and Conduct: The Committee moved to recommend the GRF BOD adopt policies 5092-30, Board of Directors' Code of Ethics and Conduct, Adopt 5092.01-30, Board of Directors' Censure Procedure and 5092.02-30, Motion to Censure.



January 2017 MONTHLY SUMMARY

3. Sub Committee Report

- a) Code of Ethics: The Committee concurred to disband the Code of Ethics sub-committee.

Finance Committee Meeting • Tuesday, January 17, 2017 (February 21, 2017)

1. Financials

- a) Accept December 2016 Financial Statements for Audit: Moved to recommend the GRF BOD accept the December 2016 Financial Statements for audit.

2. Old Business

- a) Approval of Lease: The Committee moved to recommend the GRF Board approval of the annual lease agreement with Leisure World Meals (Clubhouse Two, Room B), effective January 1, 2017 through December 31, 2017 and shall pay GRF an annual rent of \$1.00.
- b) Review of Audited Financial Statement Format: The Committee concurred to direct the Director of Finance to compile all of the suggested changes to the Financial Statement Format and present it to the Committee for review and approval.

3. New Business

- a) Capital Funding Request, Addition of Golf Cart Work Area at 1.8 Acre Area: The Committee moved to approve and recommend to the GRF Board Capital funding request, in an amount not to exceed \$19,200.00, for the purpose of MJ Jurado upgrading the 1.8 Acres area by installing a 10' x 20' shade cover and paving the 15' x 20' area with concrete for the Rolling Thunder Golf Cart Club and associated relative equipment and expenses.
- b) Reserves Funding Request, Storage Racks for Service Maintenance Department: The Committee moved to approve and recommend to the GRF Board Reserves funding request, in an amount not to exceed \$15,000.00, for the purchase and installation of work benches, storage racks and cabinets in need of replacement for the Service Maintenance Department.
- c) Capital Funding Request, Purchasing Office Improvements: The Committee moved to approve and recommend to the GRF Board Capital funding request, in an amount not to exceed \$20,600 for the Purchasing Office improvements, which include: Service Maintenance constructing a new office area with insulation and installation of LED lighting; purchase of three workstations from Talimar Systems; and purchase and installation of a heat pump from Greenwood.
- d) Operations Funding Request, Nationwide Fire Protection Services Contract: The Committee moved to approve and recommend to the GRF Board Operations funding request, request in an amount not to exceed \$20,670 for the purpose of awarding a 3-year contract to Nationwide Fire Protection for the annual testing of Trust Property fire alarm monitoring systems and to maintain service for the monitoring of the Clubhouse alarms.



January 2017 MONTHLY SUMMARY

4. Policies:

- a) The Committee concurred to review all policies that relate to the Finance Committee.

5. Staff Reports:

- a) Director of Finance: Moved to approve adding \$500,000 to the investment ladder and authorize the Director of Finance to purchase a 52 week CDAR for the month of January.
- b) Executive Director: Reported that an anonymous envelope, containing a \$100 bill, was received today for the reimbursement of repair to the damaged fence at the intersection of Golden Rain Road at the Channel.

Recap of the Golden Rain Foundation Board Activity of January 24, 2017

Approve of Minutes

MOVED and duly approved to accept the minutes of the December 27, 2016 Golden Rain Foundation (GRF) Board of Directors (BOD) meeting, as presented.

Approve Group Insurance Renewal

MOVED and duly approved to the employee health benefit packages: Kaiser Medical Low and High Plans, Guardian Dental HMO and PPO Plans, Guardian VSP Vision Plan, Guardian Basic Life and AD&D Insurance Plan, Guardian Long Term Disability Plan, Guardian Employee Assistance Plan, Guardian Voluntary Life Plan, VPI Voluntary Pet Insurance Plan, Reimbursement of up to \$500 hospitalization copay annually, per qualified employee and authorize the Executive Director and Human Resources Director to take all required actions and the President to sign all applicable documents, required for the health care benefit package renewals.

Approve Health Care, Employee Flexible Spending Plan

MOVED and duly approved the institution of an employee Flexible Spending Plan, allowing qualified GRF staff members to voluntarily set aside a portion of earnings to pay for qualified expenses, as established in the FSP, at an estimated annual expense not to exceed \$1,440.00 and authorize the Executive Director and Human Resources Director to take the required action and authorize the President to sign all applicable documents. Note: Actual FSP expenses will vary and are dependent on the number of users and forfeited funds at the end of the plan year for a possible total expense to GRF of less than \$500.00 to a saving of greater than \$500.00.

Approve Property Lease, Mutual Eight

MOVED and duly approved the use and lease agreement between Seal Beach Mutual Eight and the Golden Rain Foundation, for Trust Property, Lot E, for three years, commencing January 2017 and to expire on December 31, 2019, with the option to review this agreement annually and renew for additional five (5) year periods; either party retains the right to revoke and terminate this agreement at any time (Exhibit A in the agenda packet).



January 2017 MONTHLY SUMMARY

Adopt Policies, GRF Code of Ethics and Conduct

MOVED and duly approved to adopt Policies 5092-30, Board of Directors' Code of Ethics and Conduct, 5092.01-30, Board of Directors' Censure Procedure, and Policy 5092.02-30, Motion to Censure.

Accept December 2016 Financials Statements for Audit

MOVED and duly accepted the December 2016 Financial Statements for audit.

Revision to Financial Statements for Audit Format

MOVED and duly approved to accept the proposed changes in the presentation of the audited financial statements format as proposed by NSBN, LLP and shown in Exhibit A, in the agenda packet.

Approve Lease, Leisure World Meals

MOVED and duly approved an annual lease agreement with Leisure World Meals (Meals), for a one year term, commencing January 1, 2017 and expiring December 31, 2017, at the annual rent of \$1.00 per year, as stipulated under the governing lease agreement, upon securing the signature of the authorized officer of the service, and authorize the GRF President sign the agreements.

Trust Property Improvement, 1.8 Acres

MOVED and duly approved to award a contract to MJ Jurado to upgrade the 1.8 Area, for the Rolling Thunder Golf Cart Club, by installing a 10' x 20' shade cover, pave 15' x 20' area with concrete, provide a storage shed and associated equipment, in a total amount not to exceed \$19,200.00, funding from Capital, and authorize the President to sign the contract.

Replacement of Work Tables and Storage Racks, Service Maintenance Department

MOVED and duly approved the purchase of work benches, storage racks and cabinets, for the Service Maintenance Department, in an amount not to exceed \$15,000.00, from Reserves funding.

Interior Improvements and Work Station Replacements, Purchasing Department

MOVED and duly approved the Service Maintenance Department construct a new office area within the Purchasing Department with insulation and LED lighting, material and labor; purchase and replace three (3) workstations from Talimar Systems; and have Greenwood install a Heat Pump, for total not to exceed \$20,600.00, funding from Capital, and authorize the President to sign the contracts.

Trust Property, Approve Fire Protections Services Contract

MOVED and duly approved to award a contract to Nationwide Fire Protection, for a 3-year service proposal from Nationwide Fire Protection (Exhibit A in the agenda packet), in the total amount of \$20,670.00, which will cover years 2017-2019, and authorize the President to sign the contract.

Trust Property Use, Girl Scout Cookie Sales

MOVED and duly approved the use of Trust Property, (Exhibit A in the agenda packet), by the local Seal Beach Girl Scout Troop, per the terms and conditions as noted within this Board Action Request, dated January 12, 2017.

Trust Property Use, Monthly Used Vehicle Sales

MOVED and duly approved the use of the Administration parking lot, within the area noted on Exhibit A in the agenda packet, on the 4th Saturday of each month, from 8am to 4pm, for the use of Shareholder/Members to



January 2017 MONTHLY SUMMARY

display vehicles for sale and grant a variance to established policy to allow the display of a single For Sale sign, not to exceed 18" x 24", on the vehicle, within the approved location, day and time.

Mutual 4
Board of Directors Meeting, February 8, 2017
Monthly Report for January, 2017
Mike Levitt

The rains that we have all looked forward to, and prayed for, and hoped El Nino would bring us, finally showed up. In buckets. Lots of buckets. Lots of *big* buckets. Unfortunately, the heavy downpours revealed many low-lying areas and far too many instances of poor drainage. Roof leaks were minimal; rain gutter leaks were more numerous. When gutters leak, the garden area typically floods. Some of this excess water can make its way under the concrete foundation, flow upwards thru the slab (yes, concrete is porous) and enter the apartment, damaging the flooring. This is one of the reasons we encourage you to obtain the correct insurance coverage.

The Mutual's repiping project -- which has been undertaken to replace 63-year-old water pipes, thus preventing potential leaks in our apartments -- was completed in one of my buildings. The residents had nothing but high praise for the employees of the company that has the repiping contract.

As usual, Laundry Room 88 had its share of malfunctioning machines. Dryers are still breaking down in record numbers.

Our landscape company removed a couple of trees. The decision to do this is never easy. No one wants to lose a tree, but sometimes circumstances call for a tree to be taken out: tree is in poor health and presents a threat to our safety if it falls over in heavy winds; tree has grown too close to an apartment or another tree (which can damage both trees); tree's root system is highly invasive and threatens walkways and apartment foundations. Some trees simply cannot survive if their root systems are reduced.

There was one back-to-back bathroom stoppage. We get it cleared up first, then try to determine the cause and who was responsible for the stoppage (and the plumbing bill.)

My six buildings underwent their annual fire, health and safety inspections at the tail end of January. Most of my neighbors earned a big happy face and an A-plus on their report cards! Most of you guys are keeping your apartments clean and neat and uncluttered, and I thank you for that. (So do your neighbors!)

There were a few of you, 'tho, who may be carrying on a tradition from "the old country." You are storing food, hoarding food, stashing food, in amounts that would make a Safeway jealous. I don't know your motivation -- if you are selling groceries out

of your living room, you need a business license and Board approval, which is not likely -- but I sure know that you are one bag of rice away from breeding vermin. Please, before it becomes a legal health issue where we need to bring in the authorities, please reduce all of those floor-to-ceiling piles of food. It is good and certainly wise to be prepared for emergencies, but, seriously, two refrigerators and a freezer filled with food, and still more stacked up in every room?

And lastly, with lots of help by several other Board members, I worked on producing new policies for our Mutual, policies relating to carport usage, parking, and pets. As these become approved by your Board, they will be posted in all the usual places for you, my neighbors, to read and study and comment upon. And we *do* want your input, favorable or otherwise.

