

**A G E N D A**  
**REGULAR MONTHLY MEETING OF THE BOARD OF DIRECTORS**  
**SEAL BEACH MUTUAL FOUR**  
**March 14, 2018**

**Open Forum begins at 9:15 a.m. - Meeting begins at 9:30 a.m.**

1. CALL TO ORDER/PLEDGE OF ALLEGIANCE
2. ROLL CALL
3. INTRODUCTION OF GRF REPRESENTATIVE, STAFF, AND GUEST(S):  

Mrs. Reed, GRF Representative  
Ms. Miller, Director of Finance  
Ms. Hopkins, Mutual Administration Director  
Mr. Black, Building Inspector  
Mrs. Aquino, Recording Secretary
4. APPROVAL OF MINUTES:  
**Regular Meeting Minutes of February 14, 2018**
5. GRF REPRESENTATIVE Mrs. Reed
6. **GUEST SPEAKER – Director of Finance** **Ms. Miller**
  - a. Review and Acceptance of the draft 2017 Audited Financial Statements (p. 3)
7. BUILDING INSPECTOR'S REPORT Mr. Black  
Permit Activity; Escrow Activity; Contracts & Projects; Shareholder and Mutual Requests (p. 5)
  - a. Update – Patio Approval Unit 38–F
  - b. Patio Approval Unit 75–F (p. 7)
8. **UNFINISHED BUSINESS**
  - a. Discuss further amending Policy 7584.04 – Parking (p. 9-12) Mr. Slater
  - b. Update regarding Policy 7502.04 – Carport Regulations (p. 13-17) Mr. Slater
  - c. Ratify amended/posted Policy 7425.04 – Garden Areas and Shrubs (p. 19-24)
  - d. Ratify rescinded/posted Policy 7701 – Personal Property Insurance  
and Ratify adopted/posted Policy 7701.04 – Personal Property Insurance (p. 25-27)
  - e. Discussion Building Captains Luncheon Mrs. Smith
9. **NEW BUSINESS**
  - a. Discussion Re-pipe versus Concrete Board
  - b. Appoint Observers of the 2018–2019 Mutual Four Annual Election (p. 29)

**STAFF SECRETARY BREAK 11:00 a.m.**

(Friday, March 09, 2018 ka)

- |     |  |             |
|-----|--|-------------|
| 10. | SECRETARY / CORRESPONDENCE             | Mr. Gerrity |
| 11. | CHIEF FINANCIAL OFFICERS REPORT        | Mrs. Smith  |
| 12. | MUTUAL ADMINISTRATION DIRECTOR         | Ms. Hopkins |
| 13. | ANNOUNCEMENTS                          |             |
| 14. | COMMITTEE REPORTS                      |             |
|     | a. Emergency Preparedness              | Ms. Kuhl    |
| 15. | DIRECTORS' COMMENTS                    |             |
| 16. | SHAREHOLDER(S') COMMENTS (2-3 MINUTES) |             |
| 17. | ADJOURNMENT                            |             |
| 18. | EXECUTIVE SESSION                      |             |

**STAFF SECRETARY WILL LEAVE THE MEETING BY 12:10 p.m.**

**NEXT MEETING WEDNESDAY, APRIL 11, 2018**  
**Open Forum at 9:15 a.m. – Meeting begins at 9:30 a.m.**

# *Mutual Corporation No. Four*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** REVIEW AND ACCEPTANCE OF THE DRAFT 2017 AUDITED FINANCIAL STATEMENTS (GUEST SPEAKER ITEM A)  
**DATE:** MARCH 14, 2018  
**CC:** MUTUAL FILE

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On March 14, 2018, Ms. Miller, Director of Finance, will review the Financial Statements as of the year ending December 31, 2017, by the Independent Accountant's Report as submitted by CliftonLarsonAllen (CLA).

***I move to accept that the Board of Directors of Seal Beach Mutual Four, upon a presentation of the Financial Statements as of December 31, 2017, for the year then ended, and the proposed Accountant's Report as submitted by CliftonLarsonAllen (CLA), hereby accepts the above mentioned Financial Statements and reports therein, and to authorize the President to sign the Management Representation Letter.***

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# INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL: (04) FOUR

INSPECTOR: Kevin Black

MUTUAL BOARD MEETING DATE: February 14th 2018

PERMIT ACTIVITY							
UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	PERMIT ISSUE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
4-74F	remodel/repipe	both	11/01/17	03/30/18	no	ground, footing 1/3	alpha master builders
4-39L	remodel w/repipe	both	01/08/18	07/08/18	no		cascarini const. jerry 5625333522
4-73g	kitchen remodel water dam	both	02/07/18	04/15/18	no	h plumb/drywall 2/1	repipe estimate pending per resolution
4-49I	patio carpet	grf	01/30/18	03/30/18	no		gunderson
4-87A	sola tube	both	01/30/18	02/28/18	no		Los Al builders
4-44L	tile entry way	grf	01/31/18	02/28/18	no		kary's carpet
4-42L	bath remodel	both	01/30/18	05/30/18	no	b/2/21/18-lath/dry	Cal Custom Interiors
4-75K	minor remodel	both	02/19/18	05/19/18	no	framing/2/15/18/d	Cal Custom Interiors
4-87A	windows on deco wall	grf	01/15/18	03/15/18	no	03/02/18	bodies glass
4-47I	retro windows and slider	both	02/12/18	04/20/18	no		bodies glass
4-37H	remodel/repipe	both	02/28/18	12/28/18	no		alpha master builders
4-51J	repl. Ductless heatpump	both	03/08/18	06/18/18	n		greenwood

ESCROW ACTIVITY							
UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	DOCUMENTS/COMMENTS
4-83F			05/31/17	02/09/17			
4-39F		11/22/17	02/01/18	02/22/18			
4-80K		12/06/17	01/09/18	01/18/18	01/30/18		
4-37G		12/06/17					
4-44D		12/07/17	03/02/18	03/09/18			
4-73C		02/22/17					
4-51J		12/21/17	01/05/18	01/05/18	01/17/18		
4-83E		02/09/18					
4-37F		02/22/18					

NMI = New Member Inspection PLI = Pre-Listing Inspection NBO = New Buyer Orientation

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

CONTRACTOR		PROJECT
Total Landscape Maintenance-		on going now
Tree Pruning:		
Fenn Pest Control -		service days are Monday and Wednesday
Copper Re-piping		see handout
Abatement:		ERC will be doing this part for our 2 buildings
Roofing		buildings; 77,79,85,86,88 - will be walking these buildings for skylights and stovehood counts and cold
stove hoods & Piping		same as above fire 2018
Concrete/Drains		M5 on-board passed at Feb. BOD meeting, will finalize plans and get contract, will walk job w/Mr. Cud
		prior to contract finalization

Shareholder Visits and Mutual Requests	
4-47H - remodel job review - BOD review	
4-83K - post special/3/5/18	
4-75F patio BOD approval	
4-83K - special 3/8/18	
4-89E - fire re-inspection w/Levitt	
3/14/18 - BOD meeting	
3/7/18 - pre BOD report to admin	
4-80K - cart pad layout BOD review	



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# *Mutual Corporation No. Four*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** PATIO APPROVAL UNIT 75-F  
(BUILDING INSPECTORS REPORT ITEM B)  
**DATE:** MARCH 14, 2018  
**CC:** MUTUAL FILE

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*I move to approve / deny the Patio request at Unit 75-F.*

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# *Mutual Corporation No. Four*

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## MEMO

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**TO:** MUTUAL FOUR BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS FURTHER AMENDING POLICY 7584.04 – PARKING  
(UNFINISHED BUSINESS ITEM A)  
**DATE:** MARCH 14, 2018  
**CC:** MUTUAL FILE

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At the February 14, 2018, Board Meeting Policy 7584.04 – Parking was amended. At the March 14, 2018, Board Meeting the Mutual Board of Directors will discuss further amending this policy.

***I move to amend Policy 7584.04 – Parking on a preliminary basis until the 30-day posting period is completed.***

MUTUAL OPERATIONS**AMENDED DRAFT****SHAREHOLDER REGULATIONS****Street Parking – Mutual Four****RESOLVED, That**

1. Parking on Mutual Four streets, **for Mutual Four residents,** is limited to a maximum of 72 hours **unless exempted by a Mutual Four Director.** ~~Parking is for Mutual Four residents, as well as for caregivers, visitors, vendors, contractors and delivery persons. Commercial vehicles for vendors, contractors and delivery persons must have appropriate signage bearing the name of the company and visible on the outside of the vehicle. All vehicles are subject to towing after two written warnings by the Security Department posted 72 hours apart.~~
2. Vehicles registered to **non-Mutual Four** Leisure World residents ~~not residing in Mutual Four and displaying Leisure World decals indicating residence in another Mutual,~~ shall not be parked on Mutual Four streets for more than six continuous hours **unless exempted by a Mutual Four Director.**
3. **Parking between midnight and six a.m. is prohibited for non-LW-resident vehicles unless exempted by a Mutual Four Director.** ~~Vehicles parked in carports shall bear current state license plates and a current Leisure World decal, or current official temporary parking pass taped to the inside of the windshield. Violators are subjected to towing after two written warnings by the Security Department posted 24 hours apart.~~
4. **Exempted vehicles shall exhibit a completed and valid-by-date temporary parking pass provided by the Director and attached to the inside windshield in the lower left corner.** ~~Vehicles parked in Mutual Four shall be in good working order and must appear to legally and safely operate on the street. There shall be no fluids dripping from the vehicle, and the tires shall be properly inflated. Violators are subject to towing after two written warnings by Security 72 hours apart. If a vehicle appears to present an immediate threat to public safety, an attempt shall be made to identify and contact the owner. Failing this, the OCFA (Orange County Fire Authority) may be called and the vehicle may be towed when safe.~~
5. **Vehicles parked in Carports and on Mutual Four streets shall display current state license plates and current Leisure Work Decal. Violations of this Policy may result in appropriate fines and are subject to towing.** ~~Drivers in Mutual Four shall obey all curb markings: red, no parking (violators are subject to immediate towing); yellow, loading; green, limited time parking. Double parking is not permitted. Parking must not impede the passage of emergency vehicles. Violators are subject to towing.~~
6. **Drivers in Mutual Four shall obey all curb markings: red no parking (violators subject to immediate towing); yellow, loading ; green, limited time parking (generally 20 minutes). Double parking is not permitted. Parking must not impeded the passage of emergency vehicles. Violators are subject to immediate towing, without advance notice.** ~~Overnight weekday parking between midnight and 6 a.m., and weekend parking~~

**MUTUAL OPERATIONS****AMENDED DRAFT****SHAREHOLDER REGULATIONS****Street Parking – Mutual Four**

~~Friday midnight to Monday at 6 a.m. is prohibited for non-resident vehicles unless exempted by a Mutual Four Director. Exempted vehicles shall exhibit the temporary parking pass form obtained from the Director, completed by the visitor, signed by the Director, and attached to the inside windshield in the lower left corner. Violators are subject to towing after two written warnings by the Security Department 72 hours apart.~~

7. Motorized devices weighing less than 1,500 pounds may not be parked on main sidewalks or entry sidewalks. Bicycles and tricycles may be parked on entry sidewalks, but in a manner so as not to block emergency access. All other vehicles shall not be parked with any portion of the vehicle on a sidewalk or turf. Damage resulting from violation of this policy shall be the responsibility of the person causing the damage or his/her sponsor/employer. Damage caused by a vendor or other commercial vehicle shall not be the responsibility of a shareholder.
8. Visitors shall not park their recreational vehicles around the perimeter of a carport. They must park on a Trust street (as opposed to a Mutual street) or in a parking lot designated by the Golden Rain Foundation for that purpose and be subject to a parking fee. Fifth-wheel vehicles and other trailers must remain attached to motor vehicles at all times. Detached tow vehicles are subject to removal from Leisure World without written warning.
9. Mutual Four residents may park their recreational vehicles around the perimeter of a carport for a maximum of 72 hours for loading and unloading. Vehicles in violation of this time limit are subject to towing after two written warnings by Security, issued 72 hours apart.
10. If the Security Department determines that a recreational vehicle is parked on a Mutual or GRF street in such a manner that it creates a hazard or definite inconvenience to neighbors, Security may require that the offending vehicle be parked in a parking lot designated by the Golden Rain Foundation for that purpose and be subject to a parking fee. Recreational vehicles that are not moved in spite of a request of the Security Department are subject to towing after two written warnings by the Security Department 24 hours apart.
11. No vehicle or trailer shall be parked where any other vehicle may not legally park, such as on a sidewalk or turf.
12. No hose or electric cord shall be passed to any motor vehicle or towed vehicle if the hose or cord crosses a walkway or roadway on the ground or overhead. Nor may anything be discharged from any vehicle onto the ground or into an open container. Residents and visitors cited by the Security Department for violation of this policy will immediately cease the offending activity. Failure to do so will result in the confiscation of the hose or cord.

**MUTUAL OPERATIONS****AMENDED DRAFT****SHAREHOLDER REGULATIONS****Street Parking – Mutual Four**

13. A non-Mutual Four vehicle parked in a carport without a visible current carport usage rental agreement form or temporary parking pass is subject to towing. Where the resident is deprived of use of the carport due to the presence of the vehicle, and the identity or location of the offending vehicle's driver is unknown, there shall be no requirement for a written warning by the Security Department prior to towing of the offending vehicle.

In all above instances, all costs related to the towing and storage of vehicles shall be the responsibility of the registered owner.

**MUTUAL****ADOPTION****AMENDMENTS**

FOUR:

02-10-16

# *Mutual Corporation No. Four*

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## MEMO

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**TO:** MUTUAL FOUR BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** UPDATE REGARDING POLICY 7502.04 – CARPORT REGULATIONS  
(UNFINISHED BUSINESS ITEM B)  
**DATE:** MARCH 14, 2018  
**CC:** MUTUAL FILE

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At the January 10, 2018, Board Meeting Policy 7502.04 – Carport Regulations was amended. This policy has been attached for you review.



## MUTUAL OPERATIONS

### SHAREHOLDER REGULATIONS

#### Carport Regulations - Mutual Four

##### A. Carport Use

1. Carports are to be used for parking of self-propelled land vehicles in operating condition. All passenger vehicles and gas or electric carts that can be operated on city streets must have a current DMV registration, current license plate tags, and sufficient insurance as mandated by the State of California Vehicle Code (CVC) § 22658. All vehicles, gas or electric, parked in the carport must have a Seal Beach Leisure World (SBLW) decal or valid temporary SBLW permit issued by the Security Department and a Mutual Four temporary parking permit affixed and displayed on the lower left windshield.
  - a. Any vehicle that is in non-compliance with these rules may be towed at the owner's expense as specified in CVC § 22658 and in towing Policy 7582.
  - b. The Seal Beach Leisure World Security Department has the authority to write citations and enforce this policy on Mutual property.
  - c. Shareholders with valid requests for an exception to this carport policy, may write the Mutual Four Board of Directors with the requests. Security may also be consulted. Any Board-approved exception is temporary and can be revoked at anytime.
2. All vehicles must be parked headed in to the carports. Vehicles parked in the carport must be within the carport roof drip line so as not to impede the flow of traffic.
3. In lieu of an automobile, space could be used for one golf cart and one scooter only. **Space can be used for two (2) motorized vehicles** within the assigned carport space and the carport drip line.
4. Mechanical repairs are not allowed in carports, except for a simple flat tire repair or the jump starting of a battery.
5. In accordance with the Seal Beach Municipal Code 9.20.010, 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. If the Mutual needs to have them cleaned up, the shareholder will be billed for the cleaning. All hazardous waste materials, including kitty litter used for cleanup, must be disposed of at an Orange County-approved hazardous waste site.
6. Electrical outlets in the carports are not allowed unless the utility company provides adequate power and a method is employed to determine and bill the individual usage costs.

(draft created on 01-10-18 ka)



**MUTUAL OPERATIONS****SHAREHOLDER REGULATIONS****Carport Regulations - Mutual Four**

7. Any damage to the carport is the responsibility of the assigned shareholder unless a different driver is found responsible. The assigned shareholder is responsible for his/her guest parking and rental/use pass users.
8. Any stored items in the carports must be completely contained in the cabinets, except as noted below.
  - a. Only a bicycle, tricycle, folding shopping cart and ladder may be stored inside or under the cabinet in the shareholders assigned or rented space. No additional storage items of any kind may be within the carport space.
9. Fire regulations prohibit the storage of fuel oil or any combustible material in the carport areas.
10. The carport floor space may NOT be used as a storage area, whether freestanding or in any type of container. Boats or trailers of any size or kind may not be parked in the carport.
11. Frequent inspections by the Board of Directors and Security are conducted. Written notices will be given to the shareholder whose carport is found to be in violation of the carport policy. Improperly stored material must be removed within ten (10) days or the material will be removed at the shareholder's expense. Any other carport policy infractions must also be corrected within ten (10) days.

**B. Carport Assignments**

1. Carport assignments are controlled by the Mutual Corporation and a record of assignments is kept in the Stock Transfer Office of the Golden Rain Foundation.
  - a. No person shall park any vehicle in any carport not assigned to him/her without permission from a Mutual Director.
2. Residents desiring to change carport assignments must obtain approval in writing from a Mutual Director. A Carport Usage/Rental Agreement must be filled out and signed by all parties and a copy given to Stock Transfer.

The request for carport re-assignment, if approved, is only temporary and is valid only so long as both participating parties agree to the temporary change. One party determining to withdraw from the agreement may do so as may the successor owner of that party's apartment. The Mutual Corporation retains the authority to revoke and

(draft created on 01-10-18 ka)

**SHAREHOLDER REGULATIONS**

**Carport Regulations - Mutual Four**

cancel this temporary change of carport assignment. The reassignment of carport spaces, herein provided, will automatically become null and void in the event of a sale of the stock representing either apartment.

3. Carport space may not be rented to or used by anyone who is not a Mutual Four shareholder, except:
  - a. The carport assignee may allow temporary, short-term parking of a vehicle used by a house guest. A guest temporary parking permit is required and may be obtained from a Mutual Director. The pass is to be displayed on the inside dashboard.

**C. Secondary Carport Storage Cabinets**

1. Shareholders are permitted to have a secondary carport storage cabinet installed beneath the existing cabinet. The dimensions, color and hardware on the lower cabinet must match the spacing, color and hardware on the upper cabinet (see attached sketch). The cabinet, if attached to the existing structure will require a permit from the GRF Physical Property Department.
  - a. Plywood for the cabinet must be 3/4-inch thick and have one (or more) good sides.

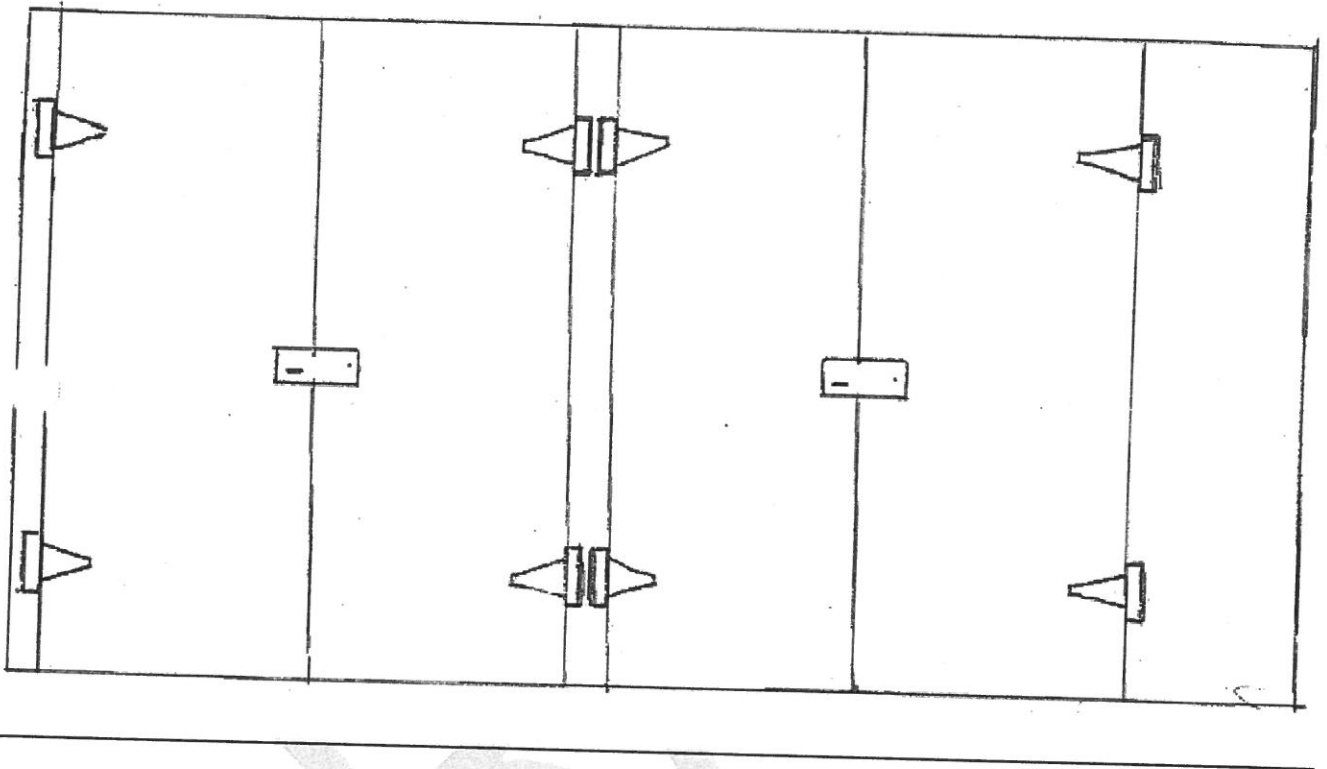
**MUTUAL OPERATIONS**

7502.04

**SHAREHOLDER REGULATIONS**

**Carport Regulations - Mutual Four**

Sketch for Secondary Carport Cabinets



**MUTUAL ADOPTION**

FOUR: 07-22-68

**AMENDMENTS**

03-08-91, 05-12-00, 11-05-01, 08-01-02, 10-03-05, 03-13-13  
07-10-13, 06-04-17

(draft created on 01-10-18 ka)

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# *Mutual Corporation No. Four*

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## MEMO

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**TO:** MUTUAL FOUR BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** RATIFY AMENDED/POSTED POLICY 7425.04 – GARDEN AREAS AND SHRUBS (UNFINISHED BUSINESS ITEM C)  
**DATE:** MARCH 14, 2018  
**CC:** MUTUAL FILE

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At the December 3, 2017, Board Meeting Policy 7425.04 – Garden Areas and Shrubs was amended and the 30-day posting requirement has been met.

***I move to ratify amended/posted Policy 7425.04 – Garden Areas and Shrubs.***

**MUTUAL OPERATIONS****AMENDED DRAFT****PHYSICAL PROPERTY****Garden Areas and Shrubs - Mutual Four**

All garden areas beyond the drip line are in the common area owned by the Mutual shareholders; therefore, the use of this common area for gardens is subject to change at the discretion of Mutual Four's Board of Directors.

~~Shareholders are allowed a garden area in front of their units. Over the years, the sizes of the gardens began to vary throughout the mutual. While it is impossible to have total consistency in the sizes of the gardens, providing guidelines can be helpful in decision-making.~~

**Over the Mutual's lifetime, the sizes of the garden areas have varied. While it is impossible to have total consistency in the sizes of the gardens, the following guidelines can be helpful in decision making.**

**GARDEN AREA SIZES**

1. Guidelines for approved garden sizes vary depending on the unit location, sidewalk location, safety and aesthetics. Garden measurements are from the face of the building.
2. At the time of resale or transfer of the share of stock, the shareholder (seller) may be required to re-align the garden area with the remaining gardens in **the building**. ~~their building at the seller's expense.~~ The guideline for a garden size is ~~a maximum of 48 inches~~ **site specific**.
3. Shareholders in units A, F, G and L, after Board consultation, may be allowed a garden area at the end of their unit, depending on the area available. The planting cannot encumber entry to the attic or access to the meter panel. These gardens shall ~~not exceed 48 inches~~ **be site specific**.
4. The Board may allow, on a case-by-case basis, a garden area at the side of a laundry room ~~not to exceed 48 inches~~ **to be site specific**. ~~Also, the director may approve plants at the base of trees located in the front or side lawn. When a shareholder has permission to use one or both of these areas, the shareholder should use the approved choices of plants and will be required to care for the plants so as to keep them attractive. Approval for these special garden areas may be revoked at any time without reimbursement to shareholder for items removed.~~
5. Any exceptions to these guidelines shall be brought to the Board, in writing, and will be reviewed on a case-by-case basis.

(draft created on 10-25-17 ml)  
 (draft created on 11-27-17 cd)  
 (draft updated on 12-13-17 ka)



**MUTUAL OPERATIONS****AMENDED DRAFT****PHYSICAL PROPERTY****Garden Areas and Shrubs - Mutual Four****GARDEN USE**

1. Shareholders may select plants of their choice from the list of approved plants (see list on page 4). Trees or other plants with root growth that is **are** invasive and has **have** the potential to damage the Mutual's structures and walkways are prohibited. Vines are not permitted to climb on any structure or light poles. If a trellis is used, it must be freestanding and be kept 12" below the eaves. All planting must be trimmed back 6" from the building. Removal of any offending growth will be done by the Mutual at the shareholder's expense if shareholder does not maintain these standards.
2. Watering, fertilization, and plant pest control within the garden area are the responsibility of the shareholder. ~~If a shareholder wants the Mutual's gardener to fertilize and provide plant pest control, the gardener will give shareholder an estimated cost of this work.~~
3. Gardens are cultivated by the Mutual's gardening service UNLESS the shareholder wants to perform this task. If ~~the shareholders~~ **wants** to maintain their own garden(s), they must insert red flags in the garden area. Gardeners are instructed to remove weeds, including baby tears, wild mint and plants of the spiderwort family, all of which can spread into the lawn or neighboring garden in all gardens. Roses are trimmed in December/January by the Mutual's gardeners in all gardens except red-flagged gardens.
4. Potted plants may not inhibit the 36" entry requirement, nor are they permitted on the entrance walk, on top of padmount transformers, ~~to be~~ hung from or placed on padmount enclosures (per Policy 7492), or on telephone vaults.
5. Free-standing, aesthetically-pleasing objects are permitted in the garden area. The Board **may require any objects be removed from the garden area.** ~~if they are objected to by two or more neighboring shareholders. on a case-by-case, request any objectionable items to be removed by the shareholder at the shareholder's expense.~~
6. ~~Wall gardens (defined as adjacent to streets and applicable laundry room areas) shall be 36" maximum, including any decorative edging. If a garden area does not exist, shareholder may establish a garden. Shareholder must pay to remove sod or relocate sprinklers, as needed. Planting shall be in accordance with the list of approved plants (see list on page 4). Vines and other climbing growth that will attach itself to any wall are prohibited and will be removed at the shareholder's expense. The shareholder shall keep the garden area in a neat and attractive state. Failure to abide by the Mutual's gardening policy will **may** result in a revocation of use. At the time of resale or transfer of stock, wall gardens beyond 36" will be moved back at the seller's expense.~~

(draft created on 10-25-17 ml)  
 (draft created on 11-27-17 cd)  
 (draft updated on 12-13-17 ka)

MUTUAL OPERATIONS**AMENDED DRAFT****PHYSICAL PROPERTY****Garden Areas and Shrubs - Mutual Four**

7. Sprinklers within the shareholder's garden areas or wall garden must be installed by the Mutual's gardeners ~~or a qualified outside source~~ at the shareholder's expense. Maintenance of sprinklers within garden areas will be at the shareholder's expense.

**TURF AREAS**

1. Turf areas are all the grounds located outside of each apartment beyond the drip line and garden area. Turf areas are common area. ~~This area is~~ **These areas are** owned by the Mutual and ~~the maintenance of same is~~ **are** the exclusive responsibility of the Mutual. Shareholders are not permitted to install, remove or relocate plants or any other landscaping in the turf areas, including areas around light poles. Shareholders are not permitted to install, remove, relocate or adjust sprinklers in turf areas. A director has the authority to remove any problem plant.
2. Tree issues will be addressed by the Board of Directors. Under certain circumstances, trees that are removed may not be replaced.
3. If a shareholder wants a tree planted in an area where no tree was previously planted, approval in writing must be obtained by ~~from~~ the Board of Directors **Landscape Committee**. The tree shall be planted by ~~a reputable~~ **the** Mutual landscaper and all costs related to this planting shall be borne by the shareholder. ~~After planting of~~ **The** tree it becomes the property of the Mutual and will be maintained by the Mutual at the Mutual's expense.
4. The Mutual's "common areas" can be used for temporary reasons, i.e. **e.g** construction activity, and moving with director approval.
5. **Scallop borders, or bordering materials in other shapes, shall not be placed around the base of trees. Nor shall scallops be positioned in any way that obstructs turf maintenance, such as lawn mowing, leaf and weed removal, or vacuuming of cut grass. With approval of the individual director, shareholders may place potted plants at the base of trees. As with border material, these potted plants shall not obstruct turf maintenance. The shareholder is responsible for these potted plants and will be required to remove any that are dying or infested with plant and pests or have taken root at the tree's base.**

**PLANT GUIDELINES**

The selection of plants allowed for the gardening areas is not limited to the plants listed here.

Bushes and shrubs that do well:

(draft created on 10-25-17 ml)  
 (draft created on 11-27-17 cd)  
 (draft updated on 12-13-17 ka)

**MUTUAL OPERATIONS****AMENDED DRAFT****PHYSICAL PROPERTY****Garden Areas and Shrubs - Mutual Four**

Heavenly Bamboo, Hibiscus, Holly Family, Hydrangea, Indian Hawthorn, Juniper Shrubs, Lily of the Nile, Mirror Plant, and Star Jasmine.

Smaller flowering plants that do well:

Azalea, Camellia, Dahlia, Daisy, Fuchsia, Gardenia, Mums, and Roses.

Perennial flowers that do well in our climate and soil (young plants need protection from rabbits):

Geraniums, Impatiens, Marigolds, Vincas, and Wax Begonias

Note: The plants listed above seem to be ignored (at this time) by rabbits, but that could change (pansies and lobelias are favorites of rabbits).

Plants that, by their nature, cause problems and are not allowed:

Asparagus Fern, Baby Tears, Bird of Paradise, Citrus/Fruit (any type) **all fruit trees except Citrus**, Ficus Trees, Ivy, Spiderwort Family, Wild Mint, and selected palm trees based upon location, **and Firestick plant also known as milkbush and pencilbush and officially known as Euphorbia Tirucolli.**

Vines that climb or cling to deco blocks, buildings or light poles are also not permitted.

**All Citrus trees must be of the dwarf variety and are allowed in the garden area in self-contained wooden boxes. Any exception of the above must be approved by the Board.**

**APPROVED TREES****Trees for Placement in Narrow Greenbelts**

<b><u>COMMON NAME</u></b>	<b><u>BOTANICAL NAME</u></b>
Brisbane box	Tristania conferta
Crepe Myrtle	Lythraceae Speciosa
Forest Pansy	Cercis canadensis
Magnolia – Little Gem	Magnolia grandiflora “Little Gem”
Melaleuca (Pink)	Melaleuca nesophila
Ornamental Plum	Prunus blireiana

**Trees for Placement in Larger Greenbelts**

(draft created on 10-25-17 ml)  
 (draft created on 11-27-17 cd)  
 (draft updated on 12-13-17 ka)

**MUTUAL OPERATIONS****AMENDED DRAFT****PHYSICAL PROPERTY****Garden Areas and Shrubs - Mutual Four**

<b><u>COMMON NAME</u></b>	<b><u>BOTANICAL NAME</u></b>
Cajeput tree	Melaleuca leucadendron
California Pepper (w/yearly spraying)	Schinus molle
Camphor tree	Cinnamomum camphora
Carrotwood	Cupania anacardioides
Chinese Orchid	Bauhinia variegata
Elm (evergreen)	Ulmus parvifolia
Idaho Locust	Robinia ambigua idahoensis
Kaffir Plum	Harpephyllum cafrum
Magnolia	Magnolia
Mimososa (Silk tree)	Albizia julibrissin
New Zealand Christmas tree	Metrosideros
Pine (fern)	Podocarpus gracillior
Tabebuia / Trumpet tree	Bignoniaceae
Tipu tree	Tipuana tipu

**MUTUAL ADOPTION**

FOUR: 01-04-04

(draft created on 10-25-17 ml)  
 (draft created on 11-27-17 cd)  
 (draft updated on 12-13-17 ka)

**AMENDMENTS**

04-11-07, 05-14-08, 07-13-11, 06-04-17

# *Mutual Corporation No. Four*

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## MEMO

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**TO:** MUTUAL FOUR BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** RATIFY RESCINDED/POSTED POLICY 7701 – PERSONAL PROPERTY INSURANCE AND RATIFY ADOPTED POSTED POLICY 7701.04 – PERSONAL PROPERTY INSURANCE (UNFINISHED BUSINESS ITEM D)  
**DATE:** MARCH 14, 2018  
**CC:** MUTUAL FILE

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At the January 10, 2018, Board Meeting Policy 7701 – Personal Property Insurance was rescinded and Policy 7701.04 – Personal Property Insurance was adopted and the 30-day posting requirement has been met.

***I move to ratify rescinded/posted Policy 7701 – Personal Property Insurance and ratify adopted/posted Policy 7701.04 – Personal Property Insurance.***



**MUTUAL OPERATIONS****RESCIND MUTUAL FOUR****PHYSICAL PROPERTY****Personal Property Insurance - Mutual Four, Eight, and Fifteen Only**

Effective April 1, 2009, Mutuals Four, Eight, and Fifteen shareholders, whether residing in their apartment or not, shall carry personal property insurance to cover the personal contents of their apartment, to cover any damage to their apartment for which they are responsible, and to cover any damage, for which they are responsible, to adjacent apartments.

The following paragraph replaces paragraph one for Mutual Four only:

Effective January 2, 2010, Mutual Four shareholders, whether residing in their apartment or not, shall carry personal property insurance to cover the personal contents of their apartment, to cover any damage to their apartment for which they are responsible, and to cover any damage, for which they are responsible, to adjacent apartments.

The Golden Rain Foundation and Mutual Corporation are not responsible for personal property, or damage to personal property stored or parked on the street or in the carport, such as vehicles and other property stored in or under the storage cabinets.

Shareholder shall obtain sufficient coverage for additional living expenses should the shareholder be unable to occupy their apartment while repairs are made to their apartment.

Shareholder shall obtain personal liability insurance in an amount sufficient for the indemnification of other persons who may be injured on their property. If shareholder owns a pet, \$300,000 in personal liability coverage is recommended. If shareholder does not own a pet, it is recommended that the personal liability coverage be \$200,000.

Shareholder should consider obtaining sufficient coverage to insure the value of any artwork, jewelry, antiques or other items that would not normally be covered by an average policy for personal property.

Upon obtaining personal property insurance, and upon annual renewal of the policy, Shareholder shall provide proof of insurance to the Stock Transfer Office in the form of the policy declarations page.

**MUTUAL ADOPTION**

Four:	10 Nov 09
Six:	<del>25 May 10</del> (See Policy 7586.G.6)
Eight:	28 Sept 09
Twelve:	<del>14 May 09</del> (See Policy 7701.12)
Fifteen:	17 Aug 09



**MUTUAL OPERATIONS****ADOPT DRAFT****PHYSICAL PROPERTY****Personal Property Insurance - Mutual Four**

Effective April 1, 2009, Mutuals Four, whether residing in their apartment or not, shall carry personal property insurance to cover the personal contents of their apartment, to cover any damage to their apartment for which they are responsible, and to cover any damage, for which they are responsible, to adjacent apartments.

The following paragraph replaces paragraph one for Mutual Four only:

Effective January 2, 2010, Mutual Four shareholders, whether residing in their apartment or not, shall carry personal property insurance to cover the personal contents of their apartment, to cover any damage to their apartment for which they are responsible, and to cover any damage, for which they are responsible, to adjacent apartments.

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Shareholder shall obtain sufficient coverage for additional living expenses should the shareholder be unable to occupy their apartment while repairs are made to their apartment.

Shareholder shall obtain personal liability insurance in an amount sufficient for the indemnification of other persons who may be injured on their property. If shareholder owns a pet, \$300,000 in personal liability coverage is recommended. If shareholder does not own a pet, it is recommended that the personal liability coverage be \$200,000.

Shareholder should consider obtaining sufficient coverage to insure the value of any artwork, jewelry, antiques or other items that would not normally be covered by an average policy for personal property.

**MUTUAL****ADOPTION**

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# Mutual Corporation No. Four

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** APPOINT OBSERVERS OF THE 2018-2019 MUTUAL FOUR ANNUAL ELECTION (NEW BUSINESS ITEM C)  
**DATE:** MARCH 14, 2018  
**CC:** MUTUAL FILE

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In accordance with Policy 7210 – Annual Elections, Item 4, Subsection b, as follows

**b. Observers of the Election Appointed By the Board of Directors**

*There shall be three (3) observers of the election appointed by the Mutual Board of Directors (90) days before the annual meeting day. The Board may also appoint alternative observers of the election. The observers of the election may appoint and oversee additional assistant observers of the election in any number deemed to be reasonable by the Mutual Board of Directors.*

The Mutual Four Board of Directors appoint the following shareholders as observers of the 2018 –2019 Annual Election

1. \_\_\_\_\_, Unit \_\_\_\_\_
2. \_\_\_\_\_, Unit \_\_\_\_\_
3. \_\_\_\_\_, Unit \_\_\_\_\_