

**MINUTES OF THE REGULAR MONTHLY MEETING OF
THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL FOUR
February 8, 2023**

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 Levitt at 8:45 a.m. on Wednesday, February 8, 2023, in Conference Room A and via Zoom Conference Call.

PLEDGE OF ALLEGIANCE

President Levitt called for Director Glasser the Pledge of Allegiance.

ROLL CALL

Present: President Levitt, Vice President Conley, Secretary Kuhl, Chief Financial Officer Smith (*via zoom*), Directors Glasser, Smith, and Green.

GRF Representative: GRF Representative Gerber (*arrived at 8:47 a.m.*)

Guests: Two Mutual Four shareholders (*in person*)
Two Mutual Four shareholders (*via zoom*)

Staff: Mr. Quental, Building Inspector (*via zoom*)
Ms. Hopkins, Mutual Administration Director (*via zoom*)
Ms. Barua, Senior Portfolio Specialist
Mr. Jackson, Portfolio Specialist (*via zoom*)
Ms. Duarte, Assistant Portfolio Specialist

MINUTES

Following a discussion and upon a MOTION duly made by Secretary Kuhl and seconded by Director Glasser it was

RESOLVED to approve the Regular Meeting Minutes of January 11, 2023, as written.

The MOTION passed unanimously.

BUILDING INSPECTOR'S REPORT

Building Inspector Mr. Quental presented his report (attached).

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

**BOARD OF DIRECTOR
MUTUAL FOUR**

February 08, 2023

RESOLVED to authorize GRF Building Inspector to approve golf cart pad request, if request is declined shareholder can submit appeal request to the Mutual Four Board of Directors.

The MOTION passed with 4 “yes” votes (Levitt, Mr. Smith, Conley and Glasser) and 3 “no” votes (Ms. Smith, Kuhl, Green)

Chief Financial Officer Smith left the meeting at 9:18 a.m.

Following a discussion and upon a MOTION duly made by Director Smith and seconded by Director Green, it was

RESOLVED to approve the estimate from Total Landscape Maintenance to test replace the Kennedy Valves for Building 79, at a cost not to exceed \$2,727.00. Funds to come from Infrastructure Reserves and authorize the President to sign any necessary documentation.

The MOTION passed unanimously.

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

RESOLVED to approve the proposal from Total Landscape Maintenance to test and replace the Kennedy Valves for Building 51, at a cost not to exceed \$2,600.00. Funds to come from Infrastructure Reserves and authorize the President to sign any necessary documentation.

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by Director Smith and seconded by Director Glasser, it was

RESOLVED to approve the proposal from Total Landscape Maintenance to test and replace the Kennedy Valves for Building 49J, at a cost not to exceed \$2,468.00. Funds to come from Infrastructure Reserves and authorize the President to sign any necessary documentation.

The MOTION passed unanimously.

Chief Financial Officer Smith return to the meeting at 9:24 a.m.

Following questions, Mr. Quental left meeting at 9:51 a.m.

GRF REPRESENTATIVE REPORT

GRF Representative, Ms. Gerber presented a verbal report.

SECRETARY'S REPORT / CORRESPONDENCE

Secretary Kuhl received and verbally presented the two pieces of correspondence.

CHIEF FINANCIAL OFFICER'S REPORT

Chief Financial Officer Smith presented her financial report (attached).

NEW BUSINESS

Following a discussion and upon a MOTION duly made by Director Green and seconded by Director Smith, it was

RESOLVED to acknowledge, per the requirements of the Civil Code Section 5500(a)-(f), a review of the reconciliations of the operating and reserve accounts, operating revenues and expenses compared to the current year's budget, statements prepared by the financial institutions where the Mutual has its operating and reserve accounts, an income and expense statement for the Mutual's operating and reserve accounts, the check registers, monthly general ledger and delinquent assessment receivable reports for the month of December 2022 and January 2023.

The MOTION passed unanimously.

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

RESOLVED to propose a rule change amending Rule 04-7425-1 Garden Areas, Trees and Shrubs and approve 28-day posting of notice of the proposed rule change. The proposed rule change will be considered by the board at the next scheduled meeting following review of any shareholder comments received.

The MOTION passed unanimously.

PORTFOLIO SPECIALIST'S REPORT

Portfolio Specialist Barua presented her report (attached).

COMMITTEE REPORT

Recreation Committee

Secretary Kuhl provided an update.

Physical Property Committee

Vice President Conley provided an update.

**BOARD OF DIRECTOR
MUTUAL FOUR**

February 08, 2023

Landscape Committee

Director Smith provided an update.

Special Events Committee

Director Smith provided an update.

Electric Vehicle Committee

Director Green provided an update.

ANNOUNCEMENTS

NEXT MEETING: Wednesday, March 08, 2023, Open Forum begins at 8:30 a.m. and the Meeting begins at 8:45 a.m. in the Administration Building, Conference Room A and via Zoom Conference Call.

DIRECTOR'S COMMENTS

One director made a comment.

SHAREHOLDER COMMENTS

No shareholder made a comment.

ADJOURNMENT

There being no further business to conduct, President Levitt adjourned the meeting at 10:48 a.m. and announced there would be an executive session following the meeting to discuss member issues.

Attest, Jan Kuhl, Secretary
SEAL BEACH MUTUAL FOUR
ND 02/08/23

(These are tentative minutes, subject to approval by the Board of Directors at the next Regular Board of Director's Meeting.)

**RESOLUTIONS IN THE REGULAR MONTHLY MEETING
OF FEBRUARY 08, 2023**

RESOLVED to approve the Regular Meeting Minutes of January 11, 2023, as written.

RESOLVED to authorize GRF Building Inspector to approve golf cart pad request, if request is declined shareholder can submit appeal request to the Mutual Four Board of Directors.

RESOLVED to approve the estimate from Total Landscape Maintenance to test and replace the Kennedy Valves for Building 79, at a cost not to exceed \$2,727.00. Funds to come from Infrastructure Reserves and authorize the President to sign any necessary documentation.

RESOLVED to approve the proposal from Total Landscape Maintenance to test and replace the Kennedy Valves for Building 51, at a cost not to exceed \$2,600.00. Funds to come from Infrastructure Reserves and authorize the President to sign any necessary documentation.

RESOLVED to approve the proposal from Total Landscape Maintenance to test and replace the Kennedy Valves for Building 49J, at a cost not to exceed \$2,468.00. Funds to come from Infrastructure Reserves and authorize the President to sign any necessary documentation.

RESOLVED to acknowledge, per the requirements of the Civil Code Section 5500(a)-(f), a review of the reconciliations of the operating and reserve accounts, operating revenues and expenses compared to the current year's budget, statements prepared by the financial institutions where the Mutual has its operating and reserve accounts, an income and expense statement for the Mutual's operating and reserve accounts, the check registers, monthly general ledger and delinquent assessment receivable reports for the month of December 2022 and January 2023.

RESOLVED to propose a rule change amending Rule 04-7425-1 Garden Areas, Trees and Shrubs and approve 28-day posting of notice of the proposed rule change. The proposed rule change will be considered by the board at the next scheduled meeting following review of any shareholder comments received.

MONTHLY MUTUAL INSPECTOR REPORT

 MUTUAL: **(04) FOUR**

 DATE: **FEBRUARY**

 INSPECTOR: **RYAN QUENTAL**

PERMIT ACTIVITY

UNIT #	WORK DESCRIPTION	GRF/CITY PERMIT	START DATE	FINISH DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR
39-C	HVAC	BOTH	12/06/22	03/06/23	NO	1/11/23 - FINAL	GREENWOOD
40-J	ENTRY DOOR	BOTH	06/09/22	12/09/22	NO		RYDEN CONSTRUCTION
42-E	ADDITION	BOTH	08/11/22	03/30/23	NO	1/10/23 - SHOWER WALLS	MP CONSTRUCTION
43-H	HVAC	BOTH	01/09/23	11/11/23	NO		GREENWOOD
44-K	HVAC	BOTH	12/14/22	03/14/23	NO		GREENWOOD
45-G	FLOORING	GRF	12/20/22	01/30/23	NO	1/4/23 - FINAL	KARYS CARPET
45-G	HVAC	BOTH	11/16/22	02/16/23	NO	1/17/23 - FINAL	GREENWOOD
47-B	ADDITION	BOTH	07/23/22	03/31/23	NO	1/25/23 - EXTERIOR LATH	MP CONSTRUCTION
47-G	HVAC	BOTH	12/22/22	02/22/23	NO		ALPINE
47-G	TILE	GRF	10/01/22	02/24/23	YES		BERGKVIST
47-I	REMODEL	BOTH	06/27/22	03/01/23	YES	11/28/22 - DRYWALL	HANDYCREW
47-J	ADDITION	BOTH	07/15/22	07/15/23	NO	12/15/22 DRYWALL	L & S CONSTRUCTION
47-L	WINDOWS	BOTH	07/30/21	02/28/23	YES	(Material Back Order)	ROBERTS CONSTRUCTION
50-H	REMODEL	BOTH	04/22/22	08/31/22	YES	1/27/23 - FINAL	TOP DOWN
50-K	SHOWER CUT DOWN	BOTH	12/29/22	01/29/23	NO		NUKOTE
73-B	WASHER/DRYER	BOTH	01/30/23	06/30/23	NO	1/30/23 - U.G PLUMBING	MP CONSTRUCTION
75-H	SHOWER	BOTH	12/06/22	03/15/23	NO		LW DÉCOR
80-D	SKYLIGHT	BOTH	12/01/22	02/28/23	NO	1/9/23 - FINAL	SOCAL HOME
81-B	FRENCH DOORS	BOTH	08/25/22	12/30/22	YES	1/26/23 - FINAL	LW DÉCOR
81-L	BLOCK WALL	GRF	09/26/22	10/26/22	NO	1/31/23 - FINAL	MJ JURADO
82-G	1/2 BATH	BOTH	07/06/22	03/18/23	YES	8/18/22 - ELECTRICAL	LOS AL BUILDERS
83-G	WINDOWS	GRF	05/12/22	10/12/22	NO	(Material Back Order)	CAL CUSTOM
85-D	SHOWER CUT DOWN	BOTH	03/06/23	04/06/23	NO		NU-KOTE
85-D	DISHWASHER/PANEL	BOTH	02/17/23	03/10/23	NO		OGAN
86-A	REMODEL/PATIO	GRF	04/11/22	08/31/23	NO	1/30/23 - DRYWALL	BA CONSTRUCTION

ESCROW ACTIVITY

UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	ACTIVE	CLOSING	CLOSED
44-F		01/27/23					7	2	3
49-I		10/13/22	12/07/22	12/08/22	12/20/22	01/20/23			
50-A		09/27/22							
51-D		11/07/22	12/07/22	12/08/22	12/20/22	01/20/23			
51-L		01/27/23							
79-K		11/18/22	01/31/23	01/31/23	02/10/23				
81-E		11/01/22							
81-I		09/27/22	01/19/23	01/19/23	01/31/23				
87-K		08/09/22	10/24/22	10/27/22	11/08/22	01/03/23			
88-E		03/22/22							

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

CONTRACTS & PROJECTS

CONTRACTOR	PROJECT	EXPIRATION
Total Landscape	Landscape Maintenance	12/31/2023
Fenn Pest Control	Termites on Wednesday Only	4/30/2023

SHAREHOLDER & MUTUAL REQUESTS

SHAREHOLDER	MUTUAL
84L Concrete trip hazard repair.	GAF Bus Bench Donation (Complete)
47I Smoke detector on patio beeping.	
84F Concrete placement.	Fire Inspections
73F Back to back stoppage.	

FINANCIAL RECAP -JANUARY 2023

	Monthly Actual	Monthly Budget	Variance		YTD Actual	YTD Budget	Variance
Income	176,646	178,000	-1,354		176,646	178,000	-1,354
Reserves	48,003	48,003	0		48,003	48,003	0
Expenses	143,739	129,994	13,745		143,739	129,994	13,745
Total Expenses	191,742	177,997	13,745		191,742	177,997	13,745
Income/Expense	-15,096	3	-15,099		-15,096	3	-15,099
Add Back							
Depreciation	14,181				14,181		
GRF Refund	0				0		
Adjusted	-915				-915		

our unrestricted cash for month end is \$388,263; total reserves \$1,367,655

Reserves:

Appliance	\$14,048
Painting	\$125,204
Operating	\$25,000
Roofing	\$350,456
Emergency	\$84,886
Infrastructure	\$757,644
Capital Fund	\$40,417
 Total Reserves	 \$1,397,655

Not much to say – just getting started.

LANDSCAPE

Reminder: Co chair Hughsten Smith takes care of landscape issues in buildings 73-89 call 214-354-8587; buildings 37-52 call Suzi Smith 562-296-8518. Feel free to call me with any questions. I may not be home but if you leave a message I WILL return the call or forward to the appropriate person for resolution. Email sgsmith430@yahoo.com. Phone calls 10-4 Monday through Friday only please; emails 24-7.

Susan A. Smith

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

Flower Gardens, Vegetables, Trees, and Shrubs use

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42

This Article outlines the shared responsibilities of the Mutual and its Shareholders. The Landscape Committee and Building Directors are entrusted with the management of landscaping including the responsibility for inspections and enforcement of this Garden Rule.

If all Shareholders follow the policy as outlined below, the landscape areas will display what most Shareholders would consider an appealing appearance of the Mutual, a benefit for all as an attractive place to live and an enhancement of property values in the event of resale.

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

Over the Mutual’s lifetime, the sizes of the Flower Gardens 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.

FLOWER GARDEN SIZES

1. Guidelines for approved Flower Garden sizes vary depending on the unit location, sidewalk location, safety, and aesthetics. Flower 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 Flower Garden area with the remaining gardens in the building. The guideline for a Flower Garden size is site specific.
3. Shareholders in units A, F, G and L, after Board consultation, may be allowed a Flower Garden at the end of their unit, depending on the area available. Planting cannot encumber entry to the attic or access to the meter panel. These Flower Gardens shall be site specific.
4. The Board may allow, on a case-by-case basis, a Flower Garden at the side of a laundry room to be site specific.
5. Any exceptions to these guidelines shall be brought to the Board, in writing, and will be reviewed on a case-by-case basis.
6. Shareholders may select plants of their choice from the list of approved plants (see list on page 5). Trees or other plants with root growth that are invasive and have the potential to damage the Mutual’s structures, walls 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

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

43 and be kept 12” below the eaves. All planting must be trimmed back 6” from the building.
44 Removal of any offending growth will be done by the Mutual at the shareholder’s expense
45 if shareholder does not maintain these standards. All grounded and potted plants shall be
46 trimmed 12 inches below gutter line.
47

48 7. Watering, fertilization, and plant pest control within the Flower Gardens are the
49 responsibility of the shareholder.
50

51 8. Flower Gardens are cultivated by the Mutual’s gardening service UNLESS the shareholder
52 wants to perform this task. If shareholders want to maintain their own garden(s), they must
53 insert red flags in the Flower Garden. Inserting a red flag does not mean the Gardeners
54 will not trim out of compliance growth; the red flag indicates the Shareholder will weed
55 their own Flower Garden. Gardeners are instructed to remove weeds, including baby
56 tears, wild mint, and plants of the spiderwort family, all of which can spread into the lawn
57 or neighboring garden. Roses are trimmed in December/January by the Mutual’s
58 gardeners in all gardens except red-flagged gardens.
59

60 9. Potted plants may not inhibit the 36” entry requirement, nor are they permitted on the
61 entrance walk, on top of pad mount transformers, hung from or placed on pad mount
62 enclosures (per Policy 7492), or on telephone vaults. Potted plants may not be placed on
63 Patio walls. They are, however, allowed on porch walls.
64

65 10. Free-standing, aesthetically pleasing objects, as determined by the Landscape
66 Committee, are permitted in the Flower Garden. The Board may require any objects be
67 removed from the Flower Garden.
68

69 11. Sprinklers within the shareholder’s Flower Garden must be installed by the Mutual’s
70 gardeners at the shareholder’s expense. Maintenance of sprinklers within Flower Garden
71 areas will be at the shareholder’s expense.
72

73 12. Prohibited Uses of Flower Gardens Front and side gardens may not be used as storage
74 areas. Items such as garden soil, empty pots, garden tools, potting tables, cabinets,
75 scaffolding, shelving, bikes, kayaks and/or surf boards are prohibited in front and side
76 flower gardens and may not block Unit windows. Patio Furniture is NOT allowed in the
77 Flower Garden.
78

79 13. Overgrown Flower Gardens. If a Flower Garden is deemed to be an eyesore by the
80 Landscape Committee and provides hiding places for spiders, rodents, and wildlife, the
81 Shareholder will be asked, in writing, to clean it out. If the Shareholder does not clean out
82 the “overgrown” Flower Garden and/or overabundance of potted plants or in-ground
83 plants, then the Mutual will do it. The Shareholder will not be reimbursed for any plants,
84 pottery, containers, or non-authorized “items” in the flower bed. Plants must be cut back

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

85 so as not to extend over the garden line, in all cases. Removal of any offending growth will
86 be done by the Mutual at the Shareholder’s expense.
87

88 14. Temporary Nursery containers are not allowed to be displayed; all plants in a pot will need
89 to be in a decorative pot with a concrete paver under it. Pots that have saucers under it
90 will not be allowed due to water attracting wildlife and mosquitoes. Potted plants are not
91 to be displayed on Patio walls, only porch walls. ~~No more than 8 potted plants are allowed~~
92 ~~in the Flower Garden. No more than 8 potted plants are allowed on the patio. If there is~~
93 ~~not a patio, then a maximum of 8 potted plants are allowed.~~ **No more than 8 potted plants**
94 **are allowed in the Flower Garden. No more than 8 additional potted plants are**
95 **allowed on the patio and porch combined. Therefore, 16 total potted plants are**
96 **allowed outside the shareholder’s unit. Refer to the patio and porch definitions in**
97 **policy 04-7415-01.**
98

99 15. Trees within Flower Gardens. By definition, trees are woody, perennial plants that have
100 one central stem, can grow to a considerable height, and normally have a distinct
101 head. Shrubs are woody, perennial plants that have a number of stems usually produced
102 from near the soil line of the plant. Due to the potential for damage to the buildings, walls
103 and plumbing, no trees or shrubs with aggressive root systems are allowed in the Flower
104 Garden. All trees or shrubs with aggressive root systems will be removed from Flower
105 Gardens at shareholders’ expense after written notification of fifteen-day removal cycle.
106 However, if an existing tree or shrub poses no danger to Mutual property, an exemption
107 for a tree or shrub planted in a flower garden may be approved by the board upon written
108 request by the shareholder. No individual Mutual Director or Mutual Officer can approve
109 an exemption on their own. Also, dwarf citrus trees may be planted in wooden boxes or
110 decorative pots, placed on top of a concrete block that will not allow the tree to take root
111 and located in the Flower Garden. All dwarf citrus trees, Shrubs, Plants and Flowers must
112 be kept twelve (12) inches below the eaves and at least six (6) inches from the building not
113 extending past the Flower Garden boarder. Shareholders failing to adhere to these rules
114 will be responsible for the cost of commercial pruning. Any exception to these rules must
115 be approved by the board. These exemptions are null and void once the unit changes
116 ownership, and the trees or shrubs in question will be removed and cost for removal will
117 be billed to seller through escrow.
118

VEGETABLES IN FLOWER GARDEN

- 119
120
- 121 1. Small quantities of vegetables may be grown in Flower Gardens in a pot with a
122 concrete block under the pot, but the Flower Garden cannot be planted entirely
123 with vegetables.
 - 124 2. All vegetables must be grown in a half-inch metal mesh rodent resistant enclosure
125 minimum height of two feet. Ripe produce must be removed in a timely manner to

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

126 deter rodents.

127
128
129

TURF AREAS

130

131
132 1. Turf areas are all the grounds located outside of each apartment beyond the drip line and
133 Flower Gardens. Turf areas are common area. These areas are owned by the Mutual and
134 are the exclusive responsibility of the Mutual. Shareholders are not permitted to install,
135 remove, or relocate plants or any other landscaping in the turf areas, including areas
136 around light poles. Shareholders are not permitted to install, remove, relocate, or adjust
137 sprinklers in turf areas. A director has the authority to have any plants, flowers, shrubs or
138 trees removed from the turf areas that are not approved by the Mutual Board.

139
140 2. Artificial turf will not be allowed in and around fresh turf areas. Any artificial turf already in
141 place will become the sole responsibility of the shareholder to maintain and replace as
142 needed. At the time of resale or transfer of the share of stock, the shareholder (seller) may
143 be required to remove the artificial turf.

144
145 3. Tree issues will be addressed by the Landscape Committee. Under certain circumstances,
146 trees that are removed may not be replaced. As a general policy, however, if a tree is
147 removed it must be replaced somewhere within the mutual. If removal was requested by
148 a shareholder and approved by the board, shareholder will pay for cost of removal,
149 purchase and planting of a new tree. The tree becomes the property of the Mutual and will
150 be maintained by the Mutual at the Mutual’s expense.

151
152 4. If a shareholder wants a tree planted in an area where no tree was previously planted,
153 approval must be obtained from the Board. The tree shall be planted by the Mutual
154 landscaper and all costs of tree and planting shall be at the shareholder’s expense. The
155 tree becomes the property of the Mutual and will be maintained by the Mutual at the
156 Mutual’s expense.

157
158 5. The Mutual’s “common areas” can be used for temporary reasons e.g. construction activity
159 and moving with director approval.

160
161 6. Scallop borders, or bordering materials in other shapes, shall not be placed around the
162 base of trees nor shall scallops be positioned in any way that obstructs turf maintenance,
163 such as lawn mowing, leaf and weed removal, or vacuuming of cut grass. Shareholders
164 may not place potted plants or decorative objects at the base of trees as this will restrict
165 the volume of water said tree receives from the sprinklers.

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

166
167
168
169
170
171
172
173
174
175
176
177
178
179
180
181
182
183
184
185
186
187
188
189
190
191
192
193
194
195
196
197
198
199
200
201
202
203
204
205

7. Water Restrictions: During drought conditions, landscape and garden watering by shareholders is allowed only on **Tuesdays, Thursdays, and Saturdays from April 1 through September 30**. From October 1 through March 31, when the temperature is cooler and there is more natural rainfall, watering is allowed on Tuesdays and Saturdays only. Shareholder hoses must be equipped with auto shut-off nozzles. Shareholders are NOT allowed to hose down hardscape areas such as patios, porches, sidewalks, streets, and concrete areas.

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:

Heavenly bamboo, hibiscus, holly family, hydrangea, indian hawthorn, juniper shrubs, lily of the Nile, mirror plant, star jasmine, and bottle palm tree.

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, all fruit trees except citrus, ficus trees, ivy, spiderwort family, wild mint, selected palm trees based upon location, and firestick plant also known as milk bush and pencil bush and officially known as euphorbia tirucolli.

All citrus trees must be of the dwarf variety and are allowed in the garden area in self-contained wooden boxes with a concrete block underneath. Any exception of the above must be approved by the Board. No individual mutual director or mutual officer can approve on their own.

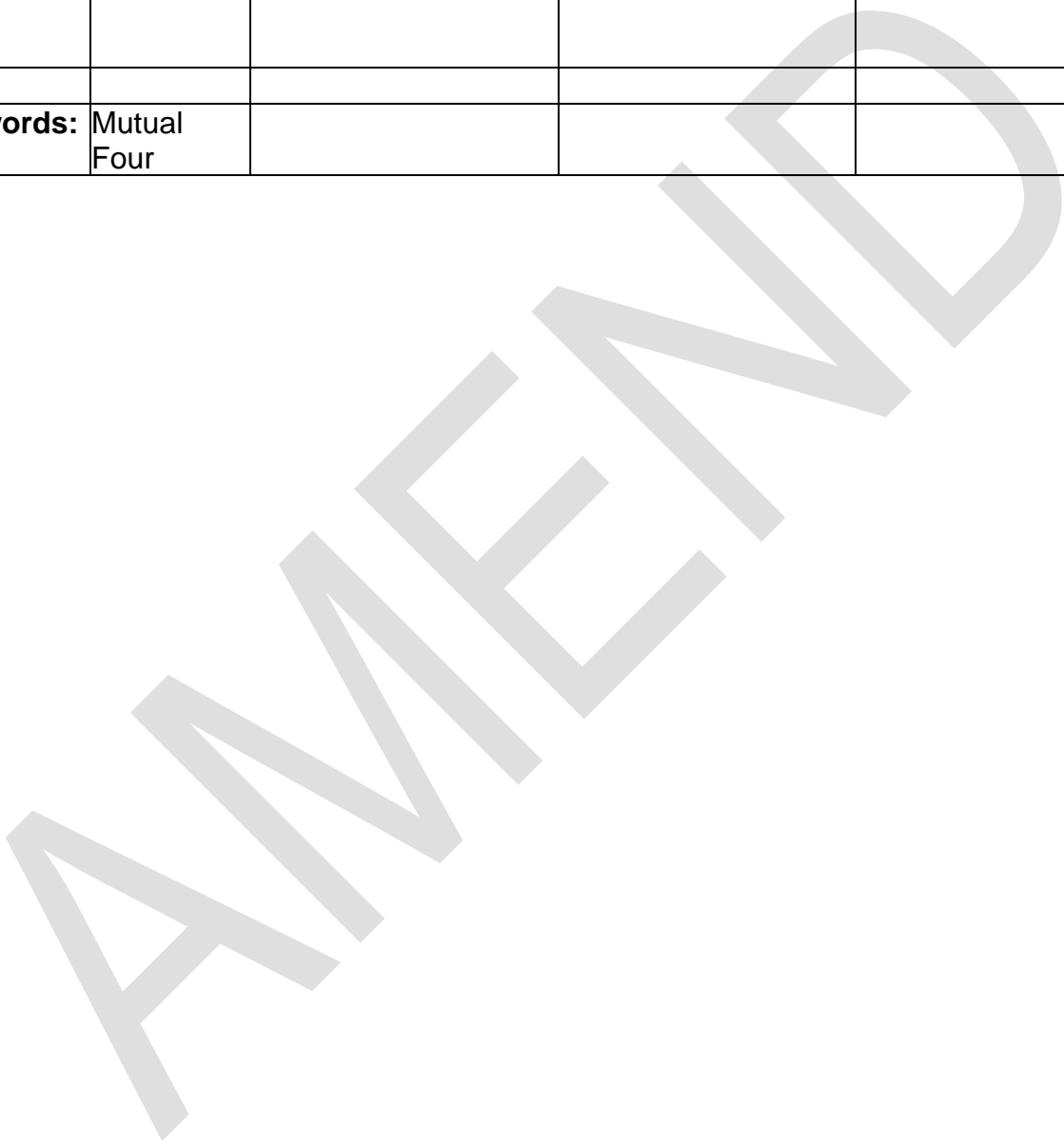
SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

206 No new bottle brush trees are allowed in Mutual Four. Existing trees are grandfathered in and will
207 not be removed unless diseased or dead, as diagnosed by the Landscape Company and
208 approved by the Landscape Committee.
209

Adopted:	22 Jan 12	Amended: 14 Sept 22	Amended: 14 Dec 22	Amended: 08 Mar 23
Keywords:	Mutual Four			

210



PORTFOLIO SPECIALIST REPORT

February 2023

Election time is here!



If you wish to run for a director's position on the Mutual Board and be included on the ballot for your Mutual election, please see the staff in the Stock Transfer Office in the Administration Building window on the first floor for a candidate's application form.

Please see the 2023 GRF & Mutual Election and Annual Meeting Schedule in LW Weekly.



all that's missing is U!