

AGENDA
REGULAR MONTHLY MEETING OF THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL FOUR
May 10, 2023

Open Forum begins at 8:30 a.m. – Meeting begins at 8:45 a.m.
Conference Room A and via Zoom Video & Conference Call

TO ATTEND ON ZOOM: The Shareholder will be provided with instructions on how to access the call via Zoom/telephone upon the Shareholder contacting Mutual Administration and requesting the log-in information. Please submit your information, including your name, Unit number, and telephone number, via e-mail at mutualsecretaries@lwsb.com or by calling (562) 431-6586 ext. 313, by 05/09/2023 no later than 3:00 p.m., the business day before the date of the meeting.

TO PROVIDE COMMENTS DURING MEETING: In order to make a comment during the open Shareholder forum, the Shareholder must submit all the necessary information stated above, via e-mail at mutualsecretaries@lwsb.com, and state their intent to speak. Please send in your request by 05/09/2023 no later than 3:00 p.m., the business day before the date of the meeting.

1. CALL TO ORDER/PLEDGE OF ALLEGIANCE
2. ROLL CALL

President Levitt, Vice President Conley, Secretary Kuhl, Chief
Financial Officer Green, Directors Smith and Glasser

3. INTRODUCTION OF GRF REPRESENTATIVE, STAFF, AND GUEST(S):

Marsha Gerber, GRF Representative
Mallorie Hall, Sr. Director of Member Services
Diane Schultze, Mutual Accountant
Ryan Quental, Building Inspector
Ripa Barua, Senior Portfolio Specialist
Antoine Jackson, Portfolio Specialist

4. GUEST SPEAKER Ms. Hall / Ms. Schultze
 - a. Discuss and vote to approve 2022 Financial audited statements (**Handout**)
5. APPROVAL OF MINUTES
 - a. **Regular Meeting Minutes of April 12, 2023**
6. **BUILDING INSPECTOR'S REPORT** Mr. Quental

Permit activity; escrow activity; contracts & projects; shareholder and mutual requests (p. 4)

 - a. Discuss and vote to approve Fenn Pest & Termite Control contract (pp. 6-8)
 - b. Discuss and vote to approve Greco Design and Development proposal for replacement of the Electrical Panel Door (pp. 9-11)
 - c. Discuss and vote to authorize Building Inspector for getting bids for carport roof repairs (p. 12)
 - d. Discuss and vote to approve the Slump Stone Wall proposal for Unit 42-L (pp. 13-14)

e. Discuss getting a contractor for termite damage repair.

7. GRF REPRESENTATIVE Ms. Gerber
8. SECRETARY / CORRESPONDENCE Ms. Kuhl
9. CHIEF FINANCIAL OFFICER'S REPORT Ms. Green

10. UNFINISHED BUSINESS

- a. Discuss and vote to ratify amending Rule 04-7507-1 Golf Cart Pad (pp.15-19)
- b. Discuss and vote to approve Circuit Breaker Replacement Plan (pp. 20-21)
- c. Discuss getting out of the appliance business for new buyers. Mr. Smith
- d. Discuss looking into H06 group/bulk insurance for Mutual 4 Mr. Smith
- e. Discuss "CoOP" program "Continuity of Operations Plan". Ms. Kuhl
- f. Discuss sending out a flyer regarding limit on pots in Mutual Four. Mr. Levitt
- g. Discuss initiating a program to develop a cadre of back-up shareholders.
- h. Discuss sending fine letters re: outstanding POIs. Ms. Green

11. NEW BUSINESS

- a. Approval of monthly finances (p. 22)
- b. Discuss follow-up on last month's vote regarding email service for Directors.

STAFF BREAK BY 11:00 a.m.

12. PORTFOLIO SPECIALIST REPORT Ms. Barua

13. COMMITTEE REPORTS

- a. Mutual Administration Committee Ms. Kuhl
- b. Recreation Ms. Kuhl
- c. Physical Property Mr. Conley
- d. Landscape Mr. Smith
- e. Special Events Ms. Glasser
- f. Electric Vehicle Ms. Green

14. ANNOUNCEMENTS

- a. **ANNUAL MEETING: WEDNESDAY, MAY 24, 2023 AT 10 A.M. CLUBHOUSE 4 / Via Zoom Conference Call**
- b. **NEXT MEETING: Wednesday, June 14, 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**

15. DIRECTORS' COMMENTS

16. SHAREHOLDERS' COMMENTS (3 minutes)

17. ADJOURNMENT

18. EXECUTIVE SESSION

STAFF WILL LEAVE THE MEETING BY 12:00 p.m.

MONTHLY MUTUAL INSPECTOR REPORT

MUTUAL: **(04) FOUR**

DATE: **MAY**

INSPECTOR: **RYAN QUENTAL**

PERMIT ACTIVITY

UNIT #	WORK DESCRIPTION	GRF/CITY PERMIT	START DATE	FINISH DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR
42-E	CARPORT CABINET	GRF	04/11/23	05/30/23	NO		MP CONSTRUCTION
43-H	HVAC	BOTH	01/09/23	11/11/23	NO		GREENWOOD
47-I	REMODEL	BOTH	06/27/22	03/01/23	YES	11/28/22 - DRYWALL	HANDYCREW
47-L	WINDOWS	BOTH	07/30/21	02/28/23	YES		ROBERTS CONSTRUCTION
49-F	SOLAR PANELS	BOTH	12/09/21	01/31/22	NO		SOLARMAX
49-G	CART PAD	GRF	04/13/23	04/18/23	NO		ANGUIANO LAWN CARE
49-I	REMODEL	BOTH	04/05/23	07/30/23	NO		MP CONSTRUCTION
50-K	SHOWER CUT DOWN	BOTH	12/29/22	01/29/23	NO		NUKOTE
52-E	ENTRYWAY/WALLS	GRF	03/27/23	07/30/23	NO		LW DÉCOR
77-E	COUNTER TOPS	BOTH	03/01/23	04/15/23	YES		JC KRESS
81-A	PATIO	GRF	01/15/23	03/12/23	NO		MJ JURADO
81-L	COUNTER TOPS	BOTH	03/01/23	06/30/23	YES	4/20/23 - FINAL	MP CONSTRUCTION
82-G	1/2 BATH	BOTH	07/06/22	03/18/23	YES	4/13/23 - LATH/ELECTRICAL	LOS AL BUILDERS
84-J	SHOWER REFINISH	BOTH	04/11/23	05/11/23	NO		NU-KOTE
85-D	SHOWER CUT DOWN	BOTH	03/06/23	04/06/23	NO		NU-KOTE
86-A	REMODEL/PATIO	GRF	04/11/22	08/31/23	NO	1/30/23 - DRYWALL	BA CONSTRUCTION

ESCROW ACTIVITY

UNIT #	NMI	PLI	NBO	FINAL	FCOEI	RELEASE OF FUNDS	ACTIVE	CLOSING	CLOSED
37-I		03/02/23	04/10/23	04/11/23	04/21/23		13	3	5
44-F		01/27/23							
50-A		09/27/22							
50-F		04/20/23							
51-G		04/20/23							
51-L		01/27/23	02/08/23	02/08/23	02/21/23				
52-J		04/14/23							
76-I		04/20/23							
77-E		03/20/23							
81-E		11/01/22							
83-K		02/13/23	03/24/23	04/03/23	04/13/23				
84-F		03/30/23							
88-E		03/22/22							

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

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
45G - Carport cabinet lock removal.	Exterior Electrical Panel Doors
83J - Shower floor refinish.	
81I - Porch light replacement.	
88A - Fridge replacement question.	
76E - Bathroom exhaust fan issue.	
42D - Roof gutters overflowing.	

Mutual Corporation No. Four

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO ACCEPT THE 2022 DRAFTED AUDITED FINANCIAL STATEMENTS (GUEST SPEAKER, ITEM A)
DATE: MAY 10, 2023
CC: MUTUAL FILE

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, 2022, 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 authorize the President to sign the Management Representation Letter .

Mutual Corporation No. Four

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO APPROVE THE 3-YEAR FENN CONTRACT (BUILDING INSPECTOR REPORT, ITEM A)
DATE: MAY 10, 2023
CC: MUTUAL FILE

I move to approve Fenn Termite and Pest Control 3-Year contract from 2023-2026 at a cost not to exceed \$29,238.00. Funds to come from _____ and authorize president to sign any necessary documentation.

MUTUAL	Fenn 2023	Fenn 2024	Fenn 2025	Total = 3 years
1	\$ 19,670.00	\$ 20,650.00	\$ 21,700.00	\$ 62,020.00
2	\$ 20,232.00	\$ 21,240.00	\$ 22,320.00	\$ 63,792.00
3	\$ 10,116.00	\$ 10,620.00	\$ 11,160.00	\$ 31,896.00
4	\$ 9,273.00	\$ 9,735.00	\$ 10,230.00	\$ 29,238.00
5	\$ 11,521.00	\$ 12,095.00	\$ 12,710.00	\$ 36,326.00
6	\$ 9,554.00	\$ 10,030.00	\$ 10,540.00	\$ 30,124.00
7	\$ 8,992.00	\$ 9,440.00	\$ 9,920.00	\$ 28,352.00
8	\$ 8,149.00	\$ 8,555.00	\$ 8,990.00	\$ 25,694.00
9	\$ 8,992.00	\$ 9,440.00	\$ 9,920.00	\$ 28,352.00
10	\$ 6,463.00	\$ 6,785.00	\$ 7,130.00	\$ 20,378.00
11	\$ 7,306.00	\$ 7,670.00	\$ 8,060.00	\$ 23,036.00
12	\$ 10,538.00	\$ 11,064.00	\$ 11,629.00	\$ 33,231.00
14	\$ 7,618.00	\$ 7,998.00	\$ 8,408.00	\$ 24,024.00
15	\$ 11,434.00	\$ 12,004.00	\$ 12,612.00	\$ 36,050.00
16	\$ 1,405.00	\$ 1,475.00	\$ 1,550.00	\$ 4,430.00
17	\$ 2,970.00	\$ 3,120.00	\$ 3,276.00	\$ 9,366.00

Pest Control 2023-2026

Fenn

Extra Costs

Treatment - Residential unit interior, includes patio	30
Treatment - laundry room interior	20
Treatment - building outside perimeter	75
Treatment - attics	50
Spraying of carport building	65
ants	30
roaches	30
spiders	30
earwigs	30
crickets	30
mice/rats	35
mites	50
wasps	30
bees	150
monthly cost of mice/rat bait station maintenance	4
cost of mice/rat bait station install	25
bird best removal from patios	35
extermination/trapping of gophers	40
emergency call	8

Mutual Corporation No. Four

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO APPROVE GRECO DESIGN AND DEVELOPMENT CONTRACT FOR REPLACEMENT OF THE ELECTRICAL PANEL DOORS (BUILDING INSPECTOR'S REPORT, ITEM A)
DATE: MAY 10, 2023
CC: MUTUAL FILE

I move to approve the electrical contract from Greco Design and Development for replacement of the exterior Electrical Panel Doors at a cost not to exceed \$47,500.00. Funds to come from Structural Reserves and authorize the President to sign any necessary documentation.

OR

I move to approve the electrical contract from Greco Design and Development for replacement of the exterior Electrical Panel Doors at a cost not to exceed \$54,925.00. Funds to come from Structural Reserves and authorize the President to sign any necessary documentation.

Proposal - Contract

Greco DeSign and Development, Inc.
 7438 Mohawk Circle, Buena Park, CA 90620
 714-330-3523

Proposal Submitted To:		Job Name:	Date:
Mutual 4 (Ryan Quental)		Aluminum Doors	2/17/2023
Address:		Job Location:	
Mutual 4 Leisure World		Same	
Seal Beack, Ca		Contact Person	
Phone #:	FAX #:	Ryan	
562 431-6586 x359			

Project Description:

- * Provide & install Aluminum Doors for extrior of all buildings in Mutual 4
- * Doors made of .063 aluminum with white baked on finish
- * Aluminum hinges, & stainless steel clasps included
- * 34 Single Doors at \$750. each = \$25,500
- * 16 Double Doors at \$ 1,375 each = \$22,000

Total Cost \$47,500

We propose hereby to furnish material and labor - complete in accordance with the above specifications for the sum of:

\$ FORTY SEVEN THOUSAND, FIVE HUNDRED DOLLARS 00/100
 Deposit required with balance on completion

Any alterations or deviation from above specifications involving extra costs will be executed only upon written order, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents, or delays beyond our control.

Respectfully submitted _____

Note: this proposal may be withdrawn by us if not accepted within 30 days.

Acceptance of Proposal - Contract

The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payments will be made as outlined above.

Signature: _____


Date of Acceptance: _____ **Signature:** _____

Proposal - Contract

Greco DeSign and Development, Inc.
7438 Mohawk Circle, Buena Park, CA 90620
714-330-3523

Proposal Submitted To:		Job Name:	Date:
Mutual 4 (Ryan Quental)		Aluminum Doors	2/17/2023
Address:		Job Location:	
Mutual 4 Leisure World		Same	
Seal Beack, Ca		Contact Person	
Phone #:	FAX #:	Ryan	
562 431-6586 x359			

Project Description:

- * Provide & install Aluminum Doors for extrior of all buildings in Mutual 4
- * Doors made of .063 aluminum with white baked on finish
- * Aluminum hinges, & stainless steel clasps included
- * 34 Single Doors at \$750. each = \$25,500
- * 16 Double Doors at \$ 1,375 each = \$22,000
- * 33 Phone Doors at \$225. each = \$7425.

Total Cost \$54,925

We propose hereby to furnish material and labor - complete in accordance with the above specifications for the sum of:

\$ FIFTY FOUR THOUSAND, NINE HUNDRED & TWENTY FIVE DOLLARS 00/100

Deposit required with balance on completion

Any alterations or deviation from above specifications involving extra costs will be executed only upon written order, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents, or delays beyond our control.

Respectfully submitted

Note: this proposal may be withdrawn by us if not accepted within 30 days.

Acceptance of Proposal - Contract

The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payments will be made as outlined above.

Signature:



Date of Acceptance:

Signature:

Mutual Corporation No. Four

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO AUTHORIZE BUILDING INSPECTOR FOR GETTING BIDS FOR CARPORT ROOF REPAIRS (BUILDING INSPECTOR'S REPORT, ITEM C)
DATE: MAY 10, 2023
CC: MUTUAL FILE

I move to authorize the Building Inspector to go out for bid to repair the Carport Roofs in Mutual Four.

Mutual Corporation No. Four

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO APPROVE SLUMP STONE WALL PROPOSAL FOR UNIT 42-L (BUILDING INSPECTOR'S REPORT, ITEM D)
DATE: MAY 10, 2023
CC: MUTUAL FILE

I move to approve the Slump Stone Wall Proposal for unit 42-L. Work to be done at the shareholder's expense.

MUTUAL 42 L

3 foot Slump Stone wall
at edge of concrete slab
where highlighted.

FRONT DOOR

GRASS

16'

EXISTING
CONCRETE
PATIO
SLAB

WINDOW

WINDOW

WINDOW

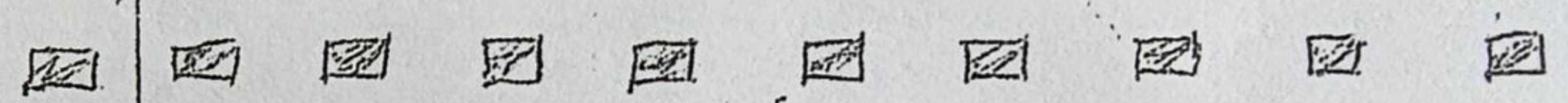
EXISTING

↑ 10"

PLANTER

EXISTING
CONCRETE
PATIO
SLAB

PATIO
SLAB



EXISTING STEP STONES

UNIT
WALKWAY

GRASS

9'

10'

GRASS

GRASS

5'

COMMUNITY SIDEWALK

Mutual Corporation No. Four

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO AMEND RULE 04-7501-1 – GOLF CART PAD
(UNFINISHED BUSINESS, ITEM A)
DATE: MAY 10, 2023
CC: MUTUAL FILE

I move to ratify proposed rule change by amending Rule 04-7501-1 Golf Cart Pad; The 28-day posting requirement has been met.

- 1
2 A temporary parking or charging pad ("pad") may be installed adjacent to an apartment. Such
3 pads shall not be considered a permanent change to the unit but charging of carts and scooters.
4 Shareholders must follow the established guidelines below:
5
- 6 1. All pad requests must be submitted in writing **by the contractor** to the Mutual Board of
7 Directors ("Board") and be accompanied by a photo of the proposed location. Board approval
8 will be on a case-by-case basis.
9
 - 10 2. A permit must be obtained from the Golden Rain Foundation ("GRF") Physical Property
11 Department before a pad is installed.
12
 - 13 3. ~~The pad shall be constructed of an interlocking concrete pavement blocks that sit on a bed~~
14 ~~of concrete sand and allow the opening of the blocks to be filled with sand or decorative~~
15 ~~block. All approvals are subject to installation specifications. The opening will then be filled~~
16 ~~with approved artificial grass.~~
 - 17
 - 18 4. ~~The pad must not exceed 6 feet wide, that includes a 3" mow strip boarder on all sides.~~
 - 19
 - 20 5. The cost of installing a **Turfstone** pad will be at the shareholder's expense.
21
 - 22 6. Any modifications to the existing sprinkler system that are required as a result of the
23 approved pad installation shall be at the shareholder's expense.
24
 - 25 7. In no case shall more than one pad per unit be approved.
26
 - 27 8. Pads can only be used for parking and charging electric carts. ~~All other uses of pad are~~
28 ~~prohibited.~~
 - 29
 - 30 9. The pad is to be removed by the shareholder at his or her expense if shareholder **no longer**
31 **has a golf cart and has no intention of acquiring another one.**
32
 - 33 10. The pad shall be removed upon resale or transfer of the share stock, at the seller's expense,
34 unless the buyer **has a cart, or may acquire a cart and agrees in writing to adhere to this cart**
35 **policy.**
36
 - 37 ~~11. For safety reasons, all electric carts shall have a rear view mirror, directional signals, 36~~
38 ~~headlights, taillights and brake lights in good operating condition. Headlights shall be used~~
39 ~~37 when driving in darkness. 38~~
 - 40
 - 41 ~~12. The Board of Directors recommends that any electric cart owner obtain sufficient insurance 39~~
42 ~~to protect themselves in case of personal injury or damage to the Mutual's property or another~~

43 40 person's property.
44

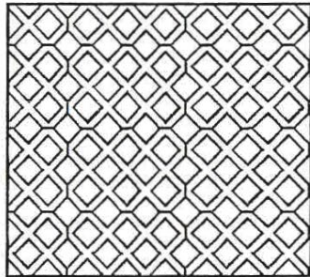
45 ~~13. The pad shall be removed upon the resale or transfer of the share of stock, at the seller's~~
46 ~~expense, unless the buyer has an electric cart and agrees, in writing, to adhere to this electric~~
47 ~~44 cart pad policy.~~

48
49 **Golf Carts**

- 50 1. All carts must have an approved Leisure World decal from the GRF Security Department.
51
52 2. For safety reasons, all carts shall have a rearview mirror, directional signals, headlights,
53 taillights, and brake lights in good operating condition. Headlights shall be used when driving in
54 darkness.
55
56 3. The Board of Directors requires any cart owner to obtain sufficient insurance to protect
57 themselves in case of personal injury or damage to the Mutual's property or another person's
58 property.
59
60 4. Damage caused by a Shareholder, caregiver, family member, guest, or vendor shall be the
61 responsibility of the Shareholder.

62 **SEE INSTALLATION SPECIFICATIONS BELOW**
63
64
65

thickness	stone size	approx. weight	approx. stones/pallet	approx. lbs./pallet	approx. stones/sq.ft.	approx. sq.ft./pallet
80 mm	15.6" x 23.5"	57 lb.	48	2736	0.39	122



Unlimited design possibilities...

- Patios
- Pool Decks
- Walkways
- Driveways
- Intersections
- Shopping Malls
- Medians
- Sidewalks
- Roadways
- High Traffic Areas
- Show Room Floors
- and Much More

INSTALLATION

66

67 1. Excavate unsuitable, unstable, or unconsolidated
 68 subgrade material and compact the area which has been
 69 cleared. Backfill and level with dense graded aggregate
 70 suitable for base material (typically 3 to 6 inches for
 71 pedestrian and light vehicular traffic.

72 2. Install edge restraint using concrete curb, concrete toe,
 73 or Dimex Edge Pro.

74 3. Place bedding course of sharp normal weight screening
 75 or concrete sand to a uniform depth of approximately 1"
 76 leveled to grade.

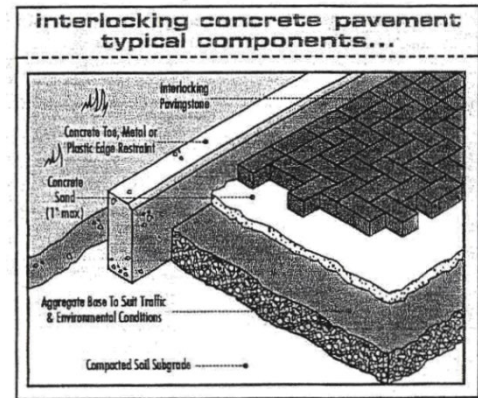
77 4. Install Interlocking Pavers hand tight with joints approximately 1/8".

78 5. Where required, cut stones with an approved cutter to fit accurately.

79 6. Tamp paving stones with mechanical vibrator uniformly level true to grade and free of
 80 movement.

81 7. Fill voids in joints by sweeping dry fine sand over pavers.

82



83 **Document History**
84 Adopted: 09 Sep 2012 Amended:
85 **Keywords:** Mutual Four Golf Cart Pad
86
87

Mutual Corporation No. Four

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DICUSS AND VOTE TO APPROVE CIRCUIT BREAKER REPLACEMENT PLAN
(UNFINISHED BUSINESS, ITEM B)
DATE: MAY 10, 2023
CC: MUTUAL FILE

I move to approve the Circuit Breaker Replacement Plan for Mutual Four by identifying the units that need replacement of Circuit Breakers.

Unit Circuit Breaker Replacement Plan

1. Identify the units that need replacement of circuit breakers during fire inspections first quarter of 2023. If it is determined that that the breaker poses a risk, it will be replaced immediately.
2. Effective immediately, all remodels will require inspection of existing circuit breakers and if necessary, they will be replaced at the Shareholders expense.
3. Effective immediately, all sales of units will require inspection of existing circuit breakers and if necessary, they will be replaced at the Mutuals Expense.
4. This process will continue until all breakers requiring replacement will be replaced.

Mutual Corporation No. Four

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: APPROVAL OF MONTHLY FINANCES (NEW BUSINESS, ITEM A)
DATE: APRIL 12, 2023
CC: MUTUAL FILE

I move 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 April 2023.