

**MINUTES OF THE REGULAR MONTHLY MEETING OF THE
BOARD OF DIRECTORS, SEAL BEACH MUTUAL ONE,
A COMMON INTEREST DEVELOPMENT, CC1350, 1351(c) (4), et al**

March 24, 2016

Following the open forum for shareholders to address the Board, the Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual One was called to order by President/CFO Luther-Stark at 9:15 a.m. on Thursday, March 24, 2016, in Conference Room A of the Administration Building; the *Pledge of Allegiance* followed.

ROLL CALL

Present: President/CFO Luther-Stark, Vice President Almeida, Secretary Rahming, and Directors Barreras, Griepsma, Schweitzer, and Holzer

Absent: Director Merritt

GRF Representative: Mrs. Perrotti (Mr. Stone was absent)

Guests: Four shareholders of Mutual One

Staff: Mrs. Weller, Mutual Administration Director
Ms. Miller, GRF Director of Finance (10:15 a.m.)
Ms. Shuler, Finance Manager (10:15 a.m.)
Ms. Kim, Senior Accountant (10:15 a.m.)
Mr. Antisdell, Building Inspector
Ms. Day, Recording Secretary

President/CFO Luther-Stark introduced and welcomed the staff members and guests.

President Luther-Stark read two letters from shareholders.

MINUTES

President/CFO Luther-Stark asked if there were any corrections to the Mutual One Board Meeting minutes of February 25, 2016. There being none, she declared the minutes approved as printed.

BUILDING INSPECTOR'S REPORT

Inspector Antisdell presented a summary of his report (as attached). In addition, he stated that a new Inspector has been hired and he will introduce him to the Board at the April Board Meeting.

Inspector Antisdell left the meeting at 9:32 a.m. but will return for the Executive Session following the Regular Board Meeting.

BOARD ACTION

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

RESOLVED, To place on the agenda the issue of an emergency preparedness community-wide master plan.

The MOTION passed.

President Luther-Stark discussed the Golden Rain Foundation hiring an emergency preparedness professional to assist in creating a community-wide master plan (see attached).

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

RESOLVED, To request the Golden Rain Foundation hire an emergency preparedness professional to assist in creating a community-wide master plan.

The MOTION passed with one "no" vote (Griepsma).

PRESIDENT'S REPORT

President/CFO Luther-Stark presented her report (attached).

VICE PRESIDENT'S REPORT

Vice President Almeida presented her report (attached).

CHIEF FINANCIAL OFFIER'S REPORT

CFO Schweitzer presented his report (attached).

SECRETARY'S REPORT

Secretary Rahming had no report this month.

COMMITTEE REPORTS

Physical Property Committee

Director Griepsma had no report.

President Luther-Stark asked for a motion to appoint Director Barreras as the Physical Property Committee Chair. Upon a MOTION duly made by Director Griepsma and seconded by Director Holzer, it was

COMMITTEE REPORTS (continued)

Physical Property Committee (continued)

RESOLVED, To appoint Director Barreras as the Physical Property Committee Chair.

The MOTION passed.

Landscape Committee

Vice President Almeida presented the Landscape Committee Report (attached).

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

RESOLVED, To allocate \$3,250 for the purchase and replacement of the dead trees that were removed.

Following further discussion, the motion was withdrawn. Vice President Almeida and Director Barreras will walk the areas for trees and report back at the next Board Meeting.

Emergency Preparedness

Vice President Almeida presented her report (attached).

(Recording Secretary Day left on break at 10:20 a.m. to 10:35 a.m.)

(Director Barreras left the meeting at 10:30 a.m.)

GUEST SPEAKER – Ms. Miller

Ms. Miller reviewed the Financial Statements as of the year ending December 31, 2015, and the proposed Independent Auditor's Report as submitted by NSBN LLP.

Following a brief discussion, and upon a MOTION duly made by CFO Schweitzer and seconded by Director Holzer, it was

RESOLVED, That the Board of Directors of Seal Beach Mutual No. One, upon a presentation of the Financial Statements as of December 31, 2015, for the year then ended, and the proposed Independent Auditor's Report as submitted by NSBN LLP, hereby accepts the above mentioned Financial Statements and reports therein.

The MOTION passed.

GUEST SPEAKER – Ms. Miller (continued)

Ms. Miller, Ms. Shuler, and Ms. Kim left the meeting at 10:55 a.m.

President Luther-Stark called a break at 10:55 a.m. to 11:03 a.m.

GRF REPRESENTATIVE REPORT

GRF Representative Perrotti presented her report (attached).

MUTUAL ADMINISTRATION MANAGER'S REPORT

Mrs. Weller presented her report (attached).

OLD BUSINESS

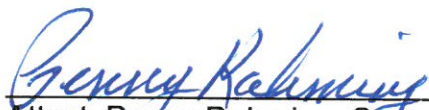
Following a lengthy discussion, Policy 7425.1 – Landscape Areas, Trees, and Shrubs will be tabled until a survey is performed concerning fruits and vegetables in gardens, which will be discussed at the next Board Meeting.

EXECUTIVE SESSION

In the Executive Session, member issues were discussed.

ADJOURNMENT

President/CFO Luther-Stark adjourned the meeting at 11:37 a.m. and announced there would be an Executive Session following the meeting to discuss member issues.



Attest, Penny Rahming, Secretary
SEAL BEACH MUTUAL ONE

cd: 4/22/16
Attachments

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

NEXT BOARD MEETING: APRIL 28, 2016

**RESOLUTIONS IN THE REGULAR
MONTHLY MEETING MARCH 24, 2016**

03/24/16 RESOLVED, To place on the agenda the issue of an emergency preparedness community-wide master plan.

RESOLVED, To request the Golden Rain Foundation hire an emergency preparedness professional to assist in creating a community-wide master plan.

RESOLVED, To appoint Director Barreras as the Physical Property Committee Chair.

RESOLVED, To allocate \$3,250 for the purchase and replacement of the dead trees that were removed.

RESOLVED, That the Board of Directors of Seal Beach Mutual No. One, upon a presentation of the Financial Statements as of December 31, 2015, for the year then ended, and the proposed Independent Auditor's Report as submitted by NSBN LLP, hereby accepts the above mentioned Financial Statements and reports therein.

MUTUAL 1 PHYSICAL PROPERTY REPORT

March 24, 2016

#1 MUTUAL ESCROW ACTIVITY

- PRELISTING INSPECTIONS -7-B/40-H/70-A/70-I/16-B/12-A/31-J/12-G/69-C
- NEW RESIDENT INSPECTIONS -5-H/69-G
- NEW BUYER ORIENTATIONS -34-B/31-G/11-C/6-G/70-I/7-B/52-L/11-D
- CLOSE OF ESCROW -40-L/43-C/31-G/22-J/34-B/11-C

#2 MUTUAL PERMITS

UNIT	TYPE OF WORK	/	CONTRACTOR	/	INSPECTION	/	INSPECTION DATE
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#3 MUTUAL PROJECTS/CONTRACTS

- TERMITE/DRYROT IS MOVING ALONG GREAT
- PAINTING OF TERMITE/DRYROT REPAIRS/ROOF METALS IS MOVING ALONG GREAT
- ROOFING IS MOVING ALONG GREAT
- DRYWALL CUT OUTS FOR REPIPE IS MOVING ALONG GREAT
- CARPORT 5 IS DONE WILL OPEN UP LAST 6 STALLS FRIDAY
- EXTRAS ON CARPORT 5 40 FEET OF FLOW LINE \$2,500.00

#4 MUTUAL AND SHAREHOLDER REQUEST

- CALLS AND VISITS TO UNITS - 68

Mutual One:
RE: Emergency Preparedness

March 24, 2015

I need to bring to your attention a special request from President's Council.

Phil Mandeville, President of Mutual 11, has researched the many problems we have in Leisure World. In Southern California we are long overdue for a major earthquake. We never know when a flood, tornado, rain or wind event will occur. As a community he wants all President's to ask our Boards if having a MASTER PLAN for Emergency Preparedness is feasible.

If all Boards agree, GRF would search for a person who could come in and analyze each mutual. That means our mutual would be given a report on what we need to be prepared given our land, buildings, shareholders and our layout etc.

Up to now each mutual has a committee for EP, however how do we know if that is enough? Or too much? Or do we have the proper kits that need to be stored?

Details have yet to be worked out but the thinking of all president's was: this would eliminate money being wasted. None of us are experts in Emergency Preparedness. We need guidance, and we are just guessing on what are needs will be. The question also is who will pay?

One thought is raise the assessments \$1 for each unit. Therefore the only cost to each mutual will be for the supplies.

There was a strong feeling, as this was being discussed.... **we are a community.**
Here is the definition of community: Any group living in same area or having interests in common, town, public society, district and partnership.

Therefore in an emergency we are all partners. Most importantly, if necessary, the mutuals would help each other out. We all know the clock is ticking!

Mutual One's Board of Directors

Approved Not Approve Master Plan for Emergency Preparedness

Thank you, Sandra Luther Stark, President

March is the busiest month of the year for our board. Roofing is nearing completion. They are on Building #63 & #64. Repiping, Fire Inspections, preparing landscaping projects for spring and Mutual Board Elections keep us moving.

Let me start with the Elections: Applications are available now at Stock Transfer Office and deadline to file is Thurs. April 14th. If you have been critical of the board, then you will make a good candidate. We need people to work with us that come from various backgrounds, that have fresh new ideas but will also be able to comply with our policy's and bylaws. Volunteering gives each of us the sense of satisfaction. You play a part in the decision making for your community. Most of us retired to enjoy life. We could all benefit if more would consider being a candidate. We are looking for open minded individuals, who are willing to give of their time, to work together in hopes of building a peaceful coexistence. I did not know any current board members before, but I have found a group of lifelong friends. Even though we many times disagree, we have all learned to discuss and negotiate. Please consider becoming a candidate for Director! Ballots will be mailed Sat. 5/14.

Election will be held on Monday June 13th 10 AM @ Club House 4.

Things I have learned from the Fire Inspections:

- 1] Make sure your papers, on file in Stock Transfer, are up to date. Are you aware that **CO-OCCUPANTS cannot live in the unit without the owner present?** If the owner passes away- co-occupants and caregivers have **60 days to vacate?** This can be devastating.
- 2] You **CANNOT RENT** your unit
- 3] **DO NOT STORE PLASTICS IN YOUR OVEN!**
- 4] Clean-up YOUR CLUTTER

5] Your patio is not for storage- keep it clean. This can be an eye sore for your neighbors.

6] If you have another home REMEMBER you have a responsibility to keep your LW unit in a proper condition. We will be discussing soon the amount to be charged for quarterly inspections, for each of these un-lived in units. This will eliminate many issues, so please contact our inspector Don McKay or Jerry Antisdell for additional information.

As I have mentioned many times, if you are not the type to comply with rules and regulations- **Leisure World may not have been your best choice.** Here we live very close to each other so we must be considerate.

I want to thank all residents for their patience during our many projects and inspections. Re-piping has completed up to building #25. The schedule is to complete a building a week, weather permitting. You will receive a 3 day notice before work will start on your building. I would plan on visiting relatives, shopping or going on a cruise. Your life will be disrupted during the day. However after completed, you will be able to relax for the next 25 years, knowing that your mutual is taking care of the buildings.

Another consideration is the GRF project for St Andrews. Just remember the streets must be paved. The other issues are up for debate. Voice your opinion to our GRF representatives. If you cannot attend any meetings, send them a letter. Include your name and unit number to insure that your letter will be read.

Have a very Happy Easter,

Respectfully submitted

Sandra Luther Stark

Mutual One Board of Directors Meeting
March 23, 2016
Vice-President Report
Kathy Almeida

As the Fire/Safety inspections for 2016 are nearly completed I have participated in assisting Inspector Don McKay with 18 of 70 buildings, with a few more to do which will include revisits.

This has been a good opportunity for us to see how Mutual One is doing when we ask our shareholders if they have homeowners insurance, also referred to as HO6. Many were not aware of the liability factor if found responsible for fire or flood damage.

While these inspections can take up to 2-3 hours to complete, Director John Barreras and I have also shared the responsibility of giving 14 New Buyer Orientations within the past five weeks.

As much as possible I attend GRF Committee meetings because it is an opportunity to voice my opinion on their projects such as the Physical Property Committee's St. Andrews Paving project. In April the bids will be opened at their meeting and we will know the probable cost. Once again I encourage Mutual One shareholders to stay informed and speak up on this important matter.

Respectfully submitted.

Mutual One
Financial Report

March 24, 2016

Year to date operating expenses as of February 2016 are favorable to budget by \$4,955.

Notable line items are Water	favorable by \$12,023
Landscape Extras	unfavorable by \$11,157
Property & Liability Insurance	unfavorable by \$ 7,073
Year to date operating income	favorable by \$ 377

Notable line items are:

Laundry Room Income unfavorable to budget by \$1,561

The net year to date budget variance before depreciation favorable by \$ 5,331

The roof and repiping projects are continuing as scheduled.

Respectfully submitted


Byron Schweitzer, CFO

P.O. Box 2069
 Seal Beach CA 90740

Description			
Current Assets			
	Cash & Cash Equivalents	36,026.41	
	Total Cash & Unrestricted Deposits	<u>1,056,258.94</u>	
	Cash in Bank & Unrestricted Deposits		1,092,285.35
Receivables			
1130500	Account Receivable - Customer	33,945.94	
1134000	Accrued Interest	<u>15,976.58</u>	
	Total Receivables		49,922.52
Other Current Assets			
1151000	Prepaid Prop. & Liab. Ins.	72,893.29	
1170000	Undivided Interest In Trust Funds	<u>1,058,331.20</u>	
	Total Other Current Assets		1,131,224.49
Impound Account			
1181000	Impounds - Property Taxes	<u>399,226.04</u>	
	Total Impound Account		399,226.04
	Total Current Assets		2,672,658.40
Restricted Deposits & Investments			
1320000	Appliance Reserve Fund	83,350.82	
1330000	Painting Reserve Fund	374,796.97	
1365000	Operating Reserve Fund	403,258.14	
1375000	Roofing Reserve Fund	1,149,527.66	
1376000	Emergency Reserve Fund	483,733.72	
1377000	Infrastructure Reserve Fund	<u>2,819,562.15</u>	
	Total Restricted Deposits & Investments		5,314,229.46
Fixed Assets			
	Land & Improvements	1,063,940.00	
	Buildings & Improvements	6,721,592.91	
1505000	Furniture & Equipment	24,417.36	
1518000	Community Facilities - Trust	3,777,434.88	
	Accumulated Depreciation	<u>(9,254,224.94)</u>	
	Net Fixed Assets		2,333,160.21
Other Assets			
1601500	Bond Premium	16,394.00	
1602000	Bond Premium Amortization	(11,782.05)	
1650000	Repair & Tax Deposits	<u>39,855.78</u>	
	Net Other Assets		44,467.73
	Total Assets		10,364,515.80

P.O. Box 2069
 Seal Beach CA 90740

Description			
Liabilities & Stockholders' Equity			
Liabilities			
2111000	Payable to Golden Rain Foundation	59,737.75	
2111700	Project Commitments- Reserves	884,564.23	
	Prepaid Monthly Dues	63,857.77	
2131000	Homeowner Exemption Withholding	1,440.99	
2132100	Accounts Payable - Other	23,882.14	
2141000	Provision For Income Tax	3,934.04	
2153500	Accrued Property Taxes	175,491.76	
2180000	Repair & Tax Deposits	38,987.85	
	Total Liabilites		1,251,896.53
Stockholders' Equity			
Capital Stock			
3120000	Capital Stock - Common	271,470.00	
3510000	Additional Paid-in-Capital	8,364,906.00	
	Total Capital Stock		8,636,376.00
Appropriated Additional PIC			
3320000	Appliance Reserve Equity	83,350.82	
	Painting Reserve Equity	374,796.97	
3365000	Operating Reserve Equity	403,258.14	
	Roofing Reserve Equity	274,702.03	
3376000	Emergency Reserve Equity	483,733.72	
	Infrastructure Reserve Equity	2,809,823.55	
	Total Appropriated Additional PIC		4,429,665.23
3448000	Other Additions	3,850,297.76	
3449000	Additional Bldg Improvements	115,099.00	
	Total Equity in Additions		3,965,396.76
Excess Income			
3515000	Excess Inc / Exp - Prior Years Mutual	1,485,486.82	
	Current Year	4,059.25	
	Total Excess Income		1,489,546.07
	Dep'n & Amortizaation		9,408,364.79
	Net Stockholders' Equity		9,112,619.27
	Total Liabilities & Stockholders' Equity		10,364,515.80

1001 Seal Beach Mutual No. One
Budget Comparison - Mutuals
02/29/2016

P.O. Box 2069
Seal Beach CA 90740

Feb Actuals	Feb Budget	Budget Variance	Acct #	Description	Y-T-D Actual	Y-T-D Budget	Budget Variance	Annual Budget	Annual Unused Budget
<u>121,663</u>	<u>121,663</u>	<u>0</u>	7210000	Trust Maintenance Costs	<u>243,326</u>	<u>243,326</u>	<u>0</u>	<u>1,459,951</u>	<u>1,216,625</u>
121,663	121,663	0		GRF Trust Maintenance Fee	243,326	243,326	0	1,459,951	1,216,625
				Total Trust Maintenance Costs					
				Utilities					
4,339	5,832	1,493	6420000	Electricity	9,885	11,664	1,779	69,984	60,099
9	8	(1)	6421000	Telephone	19	16	(3)	101	83
4,236	11,867	7,631	6423000	Water	11,711	23,734	12,023	142,400	130,689
<u>6,642</u>	<u>6,701</u>	<u>59</u>	<u>6424000</u>	<u>Trash</u>	<u>13,049</u>	<u>13,402</u>	<u>353</u>	<u>80,416</u>	<u>67,367</u>
15,226	24,408	9,182		Total Utilities	34,663	48,816	14,153	292,901	258,238
				Professional Fees					
472	473	1	6430000	GRF Management Fee	944	946	2	5,672	4,728
0	751	751	6434000	Legal Fees	691	1,502	811	9,014	8,323
<u>0</u>	<u>76</u>	<u>76</u>	<u>6435000</u>	<u>Bank Service Fees</u>	<u>375</u>	<u>152</u>	<u>(223)</u>	<u>912</u>	<u>537</u>
472	1,300	828		Total Professional Fees	2,010	2,600	590	15,598	13,588
				Outside Services					
385	0	(385)	6474000	Janitorial Services	385	0	(385)	0	(385)
11,485	11,487	2	6475000	Landscape Maint. - Contract	22,970	22,974	4	137,842	114,872
973	2,296	1,323	6475500	Landscape Maint. - Extras	15,749	4,592	(11,157)	27,548	11,799
0	1,249	1,249	6475505	Landscape Maint. - Trees	0	2,498	2,498	14,989	14,989
266	127	(139)	6477100	Painting	331	254	(77)	1,519	1,188
458	1,545	1,087	6477200	Pest Control	884	3,090	2,206	18,534	17,650
1,406	2,920	1,514	6477300	Structural Repair	6,283	5,840	(443)	35,043	28,760
190	84	(106)	6477400	Miscellaneous Services	203	168	(35)	1,013	810
0	25	25	6812100	Office Supplies	0	50	50	304	304
15,955	15,901	(54)	7552000	Service Maintenance-Standard	27,180	31,802	4,622	190,812	163,632
16,618	0	(16,618)	7552200	Maintenance Replacements	33,027	0	(33,027)	0	(33,027)
<u>(16,618)</u>	<u>0</u>	<u>16,618</u>	<u>5394000</u>	<u>Transfers from Funded Resvs</u>	<u>(33,027)</u>	<u>0</u>	<u>33,027</u>	<u>0</u>	<u>33,027</u>
31,117	35,634	4,517		Total Outside Services	73,984	71,268	(2,716)	427,604	353,620

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P.O. Box 2069
 Seal Beach CA 90740

Feb Actuals	Feb Budget	Budget Variance	Acct #	Description	Y-T-D Actual	Y-T-D Budget	Budget Variance	Annual Budget	Annual Budget
616	616	0	6720000	Taxes & Insurance	1,232	1,232	0	7,393	6,161
21,210	17,673	(3,537)	6730000	State & Federal Taxes	42,419	35,346	(7,073)	212,080	169,661
21,826	18,289	(3,537)		Property & Liability Insurance	43,651	36,578	(7,073)	219,473	175,822
68,641	79,631	10,990		Total Taxes & Insurance	154,309	159,262	4,953	955,576	801,267
				Total Operating Expense					
				Contributions to Capital					
8,189	8,189	0	7620000	Appliance Reserve From Assessments	16,377	16,378	1	98,264	81,887
4,917	4,917	0	7630000	Painting Reserve From Assessments	9,833	9,834	1	59,000	49,167
75,000	75,000	0	7677000	Infrastructure Reserve From Assessments	150,000	150,000	0	900,000	750,000
88,105	88,106	1		Total Contributions to Capital	176,211	176,212	1	1,057,264	881,053
278,409	289,400	10,991		Total Expenses	573,845	578,800	4,955	3,472,791	2,898,946

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1001 Seal Beach Mutual No. One
Budget Comparison - Mutuals
02/29/2016

P.O. Box 2069
Seal Beach CA 90740

Feb Actuals	Feb Budget	Budget Variance	Acct #	Description	Y-T-D Actual	Y-T-D Budget	Budget Variance	Annual Budget	Annual Unused Budget
OPERATING INCOME									
				Income From Services					
0	0	0	5110000	Refrigerator Resales	70	0	70	0	(70)
2,279	3,587	(1,308)	5375000	Laundry Machine Income	5,613	7,174	(1,561)	43,044	37,431
2,279	3,587	(1,308)		Total Income From Services	5,683	7,174	(1,491)	43,044	37,361
Financial Income									
2,378	3,018	(640)	5397000	Taxable Interest Income - Mutual	5,051	6,036	(985)	36,220	31,169
710	645	65	5397500	Tax Exempt Interest Income	1,411	1,290	121	7,736	6,325
3,088	3,663	(575)		Total Financial Income	6,462	7,326	(864)	43,956	37,494
Other Income									
470	152	318	5610000	Late Charges	460	304	156	1,823	1,363
1,250	2,085	(835)	5921000	Inspection Fees	4,750	4,170	580	25,016	20,266
2,015	17	1,998	5980000	Miscellaneous Income	2,030	34	1,996	203	(1,827)
3,735	2,254	1,481		Total Other Income	7,240	4,508	2,732	27,042	19,802
9,102	9,504	(402)		Total Operating Income	19,385	19,008	377	114,042	94,657
Contributions To Capital									
8,189	8,189	0	5120000	Appliance Reserve Contributions	16,377	16,378	(1)	98,264	81,887
4,917	4,917	0	5130000	Painting Reserve Contributions	9,833	9,834	(1)	59,000	49,167
75,000	75,000	0	5177000	Infrastructure Reserve Contributions	150,000	150,000	0	900,000	750,000
88,105	88,106	(1)		Total Contributions To Capital	176,211	176,212	(1)	1,057,264	881,053
Regular Assessments									
191,790	191,790	0	5111000	Carrying Charges	383,581	383,580	1	2,301,485	1,917,904
191,790	191,790	0		Total Regular Assessments	383,581	383,580	1	2,301,485	1,917,904
288,998	289,400	(402)		Total Income and Contributions to Capit.	579,177	578,800	377	3,472,791	2,893,614
10,589	0	10,589		Excess Inc/(Exp) Before Off-Budget Items	5,331	0	5,331	0	(5,331)
Off-Budget Items									
636	0	(636)	8100000	Depreciation Expense	1,272	0	(1,272)	0	(1,272)
636	0	(636)		Total Off-Budget Items	1,272	0	(1,272)	0	(1,272)

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Mutual One Board of Directors Meeting

March 23, 2016

Landscape Report

Co-Chairs Kathy Almeida and John Barreras

Director John Barreras and I checked every location of carport ends that have poles. We do not think that all poles should be replaced. Most can be repainted with reflective tape or plastic attached. The cost to replace one galvanized pipe with concrete footing averages \$220. A new estimate is necessary to reduce the cost to improve the appearance of the poles.

No update at this time on the free Landscape Irrigation Survey offered by the Metropolitan Water District of Southern California.

At our last board meeting additional funds of \$3,266 were approved to cover the total amount of \$18,255 for the cleaning and thinning of 162 trees. The contract has been signed and scheduling will be done. Once the dates are confirmed a notice will be ~~placed~~ put up in the laundry rooms.

The matter of replacing 14, not 15, new trees must be discussed and voted on. An adjustment to the cost is necessary as it was based on 15 trees for \$3,250. There is approximately \$12,772 remaining in the budget for extras for 2016.

Respectfully submitted.

Emergency Preparedness Committee

Leisure World, Seal Beach, California | Mutual One

Meeting Objective

- Preparation for first Meet and Greet for our Mutual One Good Neighbor Ambassadors

Dates

- March 9 – Start handing out personal invitations and/or reminders
 - March 16 – Committee meeting. Discuss how many invitations were handed out and number confirmed to date. Discuss event agenda, handouts, etc.
 - March 30 – Meet n' Greet event Clubhouse One 11:00am – 1:00pm (*rescheduled due to conflict with Town Hall meeting*)
- ❖ **HOPE TO SEE THE DIRECTORS ATTEND. Please share with any potential GNAs. Flyer on second page**

GOOD NEIGHBOR AMBASSADORS MEET AND GREET LUNCH EVENT

March 30, 2016

11AM – 1PM

CLUBHOUSE 1

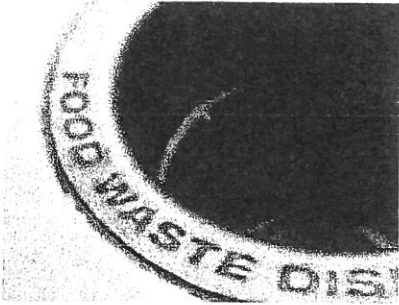
LEISURE WORLD, SEAL BEACH

Learn about the Good Neighbor Ambassador program. Ask questions and give us your suggestions.

Bring a friend who may be interested in the Good Neighbor Ambassador Program.

Light lunch will be provided

Garbage Disposal Do's and Don'ts



Proper maintenance and operation will extend the life of your garbage disposal and prevent plumbing and drain mishaps.

Good Practices Today Can Prevent Major Plumbing and Drain Problems Tomorrow!

All units have a garbage disposal, which is a great appliance that makes household duties less demanding. But if not operated or maintained properly, a garbage disposal can easily break down, block and clog the drains and cause a long list of expensive plumbing and drain problems.

Clogged drains are a major inconvenience and garbage disposal repair can be a costly proposition. Fortunately, most garbage disposal troubles are completely unnecessary, and garbage disposal care and maintenance is extremely easy. Treat your garbage disposal well, and it will treat you well, in return. Below, describe the mistakes you should avoid and the actions you should take in order to keep your garbage disposal working smoothly for many years and minimize the likelihood of service maintenance calls.

Garbage Disposal Do's:

- Do keep your garbage disposal clean. Pour a little dish soap inside and let the garbage disposal run for a minute or so with some cold water after washing dishes.
- Do run your garbage disposal regularly. Frequent use prevents rust and corrosion, assures that all parts stay moving and prevents obstructions from accumulating.
- Do grind food waste w/ a strong flow of cold water. Why cold water? It will cause any grease or oils that may get into the unit to solidify, so that they can be chopped up before reaching the trap.
- Do cut large items into smaller pieces. Put them into the garbage disposal one at a time instead of trying to shove a large amount in at once.

Garbage Disposal Do's and Don'ts

Garbage Disposal Don'ts:

The most important rule of thumb: ***Don't Put Anything In The Garbage Disposal That Is Not Biodegradable Food.***

A garbage disposal is not a trash can; it's for food scraps only. Non food items can damage both blades and the motor. When in doubt, throw it out!

- Don't pour grease, oil or fat into your garbage disposal or drain. Grease will slowly accumulate and impede your garbage disposals grinding ability as well as clog drains.
- Don't use hot water when grinding food waste. Hot water will cause grease to liquefy and accumulate, causing drains to clog.
- Don't grind extremely fibrous material like corn husks, celery stalks, onion skins, and artichokes. Fibers from these can tangle and jam the garbage disposal motor and block drains.
- Don't turn off the motor or water until grinding is completed. When grinding is complete, turn off the garbage disposal first. Let water continue to run for at least 15 seconds, flushing out any remaining particles. Then turn off water.
- Don't put too many potato peels down the garbage disposal. The starches in the potatoes will turn into a thick paste and may cause blades to stick.
- Don't put large amounts of food down the garbage disposal. Feed food into the garbage disposal a little at a time with the cold water running; this will help the food scraps flow down freely through the drain pipes and plumbing.
- Don't put expandable foods into your garbage disposal. Foods like pasta and rice expand when you add water in a pot; they do the same thing once inside your pipes or garbage disposal and are the cause of many jams and clogs.
- Don't grind large animal bones (beef, pork etc.).
- Avoid putting coffee grounds down the garbage disposal. They won't harm the garbage disposal and they'll actually help eliminate odors. However, they can accumulate in drains and pipes, causing clogs. Best to avoid.
- Don't fill the garbage disposal sink side, with water or dishwater, **turn on** the garbage disposal and ***let the full sink of liquid*** go into the ***running garbage disposal***. Doing so will send that full sink of liquid through the sewer line up into your neighbor's garbage disposal and sink, filling their sink with black, bad smelling, sewer water.

Keeping Your Garbage Disposal Running Problem-Free

- Ice is an extremely effective and inexpensive method for cleaning your garbage disposal, sharpening the blades and breaking up any grease build-up which has accumulated.
- Just toss a few ice cubes into the garbage disposal and run it. As the garbage disposal chops into the ice cubes, the ice chips will effectively scour all the hard to reach areas of the unit, and melt down the drain.
- Try this once or twice a month to keep your garbage disposal in fine working order

To Remove or Prevent Nasty Garbage Disposal Smells

Here are some natural methods to clean your garbage disposal that are good for the environment and very inexpensive.

- Periodically, take a lemon or orange and toss it into the disposal. The oils and juice from the fruits and peels naturally clean the walls inside the garbage disposal and create a fresh, long-lasting scent.
- Freeze vinegar in ice cube trays and run those down the disposal. This will keep your blades sharp while safely killing odor-causing bacteria.
- For stubborn odors pour baking soda into the drain and let it set for several hours before running the cold water and garbage disposal.

HOW TO PREPARE FOR POWER OUTAGES

Eloy Gomez, GRF Safety & Emergency Coordinator

With Southern California Edison's (SCE) planned and unplanned power outages in Leisure World, preparing for an electrical power outage is prudent.

As active and self-reliance community members, it is every shareholder's responsibility to prepared for all types of disasters, including power outages.

Before a Power Outage

Build or restock your emergency preparedness kits to include a flashlight, batteries, cash, and first aid supplies.

Make sure you have alternative charging methods for your phone and other devices that require power. Keep cell phones and any battery powered devices fully charged. Landline wireless phones will not work during a power outage, so consider purchasing a corded phone that does not require electricity. Corded phones sell for around \$10.00.

Purchase ice or freeze water-filled plastic containers to help keep food cold during a temporary power outage.

Download the Southern California Edison Application to your cell phones to see updated power outage maps, report outages and street lights, check accounts and pay bills. To download the free app from smart or android cell phones go to Play or Apple stores and type Southern California Edison

Keep your car's gas tank full. Gas stations rely on electricity to power their pumps.

Register cell phone number with AlertOC, the local government alert system, to receive emergency notifications. There is no need to register your landline, as it is already registered. To register log in to: <https://alertoc.bbcportal.com> or contact me at 431-6586, ext 356, for an application.

During a Power Outage

Only use flashlights for emergency lighting. The 10 Day Duro Lantern sold in the GRF Purchasing Dept. is recommended. Never use candles as they can cause fires.

Keep refrigerator and freezer doors closed. Most refrigerated food can be kept safely in a closed refrigerator for several hours. An unopened refrigerator will keep food cold for about 4 hours. A full freezer will keep the temperature for about 48 hours.

Put on layers of warm clothing if it is cold outside. Never use propane operated heaters indoors. If the power is going to be out for a prolonged period, plan to go to another location (the home of a relative or friend, or a Clubhouse) that has heat to keep warm. Contact the Security Department at 594-4794 or the Safety Coordinator for information on the closest cooling or warming center.

If possible, turn off or disconnect appliances and other equipment to protect against possible power surges that can damage computers and other devices. Consider adding surge protectors.

If you do not have the SCE's app and wish to report or obtain power outage information call SCE's automated phone system at 800/655-4555. People can speak to person by pressing zero after you key in the number for the first two choices.

Please do not contact Security or any other GRF office for power outage information. By doing so ties up landlines that are reserved for actual emergencies.

Individuals with Disabilities and Others with Access and Functional Needs

Before a power outage strikes, you may register with SCE, which can issue an alert when power will be restored in an unplanned outage and before a planned outage. This is vitally important for those who use oxygen or mechanical ventilation. Contact the GRF Security Office or the Safety/Emergency Coordinator to obtain a Medical Baseline Application. Neither GRF nor the Mutuals are responsible for supplying electrical power or generators in times of power outages.

People who cannot be without power should plan for how you will obtain a power back-up. If possible, have back-up battery, generator, solar or alternate electrical resources (in accordance with Mutual policies). Also, consider a power inverter for you vehicle's cigarette lighter to charge batteries when nothing else works. Explore newer solutions.

Purchase extra batteries for power wheelchairs or other battery-operated medical or assistive technology devices. Keep the batteries trickle charged at all times.

Backup chargers for a cell phone could include a hand-crank USB cell phone emergency charger, a solar charger or a battery pack. Some weather radios have a built in hand crank charger.

Backup chargers for a laptop or tablet could include a 12V USB adapter that plugs into a car, an inverter, or a battery jump pack with an USB port.

For more information, contact me at 431-6586, ext. 356.



No-cost, Unbiased Medicare Counseling
Health Insurance Counseling & Advocacy Program

SAVE THE DATE

Friday, April 29th

2:00 – 3:30PM

Clubhouse 2

“The Future of Medicare & Medicare Fraud”

**WHAT EVERY BENEFICIARY NEEDS TO KNOW
ABOUT THE BENEFITS ENROLLMENT CENTER (BEC)**

*Refreshments will be provided
courtesy of the Golden Age Foundation*

Health Insurance Counseling & Advocacy Program

HICAP at LWSB

Clubhouse 5, First Floor

Monday – Thursday, 9AM – 12PM

Call to review your plan and benefits at 562-472-0275

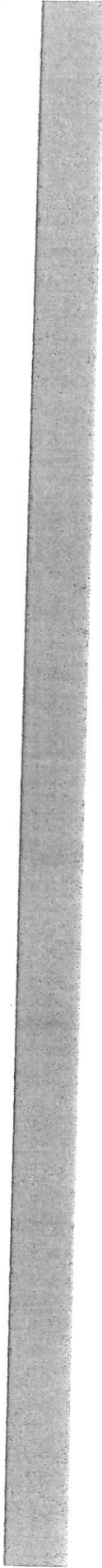
COUNCIL ON AGING
ORANGE COUNTY

HICAP Services

- Educate individuals and communities about Medicare benefits including:
 - Original Medicare
 - Part D Prescription Drug Plans
 - Medicare Advantage Plans
 - Medicare Supplements/Medi-Gaps
 - Long Term Care Insurance
- Road Map to Medicare Classes



HICAP



HICAP

- *Contact*
- HICAP at Leisure World
- Clubhouse 5 First Floor
- Monday – Thursday 9:00 am – 12:00 pm
- Tel (562) 472-0275
- HICAP_LWSB@coaoc.org

**COUNCIL
ON AGING**
ORANGE COUNTY

Benefit Enrollment Centers (BEC) at Leisure World

- Two BEC * counseling sessions a week
 - 4 clients each session = 8 clients a week
- Screen 400+ clients a year with 30% qualifying for at least one BEC program.
- Assist 125 clients in applying for BEC programs
- Estimated savings/client: \$1,243 a year
- Total estimated savings \$155,375/year

Supported by grant from Golden Age Foundation

**COUNCIL
ON AGING**
ORANGE COUNTY

HICAP

- *Contact*
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- Tel (562) 472-0275
- HICAP_LWSB@coaoc.org

**COUNCIL
ON AGING**
ORANGE COUNTY



Leisure World Facts:

- **Residents: 9,000**
- **Residential households: 6,000**
- **Median income per household:
\$32,868 for 9,287 residents**
- **Median monthly gross income:
\$2,720.75**

Benefit Enrollment Centers: Income Limits

Program	Single Income/Asset	Couple Income/Asset Requirements	Savings per program
Extra Help	1,485/ 13,640	1,992/ 27,250	4,000
Lowers Drug Cost			
MSP	1,337/ 7,280	1,803/ 10,930	1,260
Pays M/C Premiums part A and/or B			
M/Cal	1,211/ 2,000	1,638*/ 2,000	1,363
Supplements Medicare Benefits			
Cal-Fresh	1,619*/ no asset	2,191*/ no asset	1,200
Debit card to pay for food			
LIHEAP	2,021*/ no asset	2,621*/ no asset	350
Discounts electric or gas bill			

*Health expenses may be used to create a health deduction
 For Cal-Fresh program- homeowner association fees may be used as a deduction.

March 24, 2016

Dear Mutual One Shareholders,

Spring has sprung in Leisure World. All the flowers are blooming and the trees and grass are green. What a beautiful sight!!

The following items were discussed and approved at our regularly scheduled March Golden Rain Foundation (GRF) meeting on March 22, 2016:

1. The Finance Committee has been directed to develop a Reserve Study Funding plan with an inflationary rate of 4%. This will be reviewed annually for a possible adjustment.
2. The Finance Committee has been directed to develop a Reserve Funding Plan that will be 70%-85% funded within five to seven years.
3. GRF approved to accept the proposal from Reserve Study Institute for an updated reserve study, without a site visit for the 2017 fiscal year, for a total of \$5,490. This will be charged against the operating fund account.
4. The lease for the Video Producers Club was approved for a period of one year. The lease will be signed by the GRF President after the lease is signed by the Video Producers Club.
5. The lease for the Golden Age Foundation was approved for a period of one year. The lease will be signed by the GRF President after the lease is signed by the Golden Age Foundation.
6. GRF approved awarding a contract to Bixby Plaza Carpets & Flooring to replace the upstairs flooring in Clubhouse 6 for a cost not to exceed \$36,900, including a \$1500 contingency. The funds will come from the Reserves.
7. GRF approved awarding a contract to Urban Crossroads to develop a CAMUTCD (California Manual on Uniform Traffic Control Devices) Implementation Strategy for Leisure World, Seal Beach. Modifications are needed to bring Leisure World into compliance with the state of California, at a cost not to exceed \$7,040. The funding will come from the Capital Account.
8. GRF approved to amend Policy 2811-36, Golden Rain News Coverage of Candidates running for the GRF Board or public office.
9. GRF approved the cancellation of the contract with Pegasus Building Services for janitorial and custodial services.
10. GRF approved a contract with Innovative Cleaning Services to provide janitorial and custodial services for three years in the following amounts: Year 1 - \$1,098,181, Year 2 - \$1,120,145, Year 3 - \$1,142,547 for a three year total of \$3,360,873.

11. GRF approved to allow the collection of prescription drugs by DEA and provide two security officers at the collection site (Main Gate, either the break room or office). This is a once a year event.

Pickleball has arrived in Leisure World. The GRF board approved a six month trial period to see if there is sufficient interest before a permanent site is selected. Two courts are set up every Sunday in CH 1 from 8:00 am until 4:00 pm. Approximately 75-80 shareholders have played the game each week with more people joining every Sunday! It is the fastest growing sport amongst seniors in the United States. All are welcome to this healthy, enjoyable way to exercise. Instructors are available to teach the game.

The recreation Committee is discussing the possibility of renovating the old lawn bowling courts behind CH2 to make a multi-purpose area for a variety of sports and activities.

Our Farmer's Market is back! They will be here every other Saturday with fresh fruits and vegetables. You can also buy lunch from the food trucks. An emergency expo will be displaying items to get ready for any type of emergency that may occur. Plan to attend this Saturday, March 26th at 9:00 am in the Administration/Health Center parking lot.

As always your comments and suggestions are appreciated. Make time to attend committee meetings (days and times are printed in the LW News), GRF meetings and of course Mutual One meetings. Think about getting involved and consider becoming a Mutual One Director. The election is coming up very soon!

Enjoy our spring holidays.

Best regards,



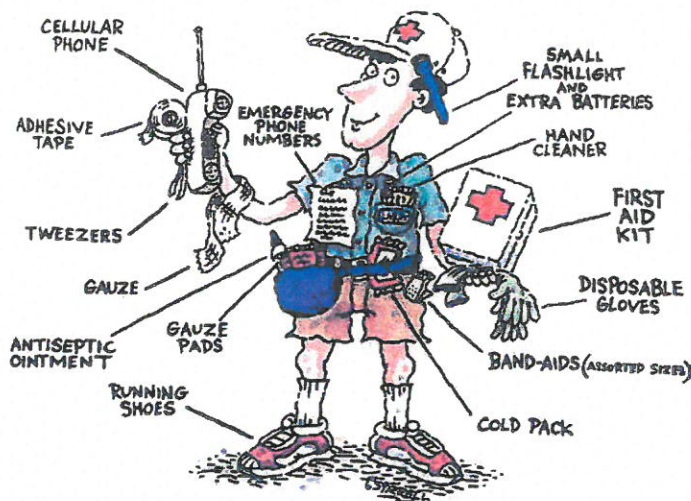
Leah J. Perrotti
GRF Director



Spring is coming in Our Hometown

The Mutual Administration Director's Report February, 2016

Emergency Preparedness



Are you ready? Safety Sam is!

1. Prepare a grab and go bag.
2. Have all your medications in the bag.
3. Have some canned food.
4. Emergency numbers.
5. Battery lights.
6. First aid kit.
7. **OXYGEN**- make sure you have a backup or a generator if needed. Your oxygen needs must be provided by you...the mutual cannot supply you with a generator to assist with your oxygen unit should the electricity be out.

California Drought

All greenbelt and lawn areas belong to the Mutual Corporation. The watering is done by way of sprinkler systems which are timed to be in compliance with the mandated water conservation established by the City of Seal Beach and the State of California. Please do not water the mutual greenbelts or lawns as that simple act may result in you being fined by the City of Seal Beach Inspectors during their rounds in the community.

Smoking



There's no butts about it!!! Smoking is bad for surrounding neighbors who must smell second hand smoke from a person smoking on their patio or on the sidewalk in front of a person's unit. Cigarette smoke can also travel between some units via the attic access. Please be mindful of others when you smoke. There are smokeless ashtrays and air purifiers which may lessen the effects of your second hand smoke to others.

Find a little smile – it is the best medicine



SIGN-IN SHEET

BOARD OF DIRECTORS MEETING

MUTUAL NO. ONE

DATE: MARCH 24, 2016

	SHAREHOLDER/GUEST NAME
1.	D. Geisler
2.	Midge Bash
3.	Betty Scharf
4.	Mark Scott
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