

**MINUTES OF THE REGULAR MONTHLY MEETING OF THE
BOARD OF DIRECTORS
SEAL BEACH MUTUAL FIFTEEN
November 18, 2019**

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual Fifteen was called to order by President Dunagan at 1:02 p.m. on Monday, November 18, 2019, in the Administration Building, Conference Room A, following the *Pledge of Allegiance*.

SHAREHOLDERS' COMMENTS

Several shareholders made comments.

ROLL CALL

Present: President Dunagan, Vice President Gildner, Chief Financial Officer Harlow, Secretary Pahlow, Director Beeler, Director Bowles and Director Reed

GRF Representatives: Mr. Friedman

Guests: Fourteen shareholders of Mutual Fifteen
Mr. Rocha, Security Director

Staff: Ms. Hopkins, Mutual Administration Director
Mr. Antisdell, Building Inspector
Ms. Barua, Recording Secretary

President Dunagan welcomed guests and staff to the meeting.

MINUTES

The minutes of the October 21, 2019, Regular Monthly Meeting were approved by general consent of the board as printed.

The minutes of the April 5, 2019, Special Meeting were approved by general consent of the board as printed.

BUILDING INSPECTOR'S REPORT

Mr. Antisdell presented his report (attached).

Following a discussion and upon a MOTION duly made by President Dunagan and seconded by Vice President Gildner, it was

RESOLVED to rescind the roofing proposal from the February 2019 meeting.

The MOTION passed.

Following a discussion and upon a MOTION duly made by President Dunagan and seconded by Director Beeler, it was

RESOLVED to approve to go out to bid for roofing proposals for twelve atriums, three lofts, and two two-story buildings.

The MOTION passed.

Following questions, Mr. Antidel left the meeting at 1:29 p.m.

GUEST SPEAKER

Mr. Rocha presented his report.

Following questions, Mr. Rocha left at 1:19 p.m.

GRF REPRESENTATIVE

GRF Representative Friedman presented the GRF Monthly Report (attached).

Following questions, Mr. Friedman left the meeting at 1:22 p.m.

CONSENT CALENDAR

Following a discussion and upon a MOTION duly made by Chief Financial Officer Harlow and seconded by President Dunagan, it was

RESOLVED that the Board authorizes the following transfers of funds, per detailed and dated resolutions, by consent calendar.

<i>Transfer/ Invoice Date</i>	<i>Amount</i>	<i>Originating/Destination Accounts or Payee</i>
10/25/2019	\$39,125.47	US Bank Checking to US Bank Restricted Money Mkt.
10/30/2019 and 11/1/2019	\$18,793.50	Anguiano Lawn Care (Invoice multiple)
11/5/2019	\$231,272.43	ACH-Direct Debit from Multiple Shareholders to US Bank Checking.
11/5/2019	\$116,535.77	US Bank Checking to GRF- US Bank Checking
11/6/2019	\$99,228.68	US Bank Checking to US Bank Impound
11/6/2019	\$588,482.15	US Bank Impound to US Bank Checking
11/13/2019	\$13,000.00	Castlehead Inc., Escrows (Invoice: Sale of 28G)
11/14/2019	\$588,482.15	OC Treasurer- Tax Collector (Invoice multiple)

The MOTION passed.

NEW BUSINESS

Following a discussion and upon a MOTION duly made by Chief Financial Officer Harlow and seconded by Secretary Pahlow, 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 October 2019.

The MOTION passed.

Following a discussion and upon a MOTION duly made by President Dunagan and seconded by Secretary Pahlow, it was

RESOLVED to approve the flat fee of \$400.00 from Roseman Law APC regarding the drafting of a comprehensive set of Election Rules per SB 323.

The MOTION passed

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

RESOLVED to rescind Policy 7403.15 – Flooring Second-Story Apartments on a preliminary basis until the 28-day positing period is completed.

The MOTION passed.

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

RESOLVED to rescind Policy 7403.15 A – Flooring Second-Story Apartments on a preliminary basis until the 28-day positing period is completed.

The MOTION passed with six "yes" vote and one "no" vote (Pahlow).

Following a discussion and upon a MOTION duly made by President Dunagan and seconded by Secretary Pahlow, it was

**BOARD OF DIRECTORS
MUTUAL FIFTEEN**

November 18, 2019

RESOLVED to amend Policy 7530 – Withdrawal Inspection on a preliminary basis until the 28-day posting period is completed.

The MOTION passed.

Following a discussion and upon a MOTION duly made by President Dunagan and seconded by Vice President Gildner, it was

RESOLVED to approve the budget for the 2019 Holiday Board Member Party at a cost not to exceed \$2,000.00, funds to come from Operations.

The MOTION passed.

Following a discussion and upon a MOTION duly made by President Dunagan and seconded by Director Joyce, it was

RESOLVED to approve if an icemaker connector fails, it must be replaced with a stainless-steel braided connector for icemakers at the shareholders expense.

The MOTION passed.

Following a discussion and upon a MOTION duly made by President Dunagan and seconded by Director Bowles, it was

RESOLVED to amend Policy 7210.15- Annual Elections on a preliminary basis until the 28-day posting period is completed.

The MOTION passed.

Following a discussion and upon a MOTION duly made by President Dunagan and seconded by Vice President Gildner, it was

RESOLVED to increase service maintenance's spending limit for emergencies from \$1,000.00 to \$5,000.00.

The MOTION passed.

SECRETARY CORRESPONDENCE

Secretary Pahlow received three letters of correspondence.

CHIEF FINANCIAL OFFICER'S REPORT

Chief Financial Officer Harlow submitted his report (attached).

MUTUAL ADMINISTRATION DIRECTOR'S REPORT

Ms. Hopkins presented her report (attached).

ANNOUNCEMENTS

- a. **Next Regular Board Meeting: Monday, December 16, 2019, at 1:00 p.m.
Administration Building, Conference Room A**

COMMITTEE REPORTS

No committee reports were presented.

DIRECTORS' COMMENTS

Several directors made comments.

SHAREHOLDERS' COMMENTS

Several shareholders made comments.

ADJOURNMENT

There being no further business to conduct, President Dunagan adjourned the meeting at 2:29 p.m. and stated the Board would be going into executive session to discuss contracts, member issues, and legal issues.

EXECUTIVE SESSION SUMMARY

The Board met in Executive Session on November 18, 2019, at 2:47 p.m., and took the following actions:

1. Legal Matters
 - a. Legal matters discussed.
2. Contracts
 - a. Contracts discussed.
3. Assessments / Delinquencies
 - a. Delinquent letters drafted.
4. Disciplinary Hearings
 - a. Were discussed.

The Executive Session was adjourned at 3:51 p.m.

**BOARD OF DIRECTORS
MUTUAL FIFTEEN**

November 18, 2019



Attest, Michael Pahlow, Secretary
SEAL BEACH MUTUAL FIFTEEN
RB 11/18/2019
Attachments

**RESOLUTIONS IN THE REGULAR
MONTHLY MEETING OF OCTOBER 21, 2019**

11/18/2019 RESOLVED to rescind the roofing proposal from the February 2019 meeting.

RESOLVED to approve to go out to bid for roofing proposals for twelve atriums, three lofts, and two two-story buildings.

RESOLVED that the Board authorizes the following transfers of funds, per detailed and dated resolutions, by consent calendar.

<i>Transfer/ Invoice Date</i>	<i>Amount</i>	<i>Originating/Destination Accounts or Payee</i>
10/25/2019	\$39,125.47	US Bank Checking to US Bank Restricted Money Mkt.
10/30/2019 and 11/1/2019	\$18,793.50	Anguiano Lawn Care (Invoice multiple)
11/5/2019	\$231,272.43	ACH-Direct Debit from Multiple Shareholders to US Bank Checking.
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11/6/2019	\$588,482.15	US Bank Impound to US Bank Checking
11/13/2019	\$13,000.00	Castlehead Inc., Escrows (Invoice: Sale of 28G)
11/14/2019	\$588,482.15	OC Treasurer- Tax Collector (Invoice multiple)

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 October 2019.

RESOLVED to approve the flat fee of \$400.00 from Roseman Law APC regarding the drafting of a comprehensive set of Election Rules per SB 323.

RESOLVED to rescind Policy 7403.15 – Flooring Second-Story Apartments on a preliminary basis until the 28-day positing period is completed.

RESOLVED to rescind Policy 7403.15 A – Flooring Second-Story Apartments on a preliminary basis until the 28-day positing period is completed.

RESOLVED to amend Policy 7530 – Withdrawal Inspection on a preliminary basis until the 28-day posting period is completed.

RESOLVED to approve the budget for the 2019 Holiday Board Member Party at a cost not to exceed \$2,000.00, funds to come from Operations.

RESOLVED to approve if an icebreaker connector fails, it must be replaced with a stainless-steel braided connector for icemakers at the shareholders expense.

RESOLVED to amend Policy 7210.15- Annual Elections on a preliminary basis until the 28-day posting period is completed.

RESOLVED to increase service maintenance's spending limit for emergencies from \$1,000.00 to \$5,000.00.

INSPECTOR MUTUAL REPORT

MUTUAL: (15) FIFTEEN

INSPECTOR: **Jerry Antidel**

REPORT: NOVEMBER 18TH

PERMIT ACTIVITY							
UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	START DATE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
3-E	SLIDING GLASS DOOR	BOTH	11/10/19	12/10/19	NO	NONE	RYDEN CONSTRUCTION
3-J	REMODEL KITCHEN	BOTH	07/01/19	11/01/19	NO	10/23/19 FINAL	BML CONSTRUCTION
8-F	REMODEL	BOTH	02/04/19	08/31/19	NO	03/04/19 UNDERGROUND PLUMB	LOS AL BLDRS
8-F	REMODEL	BOTH	02/04/19	08/31/19	NO	04/25/19 FRAME/SHEAR/ELEC	LOS AL BLDRS
8-F	REMODEL	BOTH	02/04/19	08/31/19	NO	04/25/19 SHEATHING/PLUMB	LOS AL BLDRS
8-F	REMODEL	BOTH	02/04/19	08/31/19	YES	05/17/19 LATH/DRYWALL	LOS AL BLDRS
9-E	CARPORT CABINET	GRF	11/01/19	12/01/19	NO	NONE	J&J CONSTRUCTION
9-F	CARPORT CABINET	GRF	10/17/19	11/17/19	NO	NONE	J&J CONSTRUCTION
9-G	CARPORT CABINET	GRF	11/10/19	12/10/19	NO	NONE	J&J CONSTRUCTION
13-K	CARPORT CABINET	GRF	11/01/19	12/01/19	NO	NONE	J&J CONSTRUCTION
16-R	KITCHEN REMODEL	BOTH	02/20/19	06/30/19	YES	03/22/19 ROUGH PLUMBING	MAMUSCIA
17-G	COUNTER TOPS	BOTH	09/23/19	10/31/19	NO	10/30/19 FINAL	BERGKVIST
17-M	CARPORT CABINET	GRF	10/01/19	10/30/19	NO	10/23/19 FINAL	J&J CONSTRUCTION
19-D	PATIO ROOF	BOTH	09/03/19	12/01/19	NO	10/16/19 FOOTING	LOS AL BLDRS
19-D	PATIO ROOF	BOTH	09/03/19	12/01/19	NO	10/23/19 FRAM/SHEATING	LOS AL BLDRS
19-G	FORCED AIR	BOTH	10/16/19	01/16/20	NO	NONE	GREENWOOD
20-F	WINDOWS	GRF	10/10/19	12/31/19	NO	NONE	MAMUSCIA
24-Q	WASHER/DRYER	BOTH	12/02/19	01/03/20	NO	NONE	BERGKVIST
26-A	KITCHEN REMODEL	BOTH	11/04/19	02/28/20	NO	NONE	MAMUSCIA
27-E	CABINETS/COUNTER TOPS	BOTH	10/14/19	11/22/19	NO	NONE	BERGKVIST
29-G	ICE LINE/MICROWAVE	BOTH	11/07/19	12/15/19	NO	NONE	LOS AL BLDRS
29-H	HEAT PUMP	BOTH	11/12/19	02/21/19	NO	NONE	GREENWOOD
32-R	COUNTER TOPS	BOTH	11/04/19	12/08/19	NO	NONE	JOHN BERGKVIST
33-F	KITCHEN REMODEL	BOTH	09/15/19	12/30/19	NO	NONE	MAMUSCIA
34-J	FORCED AIR	BOTH	11/07/19	02/07/19	NO	NONE	GREENWOOD
46-B	ROOF/WINDOWS	BOTH	11/15/19	12/31/19	NO	NONE	LOS AL BLDRS
47-C	REMODEL	BOTH	10/14/19	12/12/19	NO	NONE	LOS AL BLDRS

INSPECTOR MUTUAL REPORT

MUTUAL: (15) FIFTEEN

INSPECTOR: **Jerry Antisdal**

47-C	REMODEL	BOTH	10/14/19	12/12/19	NO	11/07/19 FRAM/LATH/ELECT	LOS AL BLDRS

ALL SHADED AREAS HAVE BEEN SIGNED OFF

ESCROW ACTIVITY

1-D		07/18/19					
1-L		04/15/19					
3-A		08/05/19	09/25/19	10/03/19	10/17/19		
5-B		10/24/19					
9-D		10/25/19					
13-H		09/28/18					
14-D		12/05/18					
15-B		01/02/19					
16-Q		01/03/19					
17-H		08/27/19					
22-H		06/04/19					
22-E		09/13/19					
22-H		09/13/19					
23-C		07/03/19					
23-F		05/30/19					
23-K		06/06/19					
23-R		01/02/19					
23-L		06/04/19	10/28/19	10/30/19	11/14/19		
23-R		01/02/19	10/23/19	10/24/19	11/07/19		
25-B		07/10/19	11/01/19	11/07/19	11/22/19		
25-F		09/11/19					
28-G		01/02/19	10/10/19	10/15/19	10/29/19		
29-R		06/06/19					

INSPECTOR MUTUAL REPORT

MUTUAL: (15) FIFTEEN

INSPECTOR: **Jerry Antisdell**

29-G		06/24/19	07/31/19	08/06/19	08/20/19		
32-A		09/13/19					
32-J		10/26/19					
37-Q		04/19/19					
40-A		06/28/18					
40-B		06/06/19					
41-E		06/06/19					
41-H		10/24/19					
44-A		08/30/19					
46-M		09/11/19					
48-B		08/26/19	09/04/19	09/12/19	09/26/19	10/15/19	

ALL SHADED AREAS HAVE BEEN SIGNED OFF

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

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

MUTUAL AND SHAREHOLDER REQUESTS

ANGUIANO LAWN CARE CONTRACT GOOD UNTIL DECEMBER 2019

LIFT CONTRACT WITH RF ERECTION GOOD UNTIL DECEMBER 31 2020

PEST/TERMITE CONTRACT GOOD UNTIL MAY 2020

SIDEWALK REPLACEMENT WILL START AROUND THE 18TH

LIFT REPLACEMENT CONTRACT IS DONE WAITING FOR LIFT TO BE DELIVERED

GO OUT TO BID FOR ROOFS ATRIUMS AND LOFTS AND 2 TWO STORY

CALLS AND VISITS TO UNITS 53

VISITS TO LIFTS 16

MUTUAL 15 MONTHLY MEETING
October 31, 2019
CFO REPORT

Money in bank accounts:	2019 September	2019 October
<u>Total in all account</u>	\$4,580,207	\$4,634,097
BNY Mellon	\$2,205,126	\$2,263,782
US Bank Corp	\$2,375,081	\$2,370,315
<u>Total Mutual Operating Income</u>		
YTD Actual	\$ 83,181	\$ 93,622
YTD budget	\$ 83,043	\$ 92,270
Oct Actual	\$ 11,354	\$ 10,441
Oct budget	\$ 9,227	\$ 9,227
<u>Total Operating Expense</u>		
YTD Actual	\$ 703,638	\$ 778,248
YTD budget	\$ 685,845	\$ 762,050
Oct Actual	\$ 80,563	\$ 74,610
Oct budget	\$ 76,205	\$ 76,205
<u>Utility Charges</u>		
YTD Actual	\$ 133,108	\$ 145,844
YTD budget	\$ 152,253	\$ 169,170
Oct Actual	\$ 17,747	\$ 12,736
Oct budget	\$ 16,917	\$ 16,917

SHAREHOLDER COMMENTS ON POLICY RESCINDMENTS

Dear Shareholder:

Your Mutual Board of Directors is considering rescinding the policy draft(s) listed below (see attached).

As a shareholder, you have the right to make comments about the proposed rescindment(s). If desired, please complete a Comments Form (attached) and return it to your Board of Directors by the date indicated below.

Anonymous comments or comments received after the due date will not be considered.

PROPOSED POLICY AMENDMENTS			
Policy No.	Policy Name	Draft Approved by Board on:	Fill out Comments Form then Remit Form to Board by:
7403.15 (Rescinded)	Flooring - Second-Story Apartments – Mutual Fifteen Only	November 18, 2019	December 23, 2019
7403.15A (Rescinded)	Flooring - Second-Story Apartments – Mutual Fifteen Only	November 18, 2019	December 23, 2019

Mutual No: 15 (DS)
Posting Date: 11/20/2019

MUTUAL OPERATIONS**PHYSICAL PROPERTY****Flooring Second-Story Apartments – Mutual Fifteen Only**

The purpose of this policy is to try to prevent the possible transmission of noise to the first-story apartments. The Mutual recommends carpet or laminate as the floor coverings that transmit the least noise. Hardwood flooring is not allowed. Those units currently having hardwood floors, if any, are “grandfathered in.”

Types of flooring allowed in living room, dining room, bedroom, and hallway: carpet and/or laminate. Laminate flooring may be installed with premium soundproof, moisture protection and shock absorption cushion underlayment padding, minimum 2mm thick. Installation must allow a clearance of 1/4 inch from walls which will be covered by molding.

In kitchen, bathroom, and front entry: vinyl laminate or non-skid ceramic tile with soundproof backing, as stated above, are allowed.

Prior to the installation of any flooring other than carpeting, the owner must obtain a permit from the Golden Rain Foundation, Physical Property Department. A sample of such flooring materials must be presented with the application.

MUTUAL ADOPTION

FIFTEEN: 07 May 02

(May 14)

AMENDMENTS

05-19-14

MUTUAL OPERATIONS

PHYSICAL PROPERTY

Flooring Second-Story Apartments – Mutual Fifteen Only

All prospective buyers of units on the second floors of Mutual Fifteen hereby agree as follows:

As a prospective buyer in Mutual No. Fifteen, Unit _____, my/our signature(s) below indicate that I have read Policy 7403.15 – Flooring Second-Story Apartments.

Types of flooring allowed in living room, dining room, bedroom, and hallway: ~~carpet and/or laminate. Laminate flooring may be installed with premium soundproof, moisture protection and shock absorption cushion underlayment padding, minimum 2mm thick. Installation must allow a clearance of 1/4 inch from walls which will be covered by molding.~~

In kitchen, bathroom, and front entry: ~~vinyl laminate or non-skid ceramic tile with soundproof backing are allowed. (See Policy 7403.15)~~

Further, if I/we decide to install laminate flooring in the kitchen, hallways or bathrooms, I/we agree to obtain a permit from the Golden Rain Foundation Physical Property Department prior to any installation thereof.

In the event that I/we neglect to obtain said approval and permit, I/we agree to pay for the costs associated to remove the laminate flooring and install carpet in said areas. Payment for this will be made at the time said unit is first sold, transferred.

Print Name of Owner _____ Signature of Owner

Print Name of Owner _____ Signature of Owner

Date _____ Date

MUTUAL ADOPTION _____ AMENDMENTS

FIFTEEN: _____ 07 May 02 _____ 05-19-14

**COMMENTS FORM
RESCINDED**

**POLICY NUMBER:
7403.15**

Your Name (please print) _____ Mutual ____ Apt. #

Dear Board of Directors:

Please consider the following comments to the proposed amendment(s) on the above policy:

Important: Anonymous comments will not be considered. Comments must include your printed name, signature, and Mutual and apartment numbers in order to be considered.

Signature _____ Today's Date

**COMMENTS FORM
FOR POLICY RESCINDED**

**POLICY NUMBER:
7403.15A**

Your Name (please print) _____ Mutual ____ Apt. #

Dear Board of Directors:

Please consider the following comments to the proposed amendment(s) on the above policy:

Important: Anonymous comments will not be considered. Comments must include your printed name, signature, and Mutual and apartment numbers in order to be considered.

Signature _____ Today's Date

SHAREHOLDER COMMENTS ON POLICY AMENDMENTS

Dear Shareholder:

Your Mutual Board of Directors is considering amending the policy draft(s) listed below (see attached).

As a shareholder, you have the right to make comments about the proposed amendment(s). If desired, please complete a Comments Form (attached) and return it to your Board of Directors by the date indicated below.

Anonymous comments or comments received after the due date will not be considered.

PROPOSED POLICY AMENDMENTS			
Policy No.	Policy Name	Draft Approved by Board on:	Fill out Comments Form then Remit Form to Board by:
7530 (Amended)	Withdrawal Inspection	November 18, 2019	December 23, 2019

Mutual No: 15(DS)
Posting Date: 11/20/2019

MUTUAL OPERATIONS**SHAREHOLDER REGULATIONS****Withdrawal Inspection – Except Mutual Seven, Nine, Fourteen and Seventeen**

RESOLUTION:

Immediately upon vacating by the selling shareholder, the dwelling shall be inspected. Expense of repair and maintenance shall be paid from the withdrawal repair deposit of Seller. Balance to Seller.

<u>MU/DATE/AMOUNT</u>	<u>AMENDED/AMT.</u>	<u>AMENDED/AMT.</u>	<u>AMENDED/AMT.</u>
1. 01-24-91/\$2,500	08-23-03/\$3,500	08-23-07/\$5,000	09-22-16/\$10,000
2. 11-15-90/\$2,500	09-16-04/\$3,500	09-20-07/\$5,000	01/17/13/\$8,000
3. 07-14-95/\$2,500	- - - -	10-12-07/\$5,000	06-14-13/\$10,000
4. 07-01-85/\$2,000	12-01-03/\$3,500	09-12-07/\$5,000	12-12-12/\$7,500
5. 07-19-95/\$2,500	11-19-03/\$3,500	09-19-07/\$6,500	
6. 12-06-89/\$2,500	04-26-05/\$3,500	09-25-07/\$5,000	09-23-16/\$10,000
7. 12-15-89/\$2,500	07-19-03/\$3,000	09-21-07/\$5,000	11-16-11/\$10,000 (See Policy 7530.7)
8. 09-24-90/\$2,500	05-17-05/\$3,500	09-24-07/\$5,000	
9. 12-12-90/\$2,500	11-15-02/\$3,500	02-13-06/\$5,000	11-15-07/\$6,500 (See Policy 7530.9)
10. 10-24-90/\$2,500	08-27-03/\$3,500	10-24-07/\$6,500	
11. 01-17-91/\$2,500	11-20-03/\$3,500	09-20-07/\$5,000	
12. 12-13-90/\$2,500	02-10-05/\$3,500	10-11-07/\$5,000	03-14-13/\$7,500, 11-12-15/\$10,000
14. 06-23-95/\$2,500	06-22-04/\$3,500	09-25-07/\$7,000	09-18-15/\$10,000 (See Policy 7530.14)
15. 07-17-95/\$2,500	08-16-04/\$3,500	11-16-07/\$6,500	11-18-19/\$10,000.00
16. 06-28-95/\$2,500	02-25-05/\$3,500	09-17-07/\$6,500	
17. Not applicable			

Mutual 12 reposted to membership 03-08-18

**COMMENTS FORM
FOR POLICY AMENDMENTS**

**POLICY NUMBER:
7530**

Your Name (please print) _____ Mutual ____ Apt. #

Dear Board of Directors:

Please consider the following comments to the proposed amendment(s) on the above policy:

Important: Anonymous comments will not be considered. Comments must include your printed name, signature, and Mutual and apartment numbers in order to be considered.

Signature _____ Today's Date

**COMMENTS FORM
FOR POLICY AMENDMENTS**

**POLICY NUMBER:
7530**

Your Name (please print) _____ Mutual ____ Apt. #

Dear Board of Directors:

Please consider the following comments to the proposed amendment(s) on the above policy:

Important: Anonymous comments will not be considered. Comments must include your printed name, signature, and Mutual and apartment numbers in order to be considered.

Signature _____ Today's Date

MUTUAL OPERATIONS

SHAREHOLDER REGULATIONS

Withdrawal Inspection – Except Mutual Seven, Nine, Fourteen and Seventeen

DRAFT

SHAREHOLDER COMMENTS ON POLICY AMENDMENTS

Dear Shareholder:

Your Mutual Board of Directors is considering amending the policy draft(s) listed below (see attached).

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PROPOSED POLICY AMENDMENTS			
Policy No.	Policy Name	Draft Approved by Board on:	Fill out Comments Form then Remit Form to Board by:
7210.15 (amend)	Annual Elections	November 18, 2019	December 23, 2019

Mutual No. 15 (DS)
Posting Date 11/20/2019

MUTUAL OPERATIONS

STOCKHOLDERS MEETINGS

Annual Elections –

~~In accordance with California Civil Codes and the Mutual Fifteen Bylaws, the following policy is established for the general election of directors to the Mutual Fifteen Board of Directors.~~

1. Candidates

a. Candidate Eligibility

~~In accordance with the Mutual Fifteen Bylaws, all members in good standing are eligible to run for election to the Mutual Fifteen Board of Directors. “Good Standing” means that the member is not delinquent in the payment of monthly or special assessments in an amount equal to or greater than one month’s assessment for a period of time greater than 30 days.~~

b. Notification of Nominations for Election of Directors

~~The Mutual Fifteen Board of Directors shall also place notice in the *Golden Rain News* and in the Mutual laundry rooms not less than 90 days prior to the annual meeting that any member of the Mutual in good standing may place his/her name into nomination for the election of directors.~~

c. Self-Nomination by Shareholders

~~Mutual members who wish to nominate themselves as a candidate for election to the Mutual Fifteen Board of Directors must do so in writing not more than 90 days or less than 60 days prior to the annual meeting date.~~

d. Nominations from the Floor

~~Candidates may be nominated from the floor during the annual meeting, but candidate must be present at meeting to accept nomination. There is no provision in the Mutual Bylaws allowing for write-in candidates.~~

2. Election Process

~~a. The Golden Rain Foundation will provide a contracted vendor to assume all election services, including inspector(s) of election, who will be directed to conduct the election under current applicable codes.~~

~~b. If the Golden Rain Foundation does not provide a contracted vendor to assume all election services, then Section 3 will be prepared and processed by the Mutual Corporation or Golden Rain Foundation:~~

3. Election Materials

a. Notice Letter

MUTUAL OPERATIONS**STOCKHOLDERS MEETINGS****Annual Elections –**

~~The only items that may be included with the notice letter in the ballot packet are the mail-in secret ballot, voting instructions, candidates' personal statements (if submitted), and mailing instructions for the Mutual annual election. This mailing shall be sent to each Mutual Fifteen shareholder no later than 30 days prior to the Annual Meeting.~~

~~— b. Candidates' Personal Statement~~

~~Each candidate may submit a one-page personal statement (preferably typed) containing information relevant only to his/her own personal background, work experience and goals to the Stock Transfer Office before the announced deadline for insertion and mailing along with the election materials.~~

~~— c. Secret Ballots Returned By Mail~~

~~The mail-in secret ballot is required to be mailed to "Inspectors of the Election" for proper verification and validation, and must be received before 4:00 p.m. on the day before the annual meeting.~~

~~The mail-in secret ballot is irrevocable once it is validated by the inspectors of election.~~

~~The mail-in secret ballot, if sealed and properly mailed, will be opened the day of the annual meeting by the inspectors of the election.~~

~~4. Inspectors of the Election~~~~— a. Qualifications and Number of Inspectors~~

~~An inspector of election may not be a member of the Mutual Board of Directors, or a candidate for the Mutual Fifteen Board of Directors, or related to a member of the Mutual Fifteen Board of Directors, or under contract to the association for any compensable services.~~

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

~~There shall be three (3) observers of the election appointed by the Mutual Fifteen 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 Fifteen Board of Directors.~~

~~— c. Inspector of the Elections – Duties~~

- ~~— 1. Determine the number of shareholders entitled to vote and the voting power of each.~~
- ~~— 2. Determine the authenticity, validity and effect of proxies, if any.~~
- ~~— 3. Receive mail-in proxy forms and ballots.~~
- ~~— 4. Open mail-in proxy forms and ballots at the annual meeting.~~
- ~~— 5. Hear and determine all challenges and questions in connection to the right to vote.~~

MUTUAL OPERATIONS**STOCKHOLDERS MEETINGS****Annual Elections –**

- ~~_____ 6. Count and tabulate all votes.~~
- ~~_____ 7. Determine the results of the election.~~
- ~~_____ 8. Perform his or her duties expeditiously, impartially, and in good faith at all times.~~

~~5. Voting~~~~_____ a. Qualification for Voting~~~~_____ Votes may be cast by mutual members in good standing:~~

- ~~_____ 1) By ballot in person on the day of the annual meeting; or~~
- ~~_____ 2) By using the mail-in secret ballot; or~~
- ~~_____ 3) By using the mail-in proxy form.~~

~~_____ b. Voting by Secret Ballot~~~~All ballots shall be prepared in a manner consistent with providing and ensuring that the member's vote will be by "secret ballot."~~~~6. Actions by Mutual Boards when a Contracted Vendor is Retained for Elections~~

- ~~_____ a. Each Mutual may appoint observer(s) who may make their observations to its respective Mutual Board.~~
- ~~_____ b. Each Mutual Board shall validate its own election.~~

~~**MUTUAL _____ ADOPTION _____ AMENDED**~~~~FIFTEEN: _____ 20 Feb 07 _____ 16 Nov 10, 16 Apr 18~~

November 11, 2019

File No.: sea082613.081

VIA GENERAL DELIVERY

To: Shareholders of Seal Beach Mutual No. Fifteen

Re: Notice of Proposed Rule Change – Election Rules

Dear Homeowner:

This office represents Seal Beach Mutual No. Fifteen (“Mutual”). This notice of a proposed rule change (“Notice”) is provided on behalf of the Board of Directors (“Board”), as required by Civil Code §4360.

A. Purpose and Effect of Proposed Rule

The purpose and effect of the enclosed proposed Election Rules is to set certain procedural rules for the successful management of meetings of the Mutual’s shareholders and the implementation of the relevant provisions of California Law and the Mutual’s Bylaws concerning elections and voting. As you may be aware, on October 12, 2019, the Governor of California approved Senate Bill 323 which amended, *inter alia*, California Civil Code §§ 5100; 5105; 5110; 5115; 5125; and 5145 which govern member elections, and which take effect on January 1, 2020. The enclosed proposed Election Rules have been revised to incorporate those amendments.

B. Comment Period

Pursuant to California Civil Code §4360, the shareholders are entitled to a twenty-eight (28) day review and comment period. If you wish to comment on the proposed Election Rules, please mail your comments to the Seal Beach Mutual No. Fifteen c/o Jodi Hopkins, P.O. Box 3519, Seal Beach, CA 90740 OR via email to jodih@lwsb.com so that they are received no later than close of business on _____. You may also provide your comments to the Board at the Board meeting at which the Board will consider the shareholders’ comments before voting to adopt or not to adopt the proposed Election Rules.

C. Conclusion

Thank you for taking the time to review the proposed Election Rules. If you have any questions, please direct them to your community manager at the above-referenced mailing address or via email.

Nothing contained herein or omitted herefrom is intended, nor shall be construed, to operate as an admission, limitation, or waiver of any of the Association's rights, remedies or defenses, at law and/or in equity, all of which are hereby expressly reserved.

Sincerely,

ROSEMAN LAW, APC



JACQUELINE PAGANO, ESQ.

Enclosure
cc: Client

SEAL BEACH MUTUAL NO. FIFTEEN

ELECTION AND VOTING RULES AND REGULATIONS

INTRODUCTION

The Board of Directors (“Board”) of Seal Beach Mutual No. Fifteen (“Mutual”) has adopted these Election and Voting Rules and Regulations (“Election Rules”), in accordance with Civil Code §5105, et seq., to establish certain procedural rules for the successful management of meetings of the Mutual’s shareholders (“Shareholders”) and the implementation of the relevant provisions of the Mutual’s Bylaws concerning elections and voting. These Election Rules are not intended to replace or supersede the provisions of the Mutual’s Bylaws. Notwithstanding the foregoing, these Election Rules were revised and adopted by the Board to comply with the changes to California Civil Code §§ 5100; 5105; 5110; 5115; 5125; and 5145 which take effect on January 1, 2020, pursuant to California Senate Bill 323. As such, any inconsistency between these Election Rules and the Bylaws shall be governed in accordance with the Civil Code.

These Election Rules shall not be amended less than ninety (90) days prior to an election.

RULES AND REGULATIONS

1. Qualifications of Candidates and Directors/Elected Positions

a. Candidates for election to the Board shall be Shareholders of the Mutual, and the Board shall be composed of seven (7) persons who shall, at all times, be Shareholders of the Mutual.

b. In order to be a candidate for election for Director or any other elected position, such Shareholder, as of the date ballots are distributed: (a) must be current in the payment of Regular and Special assessments ; (b) must not have a joint ownership interest, either directly or indirectly, in the same separate interest as another candidate or incumbent Director; (c) must have been a Shareholder of the Mutual for not less than one (1) year; (d) must not have a past criminal conviction that, if elected, would either prevent the Mutual from purchasing the fidelity bond coverage required by Civil Code §5806, or terminate the Association’s existing fidelity bond coverage. If title to a separate interest is held by a legal entity that is not a natural person, the governing authority of that legal entity shall have the power to appoint a natural person to be a Shareholder for purposes of running for and serving on the Board. Notwithstanding the foregoing, the candidate shall not be disqualified for election for Director for failure to be current in payment of Regular and Special assessments if either of the following circumstances is true:

(i) The candidate has paid the Regular or Special assessment under protest pursuant to Civil Code §5658;

(ii) The candidate has entered into a payment plan pursuant to Civil Code §5665.

Furthermore, the Mutual shall not disqualify the candidate pursuant to this Section 1(b) if he or she has not been provided the opportunity to engage in Internal Dispute Resolution pursuant to Civil Code §§5900-5920.

c. In order to remain qualified to serve on the Board, at all times during such Shareholder's term as a Director, the Shareholder must: (a) remain current in the payment of Regular and Special assessments; (b) not enter into a joint ownership interest, either directly or indirectly, in the same separate interest as another Director; (c) must remain a Shareholder of the Mutual; (d) must not be convicted of a crime that would either prevent the Mutual from purchasing the fidelity bond coverage required by Civil Code §5806 or terminate the Mutual's existing fidelity bond coverage. Notwithstanding the foregoing, the Director shall not be disqualified for failure to be current in payment of Regular and Special assessments if either of the following circumstances is true:

(i) The Director has paid the Regular or Special assessment under protest pursuant to Civil Code §5658;

(ii) The Directors has entered into a payment plan pursuant to Civil Code §5665.

Furthermore, the Mutual shall not disqualify the Director pursuant to this Section 1(c) if he or she has not been provided the opportunity to engage in Internal Dispute Resolution pursuant to Civil Code §§5900-5920.

d. The Board may declare vacant the seat of any Director who ceases to meet the qualifications for a Director set forth in this Section upon the occurrence of the non-qualifying event, and the Director's seat shall then be deemed vacant in accordance with the Association's Bylaws and/or the Corporations Code.

2. Nomination Procedures

a. The Association shall send to all Shareholders a request-for-candidates form, seeking nominations for candidates for the Board and providing general notice of the procedure and deadline for submitting a nomination for election to the Board at least thirty (30) days before any deadline for submitting a nomination. Individual notice shall be delivered pursuant to Civil Code §4040 if individual notice is requested by a Shareholder.

b. Nominations will be valid so long as the nominee has either nominated himself or herself, or provides notice of acceptance of the nomination prior to the close of nominations.

c. If a person or entity nominated is not qualified to serve on the Board pursuant to Section 1(b) of these Election Rules, and the candidate has been provided the opportunity to engage in Internal Dispute Resolution pursuant to Civil Code §§5900-5920, that candidate's name shall not appear on the ballot and that person or entity will not be permitted to serve if elected.

d. The Inspector shall retain, as Mutual election materials, both a candidate registration list and a voter list. The voter list shall include the name, voting power, and either the physical address of the Shareholder's Unit, the parcel number, or both. The mailing address for the ballot shall be listed on the voter list if it differs from the physical address of the Shareholder's Unit or if only the parcel number is used. The Mutual shall permit Shareholders to verify the accuracy of their individual information on both lists at least thirty (30) days before the ballots are distributed. The Mutual or Shareholder shall report any errors or omissions to either list to the Inspector or Inspectors who shall make the corrections within two (2) business days.

3. Voting Qualifications of Shareholders

a. All Shareholders shall be entitled to vote in any Shareholder vote.

b. These Election Rules expressly:

(1) Prohibit the denial of a ballot to a Shareholder for any reason other than not being a Shareholder at the time when ballots are distributed;

(2) Prohibit the denial of a ballot to a person with general power of attorney for a Shareholder;

(3) Require the ballot of a person with general power of attorney for a Shareholder to be counted if returned in a timely manner; and,

(4) Require the inspector or inspectors of elections to deliver, or cause to be delivered, at least thirty (30) days before an election, to each Shareholder both of the following documents:

(A) The ballot or ballots;

(B) A copy of these Election Rules. Delivery of these Election Rules may be accomplished by either of the following methods:

(i) Posting these Election Rules to an internet website and including

the corresponding internet website address on the ballot together with the phrase, in at least 12-point font: "The rules governing this election may be found here:"

(ii) Individual delivery.

c. Each Shareholder shall have one (1) vote per stock owned. In no event shall more than one (1) vote be cast with respect to any stock. When more than one (1) person holds a stock, all such persons shall be deemed Shareholders, provided however, that the vote for such stock shall be exercised as a unit, in accordance with the provisions of the Mutual's governing documents. If two or more ballots are received for any one stock, the first ballot received shall be counted and the additional ballot(s) discarded.

4. Inspector of Election

a. At an open meeting, the Board shall appoint one (1) or three (3) persons to serve as independent Inspector(s) of Election ("Inspector(s)").

b. The Inspector must be an independent third party who is not:

- (i) Currently a member of the Board or a candidate for the Board;
- (ii) Related to a member of the Board or a candidate for the Board; or
- (iii) A person, business entity, or subdivision of a business entity who is currently employed or under contract to the Mutual for any compensable services other than serving as an Inspector of Elections.

c. The Board may select as the Inspector(s), Mutual Shareholder(s), a volunteer poll worker with the County registrar of voters, a licensee of the California Board of Accountancy, a notary public, or any other independent third-party authorized to serve as Inspector(s) under these Election Rules.

d. The Board, in its discretion, may remove and replace the Inspector(s) at any time prior to the date of any election.

e. The Board may pay reasonable compensation to a non-Shareholder third-party Inspector. If the Board determines that it will appoint and pay non-Shareholder third-party Inspector, the following terms must be fulfilled:

- (i) A formal written contract for the Inspector, stating that the Inspector is an independent contractor;

- (ii) The Inspector will maintain insurance with at least \$1 million CGL coverage, including completed operations coverage, and \$1 million D&O/E&O (naming the Mutual and GRF as additional insureds on both policies); and
- (iii) The contract shall require the Inspector to indemnify the Mutual for gross negligence and willful and/or malicious misconduct.

f. If an Inspector is unwilling, unable, or does not perform his/her duties as stated in these rules or becomes ineligible to be an Inspector at any time after appointment, the Board may remove that Inspector without notice, and may appoint another Inspector in his or her place.

g. The Inspector shall perform his/her duties impartially, in good faith, to the best of his or her ability, and as expeditiously as is practical.

h. The Inspector shall have the duty to:

- (i) Determine the number of Shareholders entitled to vote and the voting power of each;
- (ii) Determine the authenticity, validity, and effect of proxies, if required by statute;
- (iii) Receive ballots;
- (iv) Verify the Shareholder's information and the presence of a signature on the outer envelope. For mailed ballots, the Inspector(s) may verify the Shareholder's information and presence of a signature on the outer envelope prior to the election;
- (v) Determine the existence of a quorum, if required by statute or the governing documents. For the purposes of determining a quorum, each ballot received by the Inspector(s) shall be treated as a Shareholder present, except in the case of duplicate ballots or multiple ballots from the same stock;
- (vi) Hear and determine all challenges and questions in any way arising out of or in connection with the right to vote;
- (vii) Count and tabulate all votes;
- (viii) Determine when the polls shall close, consistent with the governing

documents;

- (ix) Determine the tabulated results of the election;
- (x) Report the tabulated results of the election or balloting promptly to the Board of Directors to ensure that the Board can publicize the results to the Shareholders within fifteen (15) days of the election; and
- (xi) Perform any acts as may be proper to conduct the election with fairness to all Shareholders in accordance with Civil Code section 5110, the Corporations Code, and all applicable rules of the Mutual.

i. The Inspector may meet and discuss election issues amongst themselves and/or with Mutual counsel.

j. If there are three (3) Inspectors, the decision or act of two (2) or more Inspectors shall be effective in all respects as the decision or act of all.

k. The Inspector may appoint and oversee additional persons to verify Shareholders' information and signatures and to count and tabulate votes as the Inspector deems appropriate.

l. The Inspector's report of the election, once signed to certify the election, is prima facie evidence of the facts stated in the report.

5. Access to Association Media

a. No candidate or Shareholder shall be provided access to Mutual media, newsletters or internet web sites during the campaign except with the express consent of the Board, and solely for purposes that are reasonably related to that election. The Board's consent may be withheld at its sole discretion and for any reason.

b. In the event access to Mutual media, newsletter or internet web sites is granted to any candidate or Shareholder advocating a point of view, during any campaign for purposes that are reasonably related to that election, then all candidates and Shareholders advocating a point of view, including those not endorsed by the Board, shall be provided equal access for purposes reasonably related to that election.

c. In the event access to Mutual media, newsletter or internet websites is granted, the Mutual shall not censor, edit or redact any content from the communications of the candidates and Shareholders advocating a point of view, but may include a statement specifying that the candidate or Shareholder, and not the Association, is responsible for the content of the message. The following statement may be published by the Mutual:

“The views expressed are those of its author and do not reflect the view of the Mutual, its directors, managers, employees or agents. The author is solely responsible for its content. The Mutual was required by law to publish the communication as written, regardless of content.”

6. Access to Common Area Meeting Space

a. If any Common Area meeting space exists within the Mutual, access to such meeting space shall be made available at no cost to all candidates, including those who are not incumbents, and to all Shareholders advocating a point of view, including those not endorsed by the Board, for purposes reasonably related to the election or vote, upon reasonable request.

7. Mutual Funds

a. Mutual funds shall not be used for campaign purposes in connection with any election except to the extent necessary to comply with the duties of the Mutual imposed by law.

8. Proxies

The Mutual is not required to prepare and distribute proxies. All proxies shall be in writing, dated and filed with the Secretary before the appointed time of each meeting. Each proxy shall be revocable and shall automatically cease upon conveyance by the Shareholder of his or her stock, or upon receipt of notice by the Secretary or the Board of the death or judicially declared incompetence of a Shareholder, or upon the expiration of three (3) years from the date of the proxy. The authenticity, validity and effect of proxies submitted by Shareholders shall be determined by the Inspector(s), consistent with the Mutual’s Governing Documents and any statutory requirements. If a Shareholder submits both a proxy and a ballot to the Inspector(s), the ballot will supersede the proxy. Proxies may not be used in lieu of a ballot. Proxies may not be revoked once a proxyholder has submitted a ballot to the Inspector(s). Only a Shareholder may serve as a proxyholder.

9. Voting Period

a. The Board shall generally determine the dates upon which polls will open and close, consistent with the governing documents and applicable law.

b. The Mutual shall provide general notice of all of the following at least thirty (30) days before the ballots are distributed:

(1) The date and time by which, and the physical address where, the ballots are to be returned by mail or handed to the Inspector or Inspectors of Elections;

(2) The date, time, and location of the meeting at which ballots will be counted;

(3) The list of all candidates' names that will appear on the ballot;

(4) Individual notice of the above shall be delivered pursuant to Civil Code §4040 if individual notice is requested by a Shareholder.

c. All candidates shall have a reasonable opportunity to communicate their qualifications to Shareholders and to solicit votes.

10. Secret Balloting Procedures

a. The Mutual shall utilize a secret ballot process pursuant to Civil Code section 5115 for the following matters:

- (i) A vote of the Shareholders regarding assessments per Civil Code section 5605;
- (ii) Election of members of the Board;
- (iii) Amendments to the governing documents;
- (iv) Grant of Exclusive Use Common Area pursuant to Civil Code section 4600;
- (v) Removal of Directors; and
- (vi) Any other Shareholder vote which the law requires to be conducted via the secret ballot process;

b. Notwithstanding Paragraph 10(a) herein, the Mutual may utilize a secret ballot process for any other Shareholder vote, if allowed by law or the governing documents.

c. A ballot and two pre-addressed envelopes (Envelopes # 1 and # 2) with instructions on how to return the ballot shall be mailed by first-class mail or delivered by the Mutual to every Shareholder at least thirty (30) days prior to the deadline for voting.

d. The ballot shall contain the names of any candidates known to the Mutual at the time the ballot is mailed. If no candidates are known or if there are fewer candidates than the number of Directors to be elected, the Mutual will send out a ballot which has the names of the known candidates.

- e. Cumulative voting is permitted in all elections.
- f. Write-in candidates and nominations from the floor shall not be permitted.
- g. A voter may not be identified by name, unit number, or address on the ballot.
- h. The ballot itself is not signed by the Shareholder voting, but rather, is to be inserted into Envelope # 1 that is sealed by the Shareholder. Envelope # 1 is then inserted into Envelope # 2, which is then sealed by the Shareholder.
- i. Envelope # 2 is addressed to the Inspector(s). In the upper left-hand corner of Envelope # 2, the voter shall sign his or her name, print his or her name, and indicate the address or separate interest identifier that entitles him or her to vote.
- j. Envelope # 2 may be mailed or delivered by hand to a location specified by the Inspector(s). The Shareholder may request a receipt for delivery.
- k. Once a ballot has been cast, it cannot be revoked.
- l. Only the Mutual's ballots and envelopes which are sent out to the Shareholders by the Mutual or are provided by the Mutual at the membership meeting will be accepted by the Inspector(s).

11. Vote Tabulation

- a. All votes shall be counted and tabulated by the Inspector(s), or the duly authorized persons appointed by the Inspector(s), in public at a properly noticed Shareholders meeting.
- b. The ballots shall not be opened or otherwise reviewed prior to the time and place which the ballots are counted and tabulated.
- c. Any candidate or Shareholder may witness the counting and tabulation of the votes. Shareholders are prohibited from speaking to the Inspector(s) of Elections or their designee(s) during the tabulation process or from interrupting the tabulation process in any way.
- d. The Inspector(s), or his or her designee, may verify the Shareholder's information and signature on Envelope #2 prior to the meeting at which ballots are tabulated.

12. Election Results

- a. The Inspector(s) shall promptly report the results of the election to the Board. The Board shall record the results of the election in the minutes of the next Board meeting and make them available to the Shareholders for review.

b. Within fifteen (15) days of the election, the Board shall publicize the results of the election in a communication directed to all Shareholders.

13. Custody, Storage and Retention of Ballots

a. The sealed ballots, signed voter envelopes, voter list, proxies, and candidate registration list (collectively referred to as “election materials”) shall, at all times be in the custody of the Inspector(s), or at a location designated by the Inspector(s), until after the tabulation of the vote, and until the time allowed by Civil Code §5145 for challenging the election has expired, at which time the ballots shall be transferred to the Mutual.

b. If there is a recount or other challenge to the election process, the Inspector(s) shall, upon written request, make the ballots available for inspection and review by an Shareholder or his or her authorized representative. Any recount shall be conducted in a manner that preserves the confidentiality of the vote.

c. After the transfer of the ballots to the Mutual, the election materials shall be stored by the Mutual in a secure place for no less than three (3) years following the date of the election.

d. The Inspector shall retain, as Mutual election materials, both a candidate registration list and a voter list. The voter list shall include the name, voting power, and either the physical address of the voter’s Unit, the parcel number, or both. The mailing address for the ballot shall be listed on the voter list if it differs from the physical address of the voter’s Unit or if only the parcel number is used.

SB 323 GENERAL REFERENCE ELECTION TIMELINE

120 Days Prior	Deadline for giving notice of any amendment to the Election Rules requiring a 28-day comment period.
110 Days Prior	Send out call for candidates and procedure for nominations by general notice* (provide 30 days to return nominations).
90 Days Prior	Cut-off for adopting amendment to Election Rules.
80 Days Prior	Cut-off for receipt of nominations.
79 Days Prior	Send out notice of disqualification to any nominees who are not qualified to run, advising that nominee has 7 days from date of notice to request IDR in writing, which, if requested, will be completed within 15 days of the date of the notice of disqualification.
64 Days Prior	Deadline for completing IDR with disqualified candidates. Candidate list finalized.
60 Days Prior	<ul style="list-style-type: none"> • Provide general notice* containing all of the following: <ul style="list-style-type: none"> ○ The date and time by which, and the physical address where, ballots are to be returned by mail or handed to the inspector; ○ The date, time and location of the meeting at which ballots will be counted; and ○ The list of all candidates' names that will appear on the ballot. • Deadline for members to verify the accuracy of their individual information on the candidate registration list and voter list upon request.
30 Days Prior	<ul style="list-style-type: none"> • Ballots and double envelopes sent to members. • Copy of election operating rules delivered to members by either of the following methods: <ul style="list-style-type: none"> ○ Posting the election operating rules to a website and including the website address on the ballot together with the phrase, in at least 12-point font: "The rules governing the election may be found here;" or ○ Individual delivery.
Day of Election	Inspector opens and counts ballots at open meeting.
Within 15 days After Election	Provide general notice* of election results to members.

**If a member has requested individual delivery of all Association notices, the Association will have to provide individual notice to any member so requesting.*

**POLICY NUMBER:
7210.15**

COMMENTS FORM FOR POLICY AMENDMENTS

Your Name (please print) _____ Mutual: _____ Apt. # _____

Dear Board of Directors:

Please consider the following comments to the proposed amendment(s) on the above policy:

Important: Anonymous comments will not be considered. Comments must include your printed name, signature, and Mutual and apartment numbers in order to be considered.

Signature _____
Today's Date _____

**POLICY NUMBER:
7210.15**

COMMENTS FORM FOR POLICY AMENDMENTS

Your Name (please print) _____ Mutual: _____ Apt. # _____

Dear Board of Directors:

Please consider the following comments to the proposed amendment(s) on the above policy:

Important: Anonymous comments will not be considered. Comments must include your printed name, signature, and Mutual and apartment numbers in order to be considered.

Signature: _____
Today's Date: _____

Mutual Administration Director's Report November 2019

COMPARATIVE MUTUAL BUDGETS FOR 2020				
Ranked by Change in Mutual Assessment				
and by Monthly Mutual Assessment				
	Total Mut Change Next Yr	Change Rank by Dollars	Mutual Assess	Monthly Rank by Dollars
Mutual 1	0.22	15	210.00	13
Mutual 2	4.18	13	261.40	1
Mutual 3	15.24	2	219.24	10
Mutual 4	4.59	12	214.82	12
Mutual 5	5.86	10	208.63	14
Mutual 6	20.67	1	183.29	16
Mutual 7	9.75	6	254.06	2
Mutual 8	14.67	4	206.38	15
Mutual 9	13.00	5	227.90	8
Mutual 10	8.44	7	233.96	5
Mutual 11	7.52	9	233.58	6
Mutual 12	5.39	11	237.61	4
Mutual 14	1.01	14	221.50	9
Mutual 15	7.97	8	229.35	7
Mutual 16	-	16	249.52	3
Mutual 17	15.09	3	216.89	11
Average	8.35		225.51	



From all of us!

Reminder that Cindy Tostado, our Member Resource & Assistance Liaison, is available for linkages to community resources and support, her office is located the 2nd Floor of the Administration Building or give her a call at (563) 431-6586 extension 317.

November begins the holiday season, and we want to take this opportunity to express our collective sincere appreciation to all. What a greater way to start the holiday season, and lead the way to express thanksgiving, than our gratitude to all. We are thankful to be able to work with you and have you in our lives.



PROPER USE OF GARBAGE DISPOSAL

When using the garbage disposal be sure to run plenty of water!

Follow these easy steps when using the garbage disposal:

1. Turn on the cold water
2. Turn on the disposal
3. Feed the material into the disposal a little at a time
4. When the hammering stops, turn off the disposal and keep the water running for one minute
5. Make sure to run the disposal every day, even though you are not putting it to normal use
6. If the disposal stops working, locate the RED re-set button on the bottom surface of the unit and hold for 30-seconds.

REMINDER

Please do not grind these items

Bones

Carrot peelings

Celery & Rhubarb Stalks

Coffee Grounds

Corn Cobs–Husks or Silks

Egg Shells

Onion Skins

Pea Pods

Potato Peelings

Grease

Pills

Glass

Rice

Any fibrous materials

If the disposal is not grinding as well as it should, grind some ice to sharpen the blades.

To deodorize the disposal grind some lemon, lime or orange rinds.

SIGN-IN SHEET

BOARD OF DIRECTORS MEETING

MUTUAL NO. FIFTEEN

DATE: November 18, 2019

	GUEST NAME	UNIT #
1.	Diane Ystrom	37K
2.	Maxine Nagel	23G
3.	Mary Novak	45B
4.	Janice Berliner	48H
5.	Mary Romero	39B
6.	Gary Roderick	41C
7.	Paul Shellenberger	34H
8.	Shelley Middleton	46Q
9.	Lucille Martin	45A
10.	Owen Pham	44E
11.	Joan Van Valey	13R
12.	Elsa Gildner	44C
13.	Oscar Gonzalez	24N
14.	Joannie Jianto	28F

The Golden Rain Foundation provides an enhanced quality of life for our active adult community of Seal Beach Leisure World.



October 22, 2019

Approved Consent Agenda

MOVED and duly approved to adopt the Consent Agenda: Committee/Board meeting minutes for the month of September, as presented, minutes of the September 24, 2019 Golden Rain Foundation (GRF) Board of Directors (BOD) as presented; the October GRF Board Report as presented; the financial statements September 2019, for audit; the transfer of \$350,000 of reserve funds, from US Bank, to Morgan Stanley, following the maturity of a \$245,000 CD on November 26, 2019, for the purpose of maximizing insured funds and to invest with Morgan Stanley; the purchase of brokered CDs, from Morgan Stanley, totaling \$350,000 of reserve funds, all with a term not to exceed twenty-four (24) months at the broker's discretion, at the prevailing interest rates, at the time of purchase; and the purchase of brokered CDs, from US Bancorp, totaling \$400,000 of Capital Improvement funds, all with a term not to exceed twenty-four (24) months at the broker's discretion, at the prevailing interest rates, at the time of purchase.

Communications/IT Committee – Amend 20-5050-1, Billboards and 20-5050.01-4, Request to Display on Billboards

MOVED and duly approved to refer 20-5050-1, Billboards and 20-5050.01-4, Request to Display on Billboards to the Communications/It Committee to determine if the term “policy” should be changed to “rule”.

CONCURRED to request the Executive Director, in concert with the Governing Documents Committee, to formulate a request for legal opinion, to be approved by the President and Vice President, to clarify the use of “policy” and “rule”.

Executive Committee – **TENTATIVE VOTE**: Amend 30-5093-1, Member Rules of Conduct

MOVED and duly approved to adopt 30-5093-1, Member Rules of Conduct, as amended, which sets forth the members' rules of conduct, fulfilling GRF's duty and fiduciary responsibility to enforce its governing documents and protect GRF Trust Property and assets, GRF staff and GRF-contracted service providers, pending a 28-day notification to the members, and a final decision by the GRF Board of Directors on November 26, 2019.

Executive Committee – **TENTATIVE VOTE**: Amend 30-5093-2, Member Rules of Conduct, Non-compliance with Rules of Conduct – Fines and Penalties

MOVED and duly approved to adopt 30-5093-2, Member Rules of Conduct, Non-compliance with Rules of Conduct – Fines and Penalties, as presented, which sets forth the fines, penalties and legal action that may result from non-compliance with the Member Rules of Conduct, pending a 28-day notification to the members, and a final decision by the GRF Board of Directors on November 26, 2019.

Facilities and Amenities Review (FAR) Ad hoc Committee – **FINAL VOTE**: Amend 70-1406-1, Limitations on Use.

MOVED and duly approved to refer 70-1406-1, Limitations on Use to the Facilities and Amenities Review (FAR) Committee to address the concerns of the correspondence received during the 28-day posting to the membership period, adjust formatting and remove the word “policy”.

Facilities and Amenities Review (FAR) Ad hoc Committee – FINAL VOTE: Adopt 70-1406-2, Limitations on Use, Fees

MOVED and duly approved to remove item 10.c.ii. FINAL VOTE: Adopt 70-1406-2, Limitations of Use, Fees, from the agenda, based on the referral of item 10. chin FINAL VOTE: Adopt 70-1406-1, Limitations of Use, to the Facilities and Amenities Ad hoc Committee.

Finance Committee – FINAL VOTE: Amend 40-5061-2, Fees

MOVED and duly approved to amend 40-5061-2, Fees, increasing the amenities fee to twenty-five (25) times the monthly GRF Assessment, updating the cost center numbers and including the cost center names.

Finance Committee – Acceptance of the Reserve Study for Budget Year 2020

MOVED and duly approved to accept the Reserve Study for the 2020 budget year.

Finance Committee – Acceptance of the 2020 Annual Budget Disclosure and Policy Statement

MOVED and duly approved to accept the 2020 Annual Budget Disclosure & Policy Statement, Exhibit A in the agenda packet.

Finance Committee – Amend 40-5115-3, Finance Committee Charter, 40-2155-1, Copy & Supply Center Services, and 40-2115-2, Copy & Supply Center, Fees

MOVED and duly approved to amend 40-5115-3, Finance Committee Charter, including the Copy and Supply Center cost center (544) under the oversight of the Finance Department; amend 40-2115-1, Copy and Supply Center Services, reflecting the oversight of the Finance Department, refining the document's language, and specifying restricted materials; and amend 40-2115-2, Copy and Supply Center, Fees, to reflect the oversight of the Finance Department.

Finance Committee – Amend 40-3324-2, Purchasing Fees

MOVED and duly approved to amend Policy 3324-31, Purchasing Fees, , to reflect a change in the terms of the 5% transaction processing fee and applicable tax (from the Purchasing Department, to GRF).

Finance Committee – Exclusive Use of Trust Property, Annual Lease Agreements

MOVED and duly approved to approve the following lease agreements, for the term of January 1, 2020 to December 31, 2020, for the exclusive use of Trust Property: Friends of the Library – Library Complex, 1250 sq. ft, Golden Age Foundation – CH6, 790 sq. ft., Radio Club - Upper Amphitheater, 164 sq. ft., and RV Club - RV Lot, 200 sq. ft.

Mutual Administration Committee – Rescind 50-1801-1, Use of Community Facilities

MOVED and duly approved to rescind 50-1801-1, Use of Community Facilities, as the rules are contained within Mutual policy 7541.

Mutual Administration Committee – Amend 50-5165-3, Mutual Administration Committee Charter

MOVED and duly approved to 50-5165-3, Mutual Administration Committee Charter, removing the Copy and Supply Center, cost center 544, to the oversight of the Finance Department.

Mutual Administration Committee – **FINAL VOTE:** Adopt 50-1201-2, GRF Identification Cards, Fees

MOVED and duly approved to adopt 50-1201-2, GRF Identification Cards, Fees, as presented.

Physical Property Committee – Reserve Funding Request – Clubhouse Six, Heat Pump Replacement, Unit 2

MOVED and duly approved to award to Greenwood Heating and Air, to replace the heat pump in Clubhouse Six, unit #2, for a cost not to exceed \$8,800, Reserve funding and authorize the President to sign the contract.

Physical Property Committee – Capital Funding Request – Clubhouse Four, Phase IV

MOVED and duly approved to approve the estimate from Service Maintenance for the improvements and betterments, called out in Exhibit A, for Clubhouse Four Phase IV, in the Ceramics, Art, and Lapidary rooms, at a cost not to exceed \$32,000, Capital funding, and authorize the Executive Director to issue the work order and purchase materials.

Physical Property Committee – Reserve Funding Request – Clubhouse Six, Ambulance Room

MOVED and duly approved additional Reserve funds, in an amount not to exceed \$1,419, for the Ambulance Room project at Clubhouse Six (approved at the August GRF Board Meeting) and authorize the President to sign the contract.

Physical Property Committee – Capital Funding Request – EV Charging Stations

MOVED and failed to approved a five year warranty/maintenance plan, along with the 5 year pre-paid Commercial Cloud Plan, including installation with Charge Point, for a total cost not to exceed \$15,478, and authorize the President sign the contracts.

Physical Property Committee – Reserve Funding Request – 1.8 Acres, Gate Replacement

MOVED and duly approved a contract with MJ Jurado, for a cost not to exceed \$18,000, Reserve funding, for the replacement of two gates at the 1.8 acres area, and authorize the President sign the contract.

Recreation Committee – Reserve Funding Request – Upper Amphitheater Blind Replacement

MOVED and duly approved to approve the replacement of the Amphitheater blinds in all the upper offices at the top of the Amphitheater, in an amount not to exceed \$6,923, Reserve funding, and to authorize the President to sign the contract.

Recreation Committee – Adopt 70-2504-1, Library Rules and Adopt 70-2501-3, Library Procedures

MOVED and duly approved to refer 70-2504-1, Library Usage and 70-2504-3, Library Procedures, which sets forth guidelines and procedures for the Library usage, to the Recreation Committee, for review.

Recreation Committee – **TENTATIVE VOTE:** Adopt 70-2504-2, Library Fees

MOVED and duly approved to remove item 10.g.iii., Tentative Vote: Adopt 70-2504-2, Library Fees, from the agenda.

Strategic Planning Ad hoc Committee – Amend 30-5167-3, Strategic Planning Ad hoc Committee Charter

MOVED and duly approved to amend 30-5167-3, Strategic Planning Ad hoc Committee Charter, updating document language, adding goals, and updating the duties of the Committee.

September 17, 2019 Website Ad hoc Committee

- REVIEWED HOA organizations and the city website as presented by the Director of Communication and Technology, and highlighted the following: social media links, daily calendar, videos, separate tabs for residents and visitors, white background, compatibility with all devices;
- CONCURRED that the redesign of the website should not be cluttered with advertising, should be kept up to date, should be user-friendly, organized, searchable and ADA compliant, upon review of the new website questionnaire responses;
- CONCURRED to make the website more community-friendly with the focus on residents and potential buyers, upon review of the insights on site visitors;
- CONCURRED to brainstorm the future website content based on the data provided and discuss at the next Committee meeting;
- REVIEWED the RFP for website redesign and advised the Director of Communications and Technology provide the Committee members with a revised version of it prior to the next Committee meeting.

September 18, 2019, Strategic Planning Ad hoc Committee

- CONCURRED to review future vision suggestions submitted by the Recreation, Physical Property, Mutual Administration, Security, Bus & Traffic Committees and assigned a GRF Committee to each vision, deleting duplicate submissions;
- MOVED to recommend the GRF BOD amend 30-5167-3, Strategic Planning Ad hoc Committee charter, as amended, adding key words.

September 23, 2019, Special Recreation Committee

- CONCURRED to request bring additional information to establish a fee structure for non-shareholder use of continuing education classes to the October Committee meeting;
- MOVED to approve staff move forward with the North Orange Continued Education program, as discussed, utilizing existing Trust property space;
- MOVED to recommend the GRF BOD adopt 70-2504-1, Library Rules, as amended, adopt 70—2504-2, Library Fees, pending a 28-day posting to the membership, as amended and adopt 70-2504-3, Library Procedures, as amended;
- MOVED to recommend the GRF BOD rescind 70-2501-1, Community Facilities Library Patron Use, as presented.

September 26, 2019, Management Services Ad hoc Committee

- CONCURRED to remove GRF services a from the final lists of services from the Security, Mutual Administration and Stock Transfer departments;
- CONCURRED to review the IT department at the next Committee meeting.

October 2, 2019, Governing Documents Committee

- MOVED to amend 50-1400-1, Co-Occupants and Qualified Permanent Residents (QPR) Use of Clubhouses, by adding keywords, as well as accepting the suggested red line amendments and

- forward to the Recreation Committee for approval; and notify Mutual Administration of the department number changed (70-1400-1);
- MOVED to amend 50-1610-3, GRF Membership Eligibility Criteria, by adding keywords, as well as making the Non-substantial changes and forward to Mutual Administration for approval;
- MOVED to amend 50-2115-1, Copy and Supply Center Services, by adding keywords, as well as accepting the suggested red line amendments, making a change on the department number (40-2115-1) and forward to the Finance Committee for approval;
- MOVED to amend 50-2115A-2, Copy and Supply Center Services, by adding keywords, as well as making a change on the department number (40-2115-2) and forward to the Finance Committee for approval;
- CONCURRED to review at the next Committee meeting: 70-5135-3, Recreation Committee Charter, 80-5145-3, Security Bus and Traffic Committee Charter, 40-5115-3, Finance Committee Charter, 40-3326-1, Purchasing Warehouse Guidelines for Inventory and Non-Inventory Purchases, 40-3324-2, Purchasing Fees, 40-2230-3, Authorized Signatories, 40-2244-3, Reconciliation of Annual Financial Statement, 40-2920-3, Budget Controls, 40-3323-3, Disposition of Surplus Equipment, 40-3325-3, Purchase of Non-Standard Items, 40-5506-3, Request for Proposal Requirements, 40-5522-3, Safe Deposit Boxes, 40-5340-1, Capital Improvement Fund, 40-5520-1, Reserves, 40-5523-1, Accounts Receivable Collections, 60-5504-1, Insurance Requirements – Contractors.

October 2, 2019, Physical Property Committee

- MOVED to approve the completion of the following projects: 591-01B-JK, Perimeter Wall Project, 902-19, Replacement of Asphalt and Concrete on Trust Property and 906-19, Clubhouse Four Improvements;
- MOVED to recommend the GRF Board approve the estimate from Service Maintenance for the improvements and betterments at Clubhouse Four in the Ceramics, Art and Lapidary Rooms for a cost not to exceed \$30,020, pending Finance Committee Review;
- MOVED to approve additional Capital funds in the amount not to exceed \$1,419 for the Ambulance Room project at Clubhouse Six (approved at the August Board Meeting) and authorize the President to sign the contract, pending Finance Committee review;
- CONCURRED to forward the Electric Vehicle Charging Station project to the Finance Committee for funding review, and to the GRF Board of Directors for further review;
- MOVED to recommend the GRF BOD approve MJ Jurado install two (2) new 8' wrought iron gates at the entrance and exit of the 1.8 area for a cost of \$18,000 and add \$1,000 in contingencies for a total cost of \$19,000, Capital funding, pending Finance Committee review;
- MOVED to recommend the GRF Board approve SPEC Group and ATC (All Temperature Control) provide consulting services for a total cost not to exceed \$5,000 non-budgeted operating expense, to evaluate the HVAC system in Clubhouse Six, pending Finance Committee review;
- MOVED to recommend the GRF Board award a contract to Greenwood Heating and Air for a cost not to exceed \$8,800, Reserve funding, for the replacement of HVAC unit #2 in Clubhouse Six, pending Finance Committee review;
- MOVED to accept the following Governing Documents as reviewed: 60-3331-1, Landscape Perimeter Walls, 60-5504-1, Insurance Requirements – Contractors, 60-5504.0-1, Insurance Requirements – Vendors and 60-5130-3, Physical Property Committee Charter;
- CONCURRED to review 90-5350-3, Construction Bids and Contracts to the next Committee meeting, for amendment.

October 3, 2019, Architecture and Design Review Committee

- MOVED to select deck silver smoke #8084, coping dark grey 860 and safety edge design, for the deck in the swimming pool;
- CONCURRED to use dark blue, ADRC standard color for the bathroom partition;
- CONCURRED to take no action regarding landscape, pending a site review, scheduled on Friday, October 4, 2019 at 11:00 a.m.;
- MOVED to approve expenditure up to \$1000, per the approved project budget and authorized ADR Committee members (Ms. Heinrichs, Mrs. Perrotti and GRF President Ms. Stone), to select two pieces of wall art, for the pool lobby;
- MOVED to approve a KFI table and four chair set – Navy polypropylene café chairs and 36” w x 29”H round natural table;
- CONCURRED to request the Recreation Manager select a wall mural for the elevator lobby.

October 7, 2019, Recreation Committee

- CONCURRED to request staff bring additional information regarding possible Fitness Center improvements, to be reviewed at the next Committee meeting;
- CONCURRED to request the Recording Secretary schedule a work study session for staff and the Recreation Committee Chairperson to review the bid submissions in detail and bring a recommendation to the Committee;
- MOVED to recommend to the Finance Committee the Exclusive Use Leases from January 1, 2020, to December 31, 2020: Friends of the Library, Golden Age Foundation, Radio Club and the RV Club;
- MOVED to forward the following Exclusive Use Leases to the Facilities & Amenities Review Ad Hoc Committee for further review: Genealogy Club, Video Producers Club and the Historical Society;
- MOVED to forward the following Exclusive Use Lease to the Finance Committee for further review: Rolling Thunder Club;
- MOVED to decline the weaving donation;
- CONCURRED to take no action regarding the Sunday Water Aerobics class;
- MOVED to conceptually approve the replacement of refuse container within all Clubhouses with reasonably priced containers as selected by ADRC, which must be clearly marked Recyclables and Trash. Upon container selection staff shall provide to the Recreation Committee a full breakdown of number of containers in each clubhouse and associated cost;
- MOVED to recommend the GRF Board approve the replacement of all of the blinds in the upper offices of the Amphitheater by Coast Factory Blinds in the amount of \$6,922.24, pending Finance Committee Review;
- MOVED to recommend the GRF Board adopt 70-2504-4, Release of Liability Form, as presented.

October 8, 2019, Facilities and Amenities Review Committee

- MOVED to forward a request to the Physical Property Committee to obtain costs to renovate the space between the Library and Friends of the Library for the purpose of use by the Historical Society;
- CONCURRED to schedule a walkthrough of Clubhouse Three;
- MOVED to approve utilizing the Mini Farm area for the general purpose of gardening, as it is now, for a one-year period;
- CONCURRED to request staff to draft a policy for the Mini Farms.

October 9, 2019, Security, Bus & Traffic Committee

- CONCURRED to suggest the Executive Director purchase a General Electric Motorized (GEM) vehicle, not to exceed \$4,000;
- MOVED to remove the lock out procedure topic from the agenda;
- CONCURRED to address the following governing documents at the Work Study meeting, scheduled on November 4, 2019, at 9 a.m.: 80-1920-1, Traffic Rules and Regulations, 80-1925-1, Traffic Rules and Regulations-Enforcement on Trust Property, 80-1927-1, Parking Rules for Trust Property and 80-1928-1, Golf Cart Parking Rules and Regulations.

October 10, 2019, Communications & IT Committee

- CONCURRED to request the Director of Communications and Technology add the Website Redesign to the project sheet under her reports, and to list line items in LW Weekly accounts receivable by numbers rather than names;
- CONCURRED to remove the 2020 Community Guide New Format - Redesign from the agenda;
- CONCURRED to request the IT Supervisor present a write-up and proposed cost for the Ubiquiti airFiber at the next scheduled Committee meeting;
- FAILED to authorize the Health Care Center to use LW Live to submit public service announcements as approved by the Executive Director;
- REVIEWED The 2019-200 Social Media Accounts Timeline, as presented by the Director of Communications and Technology. No action was taken;
- MOVED to request the Finance Committee review available funding for a surveillance system;
- CONCURRED to request the IT Supervisor present the list of available demographic fields of this community at the next Committee meeting;
- MOVED to recommend the GRF BOD amend 5050-34, Digital Billboards and 5050-01.-34, Request to Display on Digital Billboards;
- CONCURRED to review 2825-36, Special Columns, 2840.02-36, Deadlines, 2840.04-36, News Stories, 2840.06-36, Obituaries, 2840.07-36, News Photos, Policy 2840.08-36, News Coverage at the next Committee meeting.

October 11, 2019, Executive Committee

- CONCURRED to amend the reporting structure to add a Fleet Supervisor to the Transportation organization chart;
- MOVED send the following documents to corporate counsel for review and recommend the GRF Board tentatively adopt: 30-5093-1, Member Rules of Conduct and 30-5093-2, Member Rules of Conduct, Non-compliance with Rules of Conduct – Fines and Penalties;
- MOVED to request the Executive Director obtain a due process document from corporate counsel for review at the next Committee meeting;
- MOVED to approve the Fleet Supervisor position description with a wage/salary grade of A38, as presented;
- MOVED to request labor counsel review the disclosure page, signed by the new employee, attached to all position descriptions;
- CONCURRED to make no changes to current employee handbook reference to Employment of Foundation Directors or Spouses and to update the applicable 2020 GRF election materials;
- CONCURRED to remove the Community Manager/Mutual Administration Manager position from the agenda;
- MOVED to continue the Roundtable meetings, under the conditions outlined in the handout, with the addition of 1.d.: Mutual-to-Mutual Problem Solving, in a forum that is productive and respectful;

- MOVED to remove the requirement for annual physicals for part-time Security and Bus employees, effectively immediately;
- MOVED to approve the 2020 election materials and the election process for the 2020 GRF elections.

October 14, 2019, Finance Committee

- MOVED to authorize the Finance Director to write off \$3,933.86 of uncollectible News advertiser accounts;
- MOVED to recommend the GRF Board accept, for audit, and forward to the GRF Board the financial statements for period ending September 2019, as presented by the Director of Finance and as reviewed by the Finance Committee;
- MOVED to and recommended the GRF Board authorize the transfer of \$350,000 of reserve funds from US Bank to Morgan Stanley, following the maturity of a \$245,000 CD on November 26, 2019, for the purposes of maximizing insured funds and to invest with Morgan Stanley;
- MOVED to recommend the GRF BOD authorize the purchase of brokered CDs from Morgan Stanley totaling \$350,000 of reserve funds, all with a term not to exceed twenty-four (24) months at brokerage discretion, at the prevailing interest rates at the time of purchase;
- MOVED to recommend the GRF BOD recommended the GRF BOD authorize the purchase of brokered CDs from Morgan Stanley totaling \$350,000 of reserve funds, all with a term not to exceed twenty-four (24) months at brokerage discretion, at the prevailing interest rates at the time of purchase;
- MOVED to the GRF Board authorize the purchase of brokered CDs from US Bancorp totaling \$400,000 of capital funds, with a term not to exceed twenty-four (24) months at brokerage discretion, at the prevailing interest rates at the time of purchase;
- MOVED to GRF Board accept the Reserve Study for the year 2020 budget;
- MOVED to GRF Board accept the 2020 Annual Budget Disclosure and Policy Statement;
- CONCURRED to address this agenda item at the next scheduled meeting. No Action was taken pending a meeting with the Executive Director and Rolling Thunder;
- MOVED to recommend the GRF BOD approve the renewal of the following lease agreements, as presented: Friends of the LW Library, Golden Age Foundation, Radio Club, LW Trailer Club;
- MOVED to recommend the GRF BOD allocate Capital funding, for upgrades and betterments for Clubhouse Four at the Ceramics, Art and Lapidary Rooms, in an amount not to exceed \$30,020 and forward this request to the GRF Board of Directors;
- MOVED to recommend the GRF Board allocate additional Reserve funding, for the replacement of flooring, in the ambulance room in Clubhouse Six, in an amount not to exceed \$1,419, and forward this request to the GRF Board of Directors;
- MOVED to recommend the GRF Board allocate Reserve funding, for the replacement of two gates at 1.8 acres area, in an amount not to exceed \$18,000, and forward this request to the GRF Board of Directors;
- MOVED to recommend the GRF Board allocate Operating funding, for the investigation and possible modification for proper operation of the HVAC system in Clubhouse Six, in an amount not to exceed \$5,000, and forward this request to the GRF Board of Directors, contingent upon receipt of the contract;
- MOVED to recommend the GRF Board allocate Reserve funding, for blind replacements, for the Amphitheater in all the upper office spaces and in the Clubhouse Two cardroom, in an amount not to exceed \$1,106, and forward this request to the GRF Board of Directors;

- MOVED to recommend the GRF Board amend 40-5115-3, Finance Committee Charter, as presented;
- MOVED to recommend the GRF Board amend 40-2115-1, Copy and Supply Center Services, as presented;
- MOVED to recommend the GRF Board amend 40-2115-2, Copy and Supply Center Fees, as presented;
- MOVED to recommend the GRF Board amend 40-3324-2, Purchasing Fees, as presented;
- MOVED to amend 40-5516-3, Committee Non-Budgeted Expenses, by making a change on the document number (40-5516-1);
- MOVED to accept 40-5061-2, Fees, as presented.

October 14, 2019, Mutual Administration Committee

- MOVED to schedule the Transportation and Meals Town Hall presentation on a quarterly basis;
- MOVED to dissolve the Welcome Packet sub-committee as it has revised the Welcome Packet.;
- MOVED to approve, as amended, the hazardous waste section of the Bereavement Workbook, send to the Communications department, for artwork revision and return to the Mutual Administration Committee, for final review.;
- MOVED to remove the Notice and Disclosure, Power of Attorney page from the Welcome Packet, request corporate counsel review the page, with feedback from the Stock Transfer Manager, and recommend a signature line be added;
- CONCURRED to schedule a work study to include Committee members Susan Hopewell and Paula Snowden;
- CONCURRED to refer the exploration of additional revenue opportunities within the Copy & Supply Center to the Finance Committee, as the Copy & Supply Center will move to the Finance Department;
- MOVED to authorize the Senior Medicare Patrol to offer “Empowering Seniors to Prevent Healthcare Fraud” on November 12, 2019, at 1 p.m., in Clubhouse Four;
- MOVED to rescind 1801-33, Qualified Permanent Resident and Co-occupant Agreements, because the rules are contained in Mutual policy 7541;
- MOVED to refer 70-1400-1, Use of GRF (Trust) Facilities to the Recreation Committee and recommend the GRF BOD amend the document;
- MOVED to amend 50-1610-3, GRF Membership Eligibility Criteria;
- MOVED to recommend the GRF BOD amend 50-1610-3, Mutual Administration Committee Charter, removing reference to the Copy and Supply Center, cost center 544, which will be moved to the Finance Department;
- MOVED to refer 50-2115-1, Copy and Supply Center, Services and 40-2115-2, Copy and Supply Center, Fees to the Finance Department.

October 15, 2019, Website Redesign Ad hoc Committee

- MOVED to approve the proposed RFP for LW website redesign, as presented.
- CONCURRED to cancel the November meeting and schedule the next meeting for December 11, 10 a.m., in Conference Room B.

Financial Recap – September 2019

As of the nine-month period ended September 2019, the draft financial reports indicate that GRF is in a favorable financial position with a surplus of \$486,216.

Major variances are:

Wages, Taxes & Benefits	451,678	Favorable: Wages \$183K; P/R Taxes \$24K; Workers' Comp \$35K; Group Ins \$191K; 401(k) Match \$19K
Temporary Agency Fees	(165,440)	Unfavorable: Temporary help for key positions.
Supplies	47,693	Favorable: Low requisitions YTD
Professional Fees	(43,148)	Unfavorable: Litigation
Facilities Rentals & Maintenance	96,740	Favorable: Landscaping \$81K; Service Contracts \$15K
Property & Liability Ins Prem	29,192	Favorable: Projected YE budget variance \$34K
Rental Income	(37,090)	Unfavorable: Lower unit sales than planned
Interest Income	117,823	Favorable: Actual yields > planned
News Advertising	(146,338)	Unfavorable: Budget planned more aggressive sales
Other Income	90,871	Favorable: Purchasing Processing Recovery \$40K; Lost Member ID Card \$16K; Fees \$35K

	Fund Balance	Allocated For Current Projects	Allocated For Future Projects	For details, see page
Reserve Funds				
Repairs & Replacements	\$10,146,264	\$2,158,203	\$7,988,061	7

	Fund Balance	Allocated Funds	Unallocated Funds	For details, see page
Capital Funds				
Capital Improvements	\$2,208,959	\$276,809	\$1,932,150	8

Total year-to-date approved unbudgeted operating expenses are \$27,770.