MINUTES OF THE REGULAR MONTHLY MEETING OF THE BOARD OF DIRECTORS SEAL BEACH MUTUAL FIFTEEN October 18, 2021

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual Fifteen was called to order by President Dunagan at 1:05 p.m. on Monday October 18, 2021, via Zoom Conference Call.

SHAREHOLDERS' COMMENTS

No shareholders made comments.

ROLL CALL

Present:	President Dunagan, Vice President Gildner, Secretary Bowles, Chief Financial Officer Keenoy, Director Beeler, Director Crossley, and Director Koagel
GRF Representative:	Mr. Friedman **(arrived at 1:24 p.m.)**
Guests:	Three Shareholders of Mutual Fifteen
Staff:	Mr. Antisdel, Building Inspector Ms. Miller, Director of Finance Ms. Schultze, Mutual Accountant Ms. Barua, Portfolio Specialist Mr. Monroy, Recording Secretary

President Dunagan welcomed guests and staff to the meeting and recommended participants exhibit appropriate decorum during the meeting.

GUEST SPEAKER

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

> RESOLVED to approve the 2022 Operating Budget for Mutual Fifteen of $2,570,122, resulting in a regular monthly assessment of $426.65 per apartment per month, for an increase of $17.50 per month over the total regular assessment of 2021, as presented, and to adopt this budget forthwith.

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

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

RESOLVED to accept the CliftonLarsonAllen LLP Engagement Letter for the 2021 audit and to authorize the President to sign the letter.

The MOTION passed unanimously.

Following questions, Director of Finance Ms. Miller, and Mutual Accountant Ms. Schultze left the meeting at 1:42 p.m.

MINUTES

The Regular Monthly Meeting Minutes of September 20, 2021 were approved to stand as written.

BUILDING INSPECTOR'S REPORT

Building Inspector Antisdel presented his report (attached).

Following questions, Building Inspector Antisdel left the meeting at 1:51 p.m.

GRF REPRESENTATIVE

GRF Representative Friedman presented his report (attached).

Following questions, GRF Representative Friedman left the meeting at 2:00 p.m.

DIRECTOR UPDATES

The following Directors provided a verbal report (Gildner, Beeler, Koagel, Bowles, Keenoy, Dunagan).

CONSENT CALENDAR

Following a discussion and upon a MOTION duly made by Chief Financial Officer Keenoy and seconded by Director Koagel, it was

RESOLVED that the Mutual Fifteen Board authorizes the following transfers of funds per detailed and dated resolutions.

Transfer/ Invoice Date	*Amount*	*Originating/Destination Accounts or Payee*
09/07/21	$128,277.20	Transfer from US Bank Checking to GRF- US Bank Checking
09/07/21	$264,549.03	Transfer from ACH - Direct Debit from multiple shareholders to US Bank Checking
09/08/21	$109,313.95	Transfer from US Bank Checking to US Bank Impound
09/10/21	$17,570.55	Check# 11934 Invoice# Multiple Payee: Anguiano Lawn Care
09/21/21	$45,776.08	Transfer from US Bank Checking to US Bank Restricted Money Mkt

09/22/21	$39,811.17	Transfer from US Bank Non-Restricted Money Mkt to US Bank Restricted Money Mkt

The MOTION passed unanimously.

NEW BUSINESS

Following a discussion, and upon a MOTION duly made by Chief Financial Officer Keenoy and seconded by President Dunagan, 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 September 2021.

The MOTION passed unanimously.

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

> RESOLVED to take New Business, Item H from September 20, 2021 Agenda off table, if board wishes to discuss at a later time.

The MOTION passed unanimously.

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

> RESOLVED to approve the replanting of overgrown planters in carports 8 and 13. Work to be completed by Anguiano Lawn Care at a cost not to exceed $3,428. Funds to come from Landscape Extras and authorize the President to sign any necessary documentation.

The MOTION passed unanimously.

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

> RESOLVED to adopt Procedure 15-7030-3 – Returned Payment Fees as written.

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

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

> RESOLVED to approve a tree trimming schedule with Anguiano Lawn Care, at a cost not to exceed $6,150.00, for the fourth quarter of 2021. Funds to come from Landscaping Trees and authorize the President to sign any necessary documents.

The MOTION passed unanimously.

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

> RESOLVED to amend Article 1 of the Mutual 15 Rules and regulations by renumbering Section 1.4, 1.5, and 1.6 to 1.5, 1.6, and 1.7 and making section 1.4, Caregivers, on a preliminary basis until the 28-day posting requirement has been met. The amendments will be ratified at the next scheduled meeting.

The MOTION passed unanimously.

SECRETARY CORRESPONDENCE

Secretary Bowles had no correspondence.

CHIEF FINANCIAL OFFICER'S REPORT

Chief Financial Officer Keenoy submitted her report (attached).

PORTFOLIO SPECIALIST'S REPORT

Portfolio Specialist Barua presented her report (attached).

ANNOUNCEMENTS

a. **Next Regular Board Meeting: Monday, November 15, 2021, at 1:00 p.m., Location: TBD**

DIRECTORS' COMMENTS

No Director made a comment.

SHAREHOLDERS' COMMENTS

No shareholders made comments.

ADJOURNMENT

There being no further business to conduct, President Dunagan adjourned the meeting at 2:42 p.m. and announced that there would be an executive session following the meeting.

EXECUTIVE SESSION SUMMARY

BOARD OF DIRECTORS
MUTUAL FIFTEEN

October 18, 2021

The Board met in Executive Session on October 18, 2021, at 3:02 p.m., and took the following actions:

Mutual Fifteen Board of Directors approved the Executive Session Minutes of September 20, 2021.

1. Legal Matters
    a. One legal matter was discussed.
2. Contracts
    a. No contacts were discussed.
3. Assessments / Delinquencies
    a. No delinquencies were discussed.
4. Disciplinary Hearings
    a. No disciplinary hearings were discussed.

Jacquelyn Dunagan

Attest, Bruce Bowles, Secretary
SEAL BEACH MUTUAL FIFTEEN
jm 10/18/2021

INSPECTOR MUTUAL REPORT

MUTUAL: (15) FIFTEEN **INSPECTOR: Jerry Antisdel**

REPORT: OCTOBER 18TH 2021

PERMIT ACTIVITY

UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	START DATE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
3-L	HEAT PUMP	BOTH	09/09/21	12/09/21	NO	NONE	GREENWOOD
5-C	FLOORING	GRF	09/20/21	10/20/21	NO	09/28/21 FINAL	KARYS CARPET
5-C	CARPORT CABINET	GRF	09/15/21	09/30/21	NO	09/27/21 FINAL	MJ JUARDO
5-K	KITCHEN REMODEL	BOTH	11/15/21	12/31/21	NO	NONE	LOS AL BUILDERS
8-B	2 WINDOWS	BOTH	07/01/21	09/30/21	NO	10/12/21 FINAL	LOS AL BLDRS
15-E	ROOM ADDITON/PATIO	BOTH	02/10/21	04/10/21	YES	09/13/21 FRAMING/WINDOWS	ELEGANTE CONSTRUCTION
16-C	REMODEL	BOTH	10/27/21	12/02/21	NO	NONE	BERGKVIST
17-L	COOK TOP	GRF	10/10/21	11/30/21	NO	NONE	MAMUSCIA
19-D	SHOWER CUT DOWN	GRF	10/26/21	11/26/21	NO	NONE	NIKOTE
19-G	PATIO BLOCK WALL	BOTH	10/01/21	01/31/22	NO	NONE	MAMUSCIA
21-K	REMOVE WALL HEATERS	BOTH	08/23/21	09/23/21	NO	09/28/21 FINAL	BERGKVIST
21-M	WINDOWS	BOTH	04/19/21	09/19/21	NO	09/27/21 FINAL	ACE MAINTENANCE
23-A	HEAT PUMP	BOTH	09/21/21	12/21/21	NO	NONE	GREENWOOD
27-E	KITCHEN REMODEL	BOTH	10/20/21	01/30/22	NO	NONE	MAMUSCIA
28-C	KITCHEN REMODEL	BOTH	07/06/21	12/30/21	YES	09/08/21 FOOTINGS	MP CONSTRUCTION
32-J	KITCHEN SINK	BOTH	10/10/21	11/30/21	NO	NONE	LW DECOR
34-G	BATH REMODEL	BOTH	01/01/21	04/30/21	YES	NONE	LOS AL BLDRS
34-J	WASHER/DRYER	BOTH	08/25/21	10/29/21	NO	09/10/21 FRAM/ELEC/PLUMB	MARCO CONSTRUCTION
34-J	WASHER/DRYER	BOTH	08/25/21	10/29/21	NO	10/08/21 FINAL	MARCO CONSTRUCTION
36-C	COUNTER TOPS/CABINETS	BOTH	06/30/21	09/30/21	YES	09/22/21 FINAL	MAMUSCIA CONSTRUCTION
37-E	SHOWER CUT DOWN	BOTH	08/31/21	10/01/21	NO	09/28/21 FINAL	NUKOTE
37-J	FLOORING	GRF	09/20/21	10/30/21	NO	10/01/21 FINAL	KARYS CARPET
38-C	REMODEL	BOTH	05/15/21	10/31/21	NO	08/20/21 FRAM/ELEC/PLUMB	LOS AL BLDRS
39-A	FLOORING	GRF	09/30/21	11/30/21	NO	NONE	KARYS CARPET
39-A	WINDOWS/SLIDER	BOTH	09/30/21	10/30/21	NO	NONE	SWENMAN CO.
41-K	SHOWER CUT DOWN	BOTH	11/15/21	12/15/21	NO	NONE	NUKOTE
41-K	KITCHEN COUNTER TOPS	BOTH	10/30/21	12/30/21	NO	NONE	MAMUSCIA CONSTRUCTION
42-B	KITCHEN REMODEL	BOTH	06/15/21	10/30/21	NO	NONE	MAMUSCIA CONSTRUCTION
42-B	HEAT PUMP	BOTH	09/23/21	10/23/21	NO	NONE	ALPINE
42-Q	ABATEMENT	GRF	10/01/21	04/30/21	NO	NONE	ALPHA MASTER BUILDERS
42-Q	REMODEL	BOTH	10/01/21	04/22/22	NO	NONE	ALPHA MASTER BUILDERS

ALL SHADED AREAS HAVE BEEN SIGNED OFF

ESCROW ACTIVITY

UNIT		PLI	NBO	FI	FCOEI	ROF	WARRANTY EXPIRES
							STOVE/OVEN/REFER
1-B		09/09/20	02/10/21	02/09/21	02/24/21	02/26/21	2/24/2022
1-C		08/12/20					
1-D		07/18/19	03/25/20	03/25/20	04/08/20	05/12/20	4/8/2021
1-L		04/15/19	08/20/20	08/20/20	09/03/20	09/09/20	9/3/2021
1-N		06/10/20	10/22/20	10/23/20	11/06/20	12/04/20	11/6/2021
3-N		08/10/21					
5-C		08/03/21	08/30/21	08/30/21	09/13/21	09/20/21	9/13/2022
5-E		01/13/21	03/03/21	03/08/21	03/19/21	04/07/21	3/19/2022
5-K		09/14/20	01/26/21	01/29/21	02/12/21	03/09/21	2/12/2022
5-Q		09/08/20	10/09/20	10/09/20	10/21/20	12/04/20	10/21/2021
7-F		10/01/20	11/17/20	11/17/20	12/02/20	12/11/20	12/2/2021
7-R		03/11/20	VIDEO	07/13/20	07/27/20	08/17/20	7/27/2021
10-C		09/17/21					

INSPECTOR MUTUAL REPORT

MUTUAL: (15) FIFTEEN **INSPECTOR: Jerry Antisdel**

9-D		10/25/19	06/15/20	06/19/20	07/06/20	07/27/20	7/6/2021
10-D		04/27/20	VIDEO	07/01/20	07/16/20	08/17/20	7/16/2021
10-D		10/11/21					
10-Q		08/21/20	12/04/20	12/07/20	12/21/20	01/08/21	12/21/2021
11-B		11/24/20	12/17/20	12/23/20	01/07/21	02/26/21	1/7/2022
11-G		01/15/21	10/08/21	10/08/21	10/22/21		10/22/2022
13-C		03/13/20	07/17/20	07/21/20	08/04/20	08/06/20	8/4/2021
13-L		12/14/20	06/08/21	06/15/21	06/28/21	07/15/21	6/28/2022
14-A		05/06/20	VIDEO	07/01/20	07/16/20	09/03/20	7/16/2021
14-D		02/03/20	03/17/20	03/23/20	04/06/20	05/04/20	4/6/2021
14-G		12/03/20					
14-H		07/28/20	08/03/20	08/21/20	09/07/20	09/09/20	9/7/2021
14-R		05/14/21	06/14/21	06/14/21	06/28/21		6/28/2022
17-H		07/29/19	01/24/20	01/24/20	02/07/20	02/19/20	2/7/2021
18-D		02/19/20	03/02/20	03/12/20	03/26/20	05/08/20	3/26/2021
19-E		08/21/20	09/03/20	09/14/20	09/28/20	10/07/20	9/28/2021
19-G		04/06/21	04/29/21	05/17/21	06/01/21	07/08/21	6/1/2022
20-H		08/05/20	09/08/20	09/08/20	09/21/20	10/19/20	9/21/2021
21-H		06/15/21	07/07/21	07/19/21	08/02/21	08/31/21	8/2/2022
21-M		01/17/20	09/04/20	09/21/20	10/05/20	10/29/20	10/5/2021
22-E		04/27/21	06/08/21	06/11/21	06/25/21	07/09/21	6/25/2022
23-A		08/13/21					
23-B		06/12/21	06/17/21	06/25/21	07/12/21	08/20/21	7/12/2022
23-C		07/03/19	11/26/19	12/03/19	12/17/19	01/29/21	12/17/2020
23-F		06/06/19	10/26/20	10/27/20	11/10/20	12/08/20	11/10/2021
23-K		06/06/19	10/26/20	11/10/20	12/08/20	12/08/20	12/8/2021
24-L		10/13/20	01/22/21	02/01/21	02/16/21	03/09/21	2/16/2022
25-F		08/19/19	12/19/19	01/06/20	01/21/20	02/23/20	1/21/2021
28-C		04/27/21	05/13/21	05/21/21	06/07/21	06/10/21	6/7/2022
29-J		09/09/20					
29-R		06/08/20	08/20/20	08/21/20	09/04/20	09/21/20	9/4/2021
31-B		04/27/20	06/15/20	06/17/20	07/01/20	07/27/20	7/1/2021
31-C		12/18/19	VIDEO	07/02/20	07/17/20	09/01/20	7/17/2021
32-A		09/13/19	VIDEO	01/13/20	01/28/20	02/07/20	1/28/2021
32-K		12/09/19	07/23/20	07/28/20	08/11/20	08/31/20	8/11/2021
34-L		03/02/20	03/09/21	06/01/21	06/15/21	07/09/21	6/15/2022
37-Q		04/19/19	03/28/20	04/07/20	04/21/20	05/28/20	4/21/2021
38-C		01/08/21	03/09/21	03/15/21	03/29/21	04/05/21	3/29/2022
39-A		06/12/21					
40-A		06/28/18	07/14/20	07/20/20	08/03/20	08/17/20	8/3/2021
40-B		06/06/19					
41-C							
41-E		05/16/19	12/03/19	12/10/19	12/19/19	01/31/20	12/19/2020
41-F		10/23/20	10/29/20	11/06/20	11/23/20	11/23/20	11/23/2021
41-H		10/07/19	12/11/19	12/11/19	12/26/19	01/31/20	12/26/2020
41-G		08/07/20	04/09/21	04/14/21	04/27/21	06/01/21	4/27/2022
41-G		10/13/21					
41-K		05/19/20	08/03/20	08/04/20	08/18/20	08/26/20	8/18/2021
41-M		08/31/20	10/21/20	10/26/20	11/09/20	11/23/20	11/9/2021
41-P		06/10/20	VIDEO	07/08/20	07/22/20	08/26/20	7/22/2021
42-B		11/03/20	03/08/21	03/05/21	03/19/21	03/31/21	3/9/2022
42-F		04/06/21	07/08/21	07/08/21	07/22/21	08/20/21	7/22/2022
42-R		03/02/20	05/05/21	05/05/21	05/19/21	05/28/21	5/19/2022
42-L		12/02/20	06/03/21	06/03/21	06/17/21		6/17/2022
42-N		04/06/21	08/11/21	08/11/21	08/25/21	09/13/21	8/25/2022

INSPECTOR MUTUAL REPORT

MUTUAL: (15) FIFTEEN **INSPECTOR: Jerry Antisdel**

43-A		07/06/20	09/17/20	09/17/20	10/01/20	11/23/20	10/1/2021
44-A		08/30/19	06/30/20	07/07/20	07/21/20	08/28/20	7/21/2021
44-G		11/05/20	01/06/21	01/06/21	02/12/21	02/09/21	2/12/2022
46-E		06/21/21	07/28/21	07/30/21	08/13/21	08/23/21	8/13/2022
46-G		08/10/21					
46-M		09/11/20					
48-C		07/14/21					

ALLSHADED 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

CONTRACTS AND PROJECTS

FENN TERMITE AND PEST CONTROL CONTRACT GOOD UNTIL MAY 31 ST 2023

FENN BAIT CONTROL CONTRACT GOOD UNTIL JUNE 30TH 2023

EMPIRE PIPE CLEANING CONTRACT GOOD UNTIL DECEMBER 2022

ANGUIANO LAWN CARE CONTRACT GOOD UNTIL JUNE 30 2023

WASH MUTIFAMILY CONTRACT GOOD UNTIL MAY 11TH 2022

CONTRACT WITH RF ERECTION HAS BEEN CHANGED TO ARROW LIFT RF SOLD CONTRACT GOOD UNTIL THE END OF 22

DISCUSS REPAIRS OF SUPPORT POST ON STAIRWAYS OF TWO -STORY BUILDINGS

CALLS AND VISITS TO UNITS AND LIFTS

59 CALLS AND VISITS TO UNITS AND LIFTS

MUTUAL 15 MONTHLY MEETING
October 18, 2021
CFO Report – Month of September 2021

Money in Bank Accounts

Total in all Accounts	$5,458,232
BNY Mellon	$2,142,053
US Bank Corp	$3,316,179

Total Mutual Operating Income

YTD Actual	$101,205
YTD Budget	$104,328
September Actual	$16,642
September Budget	$11,592

Total Operating Expenses

YTD Actual	$692,312
YTD Budget	$730,935
September Actual	$88,301
September Budget	$81,215

Utility Charges

YTD Actual	$146,637

YTD Budget	$139,518
September Actual	$19,178
September Budget	$15,502

SEAL BEACH MUTUAL NO. FIFTEEN

Mutual Operations

ADOPT

Returned Payment Fees

1

2 **1.** For payments remitted to the Mutual that is returned by the bank or payment processing
3 center for any reason, a $25.00 returned payment fee will be assessed to the
4 shareholder.

5

Document History
Adopted: 18 October 2021

Keywords: Mutual Fifteen Return Payment Fees

6

paid the required Amenities Fee to the GRF.

1.3.2. Qualified Permanent Residents.

1.3.2.1. Qualified Permanent Residents are persons who are not senior citizens as defined in Civil Code Section 51.3(b)(1), who can present proof that they are eligible to be classified as Qualified Permanent Residents under Civil Code Section 51.3(b)(2). Such Qualified Permanent Residents shall be entitled to use all of the community facilities upon payment of a fee equal to the Amenities Fee.

1.4. Section 1.4 – Caregivers.

1.4.1. Business License.

The Mutual recommends that all Caregivers have a valid business license, issued by the City of Seal Beach and/or work for an agency with a valid business license, issued by the City of Seal Beach.

1.4.2. Exceptions to 1.4.1.

A family member of a Qualifying Resident, who is acting in the capacity of a caregiver is exempt from possessing a business license but must apply and receive a caregiver's pass and badge.

1.4.3. Driver's License.

Any caregiver working in Mutual Fifteen must have a valid driver's license if driving a vehicle into Leisure World

1.4.4. Pass and Badge Requirements.

All caregivers (including family members without a business license) as an individual, or through an agency, must apply and receive a caregiver's pass and clear badge holder through the GRF Stock Transfer Office. The Pass must: (1) be renewed every six (6) months; (2) be worn in clear sight at all times; and (3) may not be transferred or lent to anyone.

1.4.5. Caregiver's Use of Laundry Room Facilities.

1.4.5.1. Part-time caregivers may use laundry facilities for Shareholder's laundry only. Part-time caregivers who use Mutual laundry facilities for their personal or family use will be permanently banned from the Mutual. (See Article VI – Use of Laundry Rooms).

1.1.1.1. Caregivers who serve as 24-hour caregivers, and live within the Qualifying Resident's Unit, may use washers and dryers for their personal use, but may not use the

washers and dryers for other family members or friends. (See Article VI – Use of Laundry Rooms).

1.1.1.2. Washers and Dryers are to be cleaned after every use.

1.1.1.3. Only two machines may be used at a time.

1.4.5.2. Washed items are not allowed to be hung on patios

1.4.6. Caregiver Actions.

Caregivers, as an invitee or the Qualifying Resident, must act in compliance with the Rules and Regulations of the Mutual at all times. Specifically, a Caregiver must cease any noise that could be considered disruptive (i.e., no loud televisions, radios, or talking, so as not to disturb the quiet enjoyment of other Qualifying Residents and Shareholders), after 10:00 p.m. Caregivers are not allowed to have guests or invitees, including without limitation, family members or friends, to the Unit or anywhere within the Mutual. Caregivers shall not bring any pets into the Mutual and/or Leisure World. Caregivers shall not utilize any Mutual and/or GRF community facilities

1.4.7. Caregiver Parking.

See Section 5.10 – Caregiver Parking.

1.5. Section ~~1.4~~ 1.5 – Governing Documents.

The Mutual's governing documents include these Rules and Regulations, the Articles of Incorporation, Bylaws, and an Occupancy Agreement between the Mutual and each Qualifying Resident (hereinafter collectively the "Governing Documents"). The Mutual leadership consists of a seven (7) member Board of Directors (hereinafter "Mutual Board"), elected by the shareholders of the Mutual.

1.6. Section ~~1.5~~ 1.6 – Golden Rain Foundation.

The purpose of the Golden Rain Foundation ("GRF") is to develop and maintain facilities and services, acting as Trustee of the Golden Rain Foundation. This includes recreational facilities, security gates, bus transportation system, and community center. One (1) shareholder from the Mutual is elected to serve on the Board of Directors of the GRF.

1.7. Section ~~1.6~~ 1.7 – Additional Definitions.

As used herein, the following terms shall have the meanings prescribed below

1.7.1. Qualifying Resident – "Qualifying Resident" shall mean any person who: (1) meets the age requirements as set forth in California Civil Code Section 51.3, et seq.; (2) has been approved by the Mutual Board for occupancy of a Unit, pursuant to the terms of the Governing

Documents; (3) is a Shareholder of the Mutual; and (4) resides in a Unit.

1.7.2. Unit – "Unit" shall mean a dwelling unit owned by the Mutual, which a Qualifying Resident has the exclusive right to occupy pursuant to the Occupancy Agreement between the Mutual and Qualifying Resident.

1.7.3. Qualified Permanent Resident – "Qualifying Permanent Resident" shall mean any person who meets the requirements as set forth in California Civil Code Section 51.3, et. Seq.

2. ARTICLE II – ARCHITECTURAL GUIDELINES

2.1. Section 2.1 – Contractor's License.

No Shareholder shall hire any unlicensed individual to perform repairs, alterations and/or other such work in or to the Shareholder's Unit which will cost more than five hundred dollars ($500.00). All repairs, alterations and/or other such work that will cost more than five hundred dollars ($500.00) must be completed by a contractor licensed by the State of California and carrying the proper insurance, as required by the Board.

2.2. Section 2.2 – GRF Permit for Building Alterations/Additions.

In order to conduct any construction for the alterations and/or additions in the Shareholder's Unit within the Mutual buildings, the Shareholder must submit an application for issuance of a building permit to the Physical Property Department and obtain a GRF Permit for the alterations and/or additions. The Shareholder must provide the Physical Property Department with a written, signed proposal and contract between the Shareholder and the contractor performing the work, which describes the work to be done by the contractor, the fees to be paid, and the commencement and completion dates of the work. Such contract must be in the form of the appropriate Standard Form Contract provided by GRF and must be properly completed and signed by the Shareholder and contractor proposing to do the work.

The Standard Form Contract will contain a per day penalty for every calendar day that exceeds the completion date set forth in the Contract. Said penalty to be paid by the Contractor to the Shareholder. The Mutual Board, or its designee, may make an exception to the completion date and award an extension to the contractor without penalty due to unforeseen delays or problems.

Mutual requires the signature of the Mutual President on any building permit, building plans, and change orders issued for Unit remodeling and approved by

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

September 28, 2021

GRF **BOARD NEWSLETTER**

Approved Consent Agenda
MOVED and approved the consent agenda included Minutes of the Finance Committee Meeting August 16, 2021, • Minutes of the GRF Administration Committee Board Meeting of August 5, 2021 • Minutes of the Special Recreation Committee Board Meeting of August 17, 2021 • The minutes from August 24, 2021, GRF Board Meeting • September 28, 2021 GRF Board Report • The acceptance of the Financial Statement, August 2021 • and the approval for Capital and Reserve funds investment purchase.

General – Primary and Main Sewer Line R&M Responsibilities
MOVED to approve effective immediately (September 28, 2021), GRF, through its Board of Directors, shall maintain, repair, and manage the Main and Primary sewer lines, as shown and depicted on Exhibit A attached.

General – Indoor Trust Property Face Masks Required
MOVED to ratify the actions taken by the Executive Director on September 9, 2021, in the promotion of community public safety, to require that a face mask must be worn while within any Trust Property building.

MOVED to extend the face mask requirement until the next Board meeting at which time the Board will consider prevalent public health and safety conditions for possible extension.

General – Approval for Software Requirements Document
MOVED to conceptually approve a need to consolidate core software programs identified as the Customer Relationship Management (CRM) and the Enterprise Resource Planning (ERP). I further move to approve the Executive Directors use of existing staff for this project with a goal of presenting the document for committee review in the first quarter of 2022.

Architectural Design and Review Committee – Holiday Lighting and Decorations Contract
MOVED to approve the holiday lighting and decorations contract for 2021 be awarded to Magical Holiday Designs, as presented in Exhibit A, in an amount not to exceed $25,195.00.

Architectural Design and Review Committee – Amend 10-5160-3 Architectural Design and Review Committee Charter
MOVED to amend 10-5160-3 Architectural Design and Review Committee Charter, adding an additional goal, amending the meeting schedule, and specifying drought tolerant plants, as presented.

Communications & It Committee – Reserve Funding Request – Surveillance Cameras
MOVED to approve the purchase of sixteen Panasonic dome cameras at the cost not to exceed, $6,000, Reserve Funds.

Finance Committee – Approval of The Proposed 2022 Operating Budget
MOVED to approve the proposed 2022 Operating Budget, as presented in Exhibit A.

GRF Administration Committee - Amend 30-5026-3 GRF Election of Officers
CONCURRED to remove from the agenda and sent back to GRF Administration Committee, 30-5026-3, GRF Election of Officers for further review.

Mutual Administration Committee – Amend 50-1670-4 Leisure World Buying and Selling Handout
MOVED to amend 50-1670-4 Leisure World Buying and Selling Handout, as amended to be posted onto the Leisure World Website.

Mutual Administration Committee – Amend 50-1672-4 Property and Liability Insurance Information Book
CONCURRED to remove from the agenda and sent back to Mutual Administration Committee, 50-1672-4 Property and Liability Insurance Information for further review.

Physical Property Committee - Hand Railing Administration Building
MOVED to award a contract to MJ Jurado for the changes proposed by ADA Inspection Plus, dated May 5, 2021, at the Administration Building for a cost of $37,400 and adding a contingency of $1,000 for a total cost not to exceed $38,400.00, Capital Funds and authorize the President to sign the contract.

Physical Property Committee – Amend 60-5130-3 Committee Charter
MOVED to amend 60-5130-3 Committee Charter, updating document language, updating the cost center numbers, and adding cost center 575 Trust Property Labor, as presented.

Recreation Committee – Request Clubhouse Three Sewing Room, Renovation, Enhancement and Equipment Replacements (Reserve and Capital Funding)
MOVED to approve the renovation, enhancement, and the replacement of Trust property assets and/or components of such assets of the project identified as the Clubhouse Three, Sewing room, in the amounts of Reserve Funds, in the amount of $47,410 and Capital Funds, in the amount of $22,000.
For a total project cost of $69,410, and authorize, the President to sign any contracts associated with the project and the Executive Director to purchase all parts and materials associated with the project

Recreation Committee – TENTATIVE VOTE - Amend 70-1429.02-1 Golf Course Rules
MOVED to amend 70-1429.02-1 Golf Course Rules, add to the rules that athletic shoes must be worn on the golf course, at all times, as presented, pending a 28-day notification to the members. A final decision by the GRF Board of Directors will be on November 23, 2021.

Security, Bus & Traffic Committee - Amend 80-5580-1 Entry Passes - Rules
MOVED to amend 80-5580-1 Entry Passes -Rules, updating the instructions for display of the entry pass and adding R/L's do not receive annual entry passes, as presented and pending a 28-day notification to the members. A final decision by the GRF Board of Directors will be on November 23, 2021.

Website Redesign Ad Hoc Committee – Wikipedia Page update
MOVED to approve the draft Wikipedia page to be uploaded to the Wikipedia site, as presented.

September 10, 2021, Architectural Design & Review Committee

- MOVED and recommend the GRF Board, award a contract to Magical Holiday Designs, in the amount of $23,295, including the purchase of two additional signs, at a total cost of $950 each.
- MOVED to approve the RV Lot logo, exhibited in option A of the agenda packet.
- CONCURRED to review the approved plant list and additional plants for consideration, at the next scheduled meeting.
- MOVED to replant the area in front of Clubhouse Four parking lot, following the color scheme from St. Andrews, for a total amount of $5,400, Operation funding.
- MOVED to approve the wall mural for Clubhouse Three sewing room, as depicted in Exhibit A, presented at the meeting.
- MOVED and recommend the GRF BOD approve 10-5160-3 ADR Committee Charter, as amended.
- CONCURRED to review agenda topic Woodshop in Clubhouse One, at the October Committee meeting.
- CONCURRED to review agenda topic Clubhouse One-Flooring and Kitchen in Main Room, at the October Committee meeting.
- CONCURRED to schedule a work study to discuss the agenda topic, Evaluation and Enhancement of 1.8 Acres.
- RECOMMENDED to the GRF Board to amend the 70.1429.01-1 Golf Course Rules, as presented. The Committee concurred to schedule a work study for further review.

September 9, 2021, Communication/IT Committee

- CONCURRED to have the IT Manager mark the livestream graph spikes to note which meetings are getting the most logins, and not to report the age and gender statistics any further.
- MOVED to recommend to the Finance Committee the acceptance of the budget for CC 934, as amended.
- MOVED to recommend to the Finance Committee the acceptance of the budget for CC 236, as amended.
- CONCURRED to proceed with a wireless system for Clubhouse Four Dais Parameters and to meeting with the consultant to discuss the requirements, the initially updated proposal and total costs.
- MOVED to accept the purchase of sixteen Panasonic dome cameras for $5,078, forward it to Finance Committee to determine Reserve funds and the Board for final approval.
- MOVED to accept the purchase of shelving cabinets and storage bins for IT Department in the amount of $1,312.54 to be charged to 2111701 (Capital).
- MOVED to accept the purchase of a Fluke Networks CIQ-100 tester in the amount not to exceed $1,800 and to be charged to 2111701 (Capital).
- CONCURRED to direct staff to proceed with consolidation CRM and ERP processes of the above software systems into MS Dynamics.
- CONCURRED to discuss Communication/IT goals at the next schedule meeting.
- CONCURRED to discuss the resources that may be available to the community such as access to computer and Internet, and virtual chats with family members at the next schedule meeting.

September 20, 2021, Finance Committee

- MOVED to accept for audit and forward to the GRF Board the draft interim financial statements for period ending August 31, 2021, as presented.
- CONCURRED to have the department heads bring back additional information on the 2021-2022 Committee goals, based on the Committee's feedback, to the next scheduled meeting.
- MOVED and recommended the GRF Board accept the Reserve Study for the year 2022 budget.
- MOVED and recommended the GRF Board authorize the purchase of brokered CDs through US Bancorp totaling $550,000, with terms ranging from twelve (12) to twenty-four (24) months at the prevailing interest rates at the time of purchase and at the discretion of the financial advisors.
- MOVED and recommended the GRF Board authorize the purchase of brokered CDs through US Bancorp totaling $350,000 of capital funds, with terms ranging from twelve (12) to eighteen (18) months at the prevailing interest rates at the time of purchase and at the discretion of the financial advisor.
- MOVED to approve the GRF ID Card reimbursement fee, in the amount of $500 dollars, presented on the agenda.
- MOVED to inform the Board, the Finance Committee has determined Capital Funds in the amount of $38,400, are available and have placed a temporary hold, pending Board action on the Handrail changes proposed by ADA Inspection Plus, dated May 5, 2021, at the Administration Building for a cost of $37,400, adding a contingency of $1,000 for a total cost not to exceed $38,400 as being recommended to the Board, by the Physical Property Committee, per the Committees action request of September 1, 2021.
- MOVED to inform the Board, the Finance Committee has determined Reserve Funds (2111700) in the amount of $5,078, are available and have placed a temporary hold, pending Board action on the of purchase of eight Panasonic dome cameras, as being recommended to the Board, by the Communications & IT Committee, per the Committees action request of September 9, 2021.
- MOVED to inform the Board that the Finance Committee has determined: • Reserve Funds, in the amount of $47,410. • Capital Funds, in the amount of $22,000, are available and have directed the Director of Finance to place a temporary hold on these funds, pending Board action on the proposed Project.
- MOVED and recommended the GRF Board of Directors amend 40-5580-2, Entry Passes – Fees, as presented.

September 2, 2021, GRF Administration Committee

- REMOVE the position and advertisement for Community Service Direction position on the Open Position List.
- MOVED to have Human Resources Coordinator, bring back the new position (Administration/Communications Specialist, based on the Committee's feedback, to the next scheduled meeting.
- CONCURRED to discuss the GRF Election Packet and be brought back to the next scheduled meeting.
- CONCURRED to send 30-5041-5 to the Physical Properties Committee for review.
- CONCURRED to setup a work study 30-5092-1 Code of Ethics and the results will be brought back to the next meeting.
- MOVED to recommend the GRF BOD to amend 30-5026-3 GRF Election of Officers for approval.

September 13, 2021, Mutual Administration Committee

- CONCURRED to dispense of the Stock Transfer Revenue report and continue forth with the Item Sales document presented by the Mutual Administration Director.
- COMCURRD to delay the Life Options Expo to the Summer of 2022.
- MOVED to recommend the Finance Committee consider the 2022 Proposed Operating Budget for Cost Center 533 (Stock Transfer), dependent on the conversation Jodi Hopkins has with Carolyn Miller online item 5345000.
- MOVED to amend the 2022 Proposed Operating Budget for Cost Center 533 (Stock Transfer), line item 5345000 for Certificate Processing Fees – Escrow (formerly called Escrow Transfer Fees) from 292 Escrows to 414 Escrows.
- MOVED to recommend the Finance Committee consider the 2022 Proposed Operating Budget for Cost Center 545 (Mutual Administration), as stated.
- moved to recommend the Finance Committee consider the 2022 Proposed Operating Budget for Cost Center 574 (Service Maintenance), as stated.
- CONCURRED to move the 2021-2022 Mutual Administration Committee Goals to the October meeting.
- CONCURRED to form a subcommittee and schedule forms review there.
- CONCURRED to review 50-1671-4 “Paws” for Thought Pet Registration Form, 50-1671-4A Emotional Support Animal Shareholder’s Declaration Form Attachment A, 50- 1671-4B Emotional Support Animal Physician’s Declaration Form Attachment B, 50-1671-4C Service Animal Claim Form Attachment A, and 50-1671-4D Service Animal Physician’s Declaration Attachment B at a subcommittee meeting.
- MOVED to amend 50-1642-4 Authorized Resident Information Form, as amended, and not forward to the GRF Board of Directors.
- CONCURRED to review 50-1644-4 Caregiver Pass Application at a subcommittee meeting.

September 1, 2021, Physical Property Committee

- CONCURRED to review agenda topic Leaf Blowers, at the next scheduled meeting.
- COMMITTEE tabled the Solar Panels agenda item until December.
- MOVED to remove Service Maintenance Gate replacement and Administration Office Remodel Ergonomics Upgrade, from the Physical Property Committee Project Report.
- CONCURRED to forward the On-site Visit Report Leisure World Par-3 Golf Course from Pat Gross Turf Solutions to the Leisure World Weekly Editor, to create an article based on the report, for publication in the Leisure World Weekly, and to post on the website under documents and make printed copies available at the Golf Starter Shack.
- CONCURRED to request staff to ad columns to the Total Quality Checklist: -Initials/Signature -Date of Inspection.
- COMMITTEE tabled the Cal-Met Trash Contract agenda until January.
- CONCURRED to review agenda topic Perimeter Wall-Frontier, at the next scheduled meeting.
- CONCURRED to review agenda topic Perimeter Wall-Frontier, at the next scheduled meeting.
- CONCURRED to review agenda topic Clubhouse Six Patio Area, at the next scheduling meeting.
- MOVED to recommend to the GRF Board award a contract to MJ Jurado, for the changes proposed by ADA Inspection Plus, dated May 5, 2021, at the Administration Building, for a cost of $37,400 and adding a contingency of $1,000 for a total cost not to exceed $38,400, pending Finance Committee review.
- CONCURRED to request staff to research speed cushions, and bring back information, at the next scheduling meeting.
- COMMITTEE tabled the Drainage Concerns at St. Andrews and Northwood agenda item until January.

- COMMITTEE tabled the Add Back Gate on Westminster agenda until January.
- COMMITTEE tabled the Single Lane Roundabout at Main Gate agenda item until November.
- CONCURRED to refer the Renovate the Security Building at the Main Gate agenda topic back to the Security, Bus, and Traffic Committee.
- COMMITTEE tabled the Solar/Stations agenda item until November.
- MOVED to accept the amendments to 60-5130-3 Committee Charter, as presented.

August 30, 2021, Recreation Committee

- CONCURRED to review agenda topic Children Two Game Room, and the applicable governing document, under Unfinished Business, at the October Committee meeting.
- CONCURRED to review agenda topic New Swimming Pool Rules, after a work study meeting, at the October Committee meeting.
- CONCURRED to review agenda topic 2022 Budget Request Jewelry/Lapidary Club, under Unfinished Business, at the October Committee meeting.
- CONCURRED to review agenda topic Amenities Inclusion, at the October Committee meeting.
- MOVED to refer the proposed renovation of Clubhouse Three, Sewing Room and forward the project to the Physical Properties Committee for final project expense review, forward a Reserve and Capital Funding request to the Finance Committee once Physical Properties approval is granted, and forward to the project to the Board, dependent on Physical Properties and Finance Committee action.
- MOVED to conceptually approve the exterior storage solution © Fence under Eve, and direct staff to bring to the next meeting all costs.
- CONCURRED to review agenda topic 2021- 2022 Committee Goals, at the October Committee meeting.
- MOVED to recommend to the GRF Board of Directors to change the RV Lot parking space rental to $73,0008, in the 2022 budget, bringing the income to a neutral position and direct staff to present, at a later date, a proposed increase of rental fees, effective January 2022 and adding to grant a variance to policy to allow current leaseholders to apply for a second R.V. Lot space, on a month-to-month rental basis.
- CONCURRED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 736, as amended.
- CONCURRED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 747, as amended.
- CONCURRED to direct staff to bring the income in line with expenses and bring back an action plan to the next scheduled meeting to accomplish the Committee's directive.
- MOVED to deny the proposal for a new GRF Club – "Play Chair Volleyball Club".
- MOVED to approve the proposal for a new GRF Club – "Bocce Club".

September 8, 2021, Security, Bus & Traffic Committee

- MOVED to refer the proposed 2020 budget, for Cost Center 837 to the Finance Committee for review, as presented.
- MOVED to refer the proposed 2020 budget, for Cost Center 838 to the Finance Committee for review, as amended.
- MOVED to direct staff place $123,000 on the budget, Reserve funding, for the year 2023, towards the replacement of fleet vehicles.
- CONCURRED to discuss the pickup truck replacement agenda topic, at the next scheduled meeting.
- CONCURRED to discuss the radar trailer – data logger agenda topic, at the next scheduled meeting.

- MOVED to recommend to the Physical Property Committee, consideration as part of the main gate traffic flow study, the inclusion of a single lane roundabout.
- CONCURRED to provided information on speed cushions and was requested to bring additional information, to the next scheduled meeting.
- MOVED and recommended the GRF BOD amend 80-5580-1, Entry Passes – Rules, as presented.

August 17, 2021, Special Recreation Committee

- CONCURRED to recommend to the Finance Committee to accept the 2022 Budget Assumptions-Cost Center 735- Library, as amended.
- CONCURRED to discuss the 2022 Budget Assumptions Cost Center 736- Learning Center, at the next scheduled meeting.
- MOVED to recommend to the Finance Committee to accept 2022 Budget Assumptions- Cost Center 651- Clubhouse One.
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 652- Clubhouse Two.
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 653-Clubhouse Three.
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 654- Clubhouse Four.
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 656- Clubhouse Six
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 740- Recreation, with the changes.
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 745- Amphitheater.
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 746- Golf Course.
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 748- Swimming Pool.
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 749- Janitorial, as amended (add $700 to the materials and supplies expense)
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 756- Fitness Center.
- CONCURRED to discuss the 2022 Budget Assumptions- Cost Center 747- 1.8 Acres, at the next scheduled meeting.

September 15, 2021, Strategic Planning Ad Hoc Committee

- CONCURRED to request more information be presented by the Executive Director, at the next scheduled meeting.
- CONCURRED to change the verbiage of item #3, Single lane roundabout at Main Gate, to Reconfiguration at Main Gate and Improve Traffic Flow.
- CONCURRED to change the priority level of item #4, Revise Bylaws, from priority Level 5 to Level 3. The Committee concurred to refer item #13, Water Conservation Measures, to the Physical Property Committee.
- CONCURRED to request the Executive Director provider further information, at the next scheduled meeting, for item #16, Art such as sculptures on Trust Property and along the Westminster Boulevard wall.
- CONCURRED to categorize #18, Ride Share/Contract bus service, as (“In Progress”).

- CONCURRED to change the priority level of #19, Evaluation and enhancement of 1.8 Acres from priority Level 9 to Level 6.
- CONCURRED to remove item #21, Acquisitions of contiguous property, from the Future Vision List.
- CONCURRED to remove item #24, Cover Channel, from the Future Vision List. Recording Secretary PPC STRATEGIC PLANNING AD HOC COMMITTEE Page 2 of 2
- MOVED to remove #26 from the Future Vision List.
- CONCURRED to change the verbiage of item #27, Shareholder (lanyard system and/or wristbands), to Computer Access Program/ID.
- CONCURRED to change the priority level of item #30, Automated/Autonomous transportation, from priority Level 7 to Level 10.
- CONCURRED to change the priority level of item #31, Biometrics for access control, from priority Level 7 to Level 10.
- CONCURRED to amend 30-5167-3 Strategic Planning Ad Hoc Committee Charter, and bring back to the next scheduled meeting, for further review.

September 21, 2021, Website Redesign Ad Hoc Committee

- CONCURRED to review the updated website as discussed at the next scheduled Committee meeting, along with the action request to the Board for its approval and dissolution of the Ad Hoc Committee one month after the website launch.
- CONCURRED to schedule a work study to further discuss some redundancies in amenities found on the new website prior to the next scheduled Committee meeting.

Financial Recap – August 2021

As of the eight-month period ended August 2021, the draft financial reports indicate that GRF is in a favorable financial position with a surplus of $1,068,799.

Major variances are:

Wages, Taxes & Benefits	$772,129	Favorable: Wages $483K; P/R Taxes $42K; Workers' Comp $73K; 401(k) ER Match $23K; Group Ins $151K; average FTE < budget by 22 FTE
Agency Fees	(167,253)	Unfavorable: Temporary help to fill key positions
Professional Fees	(69,877)	Unfavorable: Unexpected legal expenses
Facilities Maintenance	59,879	Favorable: Maintenance scheduled for later in the year
Publication Printing	80,907	Favorable: Decrease in printing rates
Certificate Prep Fees	72,100	Favorable: Unit sales exceeds budget
Rental Income	206,010	Favorable: Unit sales exceeds budget
Other Income	55,255	Favorable: 2020 income tax refunds $23K; permit income $32K
News Advertising Income	51,825	Favorable: Display, Front Footer & Classified ads
SRO Labor Cost Recovery	(50,506)	Unfavorable: Less billable hours than budgeted

Reserve Funds	**Fund Balance**	**Allocated For Current Projects**	**Allocated For Future Projects**	**For details, see page**
Repairs & Replacements	$12,095,559	$872,544	$11,223,015	7

Capital Funds	**Fund Balance**	**Allocated Funds**	**Unallocated Funds**	**For details, see page**
Capital Improvements	$3,181,482	$180,164	$3,001,318	8

Total year-to-date approved unbudgeted operating expenses are $120,732.

PORTFOLIO SPECIALIST REPORT
OCTOBER 2021

Candle Fire Safety

DON'T LET THIS

TURN INTO THIS

With the holiday season rapidly arriving and with cooler fall temperatures here, many of us enjoy the warmth and light offered by a candle. Candles are decorative, come in many pleasing aromas, and can offer ready and simple light during power outages and emergencies. BUT the use of candles has also resulted in the following statistics (as provided by the U.S. Fire Administration):

- On average, 42 home candle fires are reported every day.
- More than half of all candle fires start when something that could burn, such as furniture, mattresses or bedding, curtains, or decorations too close to the candle.
- In one-fifth (20%) of candle fires, the candles are unattended or abandoned.
- Over one-third (36%) of home candle fires begin in the bedroom.
- Falling asleep is a factor in 12% of home candle fires and 36% of the associated deaths.
- One-half of home candle fire deaths occur between 12:00 midnight and 6:00 a.m.
- Young children and older adults have the highest death risk from candle fires.

The risk of fatal candle fires appears higher when candles are used for light.

If you use a candle, please make sure to follow the following candle safety tips:

- Consider using battery-operated or electric flameless candles and fragrance warmers, which can look, smell, and feel like real candles – without the flame.
- If you do use candles, ensure they are in sturdy metal, glass, or ceramic holders, and placed where they cannot be easily knocked over.
- Avoid using candles in bedrooms and sleeping areas.
- Extinguish candles after use and before going to bed.
- Keep candles at least 12 inches from anything that can burn.
- Keep candles out of the reach of children and pets.
- Set a good example by using matches, lighters, and fire carefully.
- Never use a candle where medical oxygen is being used. The two can combine to create a large, unexpected fire.
- **Always use a flashlight – not a candle – for emergency lighting**.

<u>NEVER</u> leave burning candles unattended!

Remember! Candle fires are PREVENTABLE.
The top six days for home candle fires are:

●Halloween ●Thanksgiving ● December 23 ●Christmas Eve

●Christmas Day ●New Year's Day

In the event of a fire, remember time is the biggest enemy and every second counts!

Escape first, and then call 911 for help. Develop a home fire escape plan and practice it frequently, and do not forget about that important emergency "grab-and-go bag". Never stand up in a fire, always crawl low under the smoke, and try to keep your mouth covered. Never return to a burning building for any reason: it may cost you your life.