

**MINUTES OF THE REGULAR MONTHLY MEETING
OF THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL TWELVE
January 8, 2015**

The Regular Meeting of the Board of Directors of Seal Beach Mutual Twelve was called to order by President Findlay at 9:05 a.m. on Thursday, January 8, 2015, followed by the *Pledge of Allegiance*, in the Administration Building Conference Room.

ROLL CALL

Present: President Findlay, Vice President Evans, CFO/Secretary Ferraro, and Directors Fluharty, Jaeger-Hudson, and Welch

Guests: Mr. Gutierrez-Rodriguez, Pinnacle Landscape Company
Mr. Meadows, Pinnacle Landscape Company
Mr. Kyle, Rain Master Company
Mr. Ross, John Deere Landscape
Twelve shareholders of Mutual Twelve

Staff: Mrs. Weller, Mutual Administration Director
Mr. Salazar, Building Inspector
Ms. Day, Recording Secretary

President Findlay welcomed guests and staff to the meeting.

GUESTSPEAKERS – Mr. Gutierrez-Rodriguez, Mr. Meadows, Mr. Ross, and Mr. Kyle

Mr. Kyle of Rain Master discussed the Eagle Plus controllers that will automatically adjust to the climate. Mr. Ross of John Deere is the distributor of the controllers. The controllers are web-based wireless devices that can be accessed remotely by Pinnacle from any Internet connection. The Eagle controllers were chosen because of ease of use and access. Also, there is a rebate program from the utility company of \$5,400 on the Eagle controllers.

Following questions, Mr. Gutierrez-Rodriguez, Mr. Meadows, Mr. Ross, and Mr. Kyle left the meeting at 9:28 a.m.

SHAREHOLDERS' COMMENTS

Comments were regarding a shareholder concern with neighbors and loud noise, wishing the Board a happy healthy New Year, request to have Mutual attorney give an opinion regarding GRF and Mutual audits both done by NSBN and a GRF policy issue, picking the building paint colors (sample colors will be on the end wall of Carport 141 for shareholders to view and the chart of colors proposed for each building is attached), interest rate on bonds and where do dividends go?, shareholder concern on what color a building will be painted, the PEP Chair invited everyone to participate by taking the first aid class (flyer posted in the laundry rooms), Cushman maintenance carts leaving stains and residue on Mutual sidewalks (if shareholder observes leaking cart, please report the vehicle number to Service Maintenance), and shareholder at meeting for information and see how the Board operates.

MINUTES

President Findlay called for approval of the Regular Board Meeting minutes of November 13, 2014. Upon a MOTION made by Director Jaeger-Hudson and seconded by Vice President Evans, it was

RESOLVED, To approve the November 13, 2014, Regular Board Meeting minutes, as printed.

The MOTION passed.

Upon a MOTION duly made by Vice President Evans and seconded by Director Jaeger-Hudson, it was

RESOLVED, To approve the Special Meeting minutes of December 2, 2014, as written.

The MOTION passed.

BUILDING INSPECTOR'S REPORT

Inspector Salazar reviewed items listed in his report (attached). He stated that his transition is going smoothly and he is learning how the Mutual works. In addition, he has inspected the carports and will be sending out letters to those shareholders with violations.

Director Welch discussed the charges for the skylight leak at Unit 47-F; Inspector Salazar will check to make sure the billing on the SRO for the repair is correct.

Inspector Salazar stated that he received one bid for the Mutual tree work. Without objection, the Board agreed to move the opening of the tree bid from Old Business; he opened the bid from Peterson Tree Works. Following a discussion, and upon a MOTION duly made by Director Welch and seconded by Vice President Evans, it was

RESOLVED, That all bid proposals from contractors for Mutual Twelve are no longer required to be held in Mutual Administration but shall be retained in the Physical Property Department and then brought to the Mutual Board Meeting to be opened and discussed.

The MOTION passed.

Upon a MOTION duly made by Director Welch and seconded by Vice President Evans, it was

RESOLVED, To postpone the review and acceptance of the tree bid, pending analysis of the Request for Proposal process and procedures used.

BUILDING INSPECTOR'S REPORT (continued)

The MOTION passed.

Director Welch reported a patio at Building 72 that needs to be cleaned out.

Inspector Salazar left the meeting at 10:28 a.m.

GOLDEN RAIN FOUNDATION REPRESENTATIVE'S REPORT

In GRF Representative Damoci's absence, the *Recap of the GRF Board Meeting* and the *Committee Chair Reports* attached to the GRF Board minutes may be read in *The NEWS*.

MUTUAL ADMINISTRATION DIRECTOR'S REPORT

Mrs. Weller presented her summary report, the recycling list for 2015, and a flyer on the Mutual Election Schedule – 2015 (as attached).

CORRESPONDENCE

Comments were concerning a shareholder dissatisfied with service from a contractor (private agreement between shareholder and contractor – GRF not responsible), and shareholder/members should report problems with private contractors to the GRF Communications Committee.

ANNOUNCEMENTS

President Findlay is attaching to the minutes an Edison flyer on their upcoming work in the community, and a flyer on California Civil Codes.

President Findlay reported that Mutual Five is still working on Smart Meter issues.

Following a discussion, and upon a MOTION duly made by President Findlay and seconded by Director Fluharty, it was

RESOLVED, That Mutual Twelve accepts the Edison Company's offer for free energy efficient (LED) replacement bulbs, in cool white color, for all common area lighting.

The MOTION passed.

(President Findlay called a 5-minute break and excused Recording Secretary Day for a break at 10:50 a.m. – 11:05 a.m.)

OLD BUSINESS

Director Fluharty discussed his concerns regarding the GRF and Mutual audits both performed by NSBN LLP.

Following a discussion, and upon a MOTION duly made by Director Welch and seconded by Director Jaeger-Hudson, it was

RESOLVED, To accept the bid proposal from Pinnacle Landscape to renovate turf around all buildings which includes dethatching and aeration, per specifications presented, at a cost of \$28,980.

The MOTION passed.

The Board members discussed purchasing Rain Master Eagle Plus controllers. Upon a MOTION duly made by CFO/Secretary Ferraro and seconded by Director Fluharty, it was

RESOLVED, To accept the proposal from Pinnacle Landscape to purchase and install Rain Master Eagle Plus controllers for a total of \$33,100.20. The Board further intends to apply for the utility rebate per controller totaling \$5,400, in a timely manner, and requests that Physical Property assist and monitor the process.

The MOTION passed.

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

RESOLVED, To approve Mutual Administration Director Weller to contact the Mutual attorney for his opinion on requiring shareholders to carry HO-6 insurance and that the cost will be prorated amongst the attorney's other Mutuals.

The MOTION passed.

The Board members discussed adding two new trim colors to the sample pallet for the building painting project. Upon a MOTION duly made by Director Welch and seconded by CFO/Secretary Ferraro, it was

RESOLVED, To accept the two new trim colors to the sample pallet for the building painting project.

The MOTION passed.

OLD BUSINESS (continued)

The Board members discussed amending Policy 7403 – Building Alterations and Additions (attached). Upon a MOTION duly made by Vice President Evans and seconded by Director Jaeger-Hudson, it was

RESOLVED, To amend, on a preliminary basis until the 30-day posting period is completed, Policy 7403 – Building Alterations and Additions.

The MOTION passed.

Following a discussion, and upon a MOTION duly made by Director Jaeger-Hudson and seconded by President Findlay, it was

RESOLVED, To authorize Vice President Evans to reschedule the Mutual Twelve Luncheon.

The MOTION passed.

NEW BUSINESS

Following a discussion on bid package reviews, and upon a MOTION duly made by President Findlay and seconded by Vice President Evans, it was

RESOLVED, That unless the remaining patio area will be flush with the threshold of a partial apartment build-out or patio storage room addition, it must be removed and replaced along with the patio area under the proposed addition.

The MOTION passed.

Upon a MOTION duly made by President Findlay and seconded by Director Jaeger-Hudson, it was

RESOLVED, That any time bids will be sent to outside contractors to accomplish a Mutual Twelve project, the specifications shall be initialed by the Mutual Twelve President prior to their being sent to various contractors for sealed bids.

The MOTION passed.

EXECUTIVE SESSION

There were member issues discussed in Executive Session.

ADJOURNMENT

There being no further business to conduct, President Findlay adjourned the meeting at 11:43 a.m. and announced the Board would be going into an Executive Session to discuss member issues.



Attest

Susan Ferraro, CFO/Secretary
SEAL BEACH MUTUAL TWELVE

cd:1/12/15
Attachments

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

NEXT MEETING: February 12, 2015

**SPECIAL MEETING ANNOUNCEMENTS AND AGENDAS
ARE POSTED IN LAUNDRY ROOM 57 (D SIDE).**

**FOR INDIVIDUAL NOTICE OF SPECIAL MEETINGS,
CONTACT PRESIDENT FINDLAY.**

**RESOLUTIONS IN THE REGULAR
MONTHLY MEETING OF JANUARY 8, 2015**

- 1/08/15 RESOLVED, That all bid proposals from contractors for Mutual Twelve are no longer required to be held in Mutual Administration but shall be retained in the Physical Property Department and then brought to the Mutual Board Meeting to be opened and discussed.
- RESOLVED, To postpone the review and acceptance of the tree bid, pending analysis of the Request for Proposal process and procedures used.
- RESOLVED, That Mutual Twelve accepts the Edison Company's offer for free energy efficient (LED) replacement bulbs, in cool white color, for all common area lighting.
- RESOLVED, To accept the bid proposal from Pinnacle Landscape to renovate turf around all buildings which includes dethatching and aeration, per specifications presented, at a cost of \$28,980.
- RESOLVED, To accept the proposal from Pinnacle Landscape to purchase and install Rain Master Eagle Plus controllers for a total of \$33,100.20. The Board further intends to apply for the utility rebate per controller totaling \$5,400, in a timely manner, and requests that Physical Property assist and monitor the process.
- RESOLVED, To approve Mutual Administration Director Weller to contact the Mutual attorney for his opinion on requiring shareholders to carry HO-6 insurance and that the cost will be prorated amongst the attorney's other Mutuels.
- RESOLVED, To accept the two new trim colors to the sample pallet for the building painting project.
- RESOLVED, To amend, on a preliminary basis until the 30-day posting period is completed, Policy 7403 – Building Alterations and Additions.
- RESOLVED, To authorize Vice President Evans to reschedule the Mutual Twelve Luncheon.
- RESOLVED, That unless the remaining patio area will be flush with the threshold of a partial apartment build-out or patio storage room addition, it must be removed and replaced along with the patio area under the proposed addition.
- RESOLVED, That any time bids will be sent to outside contractors to accomplish a Mutual Twelve project, the specifications shall be initialed by the Mutual Twelve President prior to their being sent to various contractors for sealed bids.

**MUTUAL 12 JANUARY 8, 2015 MEETING
THINGS TO KNOW
SHAREHOLDER INFORMATION BULLETIN**

1. Issues of GRF fiduciary duty both as Mutual 12's managing agent and as a Leisure World association will be discussed at the February 12, 2015 Mutual 12 Meeting with Mutual 12's GRF Director involved.
2. Building paint colors have been chosen. They will be displayed on the west end of Carports 141 and 142. Building Captains will be notified when sample painting is complete. The only way to have your building's paint color changed will be by the Mutual Board prepared and approved petition signed by a majority of the shareholders who are residents in that building. Paint color decisions have been made at open, posted Board meetings with shareholder input considered. Your Board has not yet chosen a contractor so we can't tell you when the buildings will be painted. However, you can expect the gardeners to start cutting growth away from the buildings so the painters can do their job.
3. Check the Mutual 12 Website for information. We didn't get the January Agenda posted but will do better in the future. Log on to lwsb.com, click on "Mutuals" and then click on "Mutual 12." There is no secret code. Information considered privileged or needing an official request is in the Finance, Community Administration, Stock Transfer, or Physical Property Office. Access, other than your own personal information, is through a form available in the Finance Department.
4. Attached are the November and the December 2014 Year End (unaudited) Financial Statements Recap. Of note is that the 2014 Budget for Operating Expenses was 99.2% accurate overall, with a positive variance of \$13,573. But that only means savings in one category offset overruns in another category. The budget process is a fluid situation. The annual charge for Depreciation Expense is not yet posted. Other Income NOT from carrying charges added an additional \$10,182 to the income. The Painting Reserve account will be fully utilized in 2015 and may require supplement from other reserves, depending upon the actual costs. The Emergency Reserve account (disasters, etc.) was increased by an additional \$13,387 as Mutual 12's share of the distributions to close out the Mutual Self Insurance fund. The bulk of Mutual Twelve's cash accounts are invested in FDIC insured

financial institutions, in keeping with Board approved resolutions. The remaining Municipal Bonds with BNY Mellon are being held to maturity and then transferred to FDIC insured deposits. 75% of those will mature in 2015.

5. There's still time to volunteer to accept the open position on the Mutual 12 Board. You'll learn how your community is run, what needs fixing and what "ain't broke." There are six experienced Mutual 12 Directors to help you "learn the ropes." Then you can run for the Board and be elected at the June 11, 2015 Annual Membership Meeting as an experienced Mutual 12 Director.
6. We've finally had some rain. Hopefully there will be more to come. If you need white plastic rain gutter extension troughs, call a Landscape Director. Able bodied shareholders, If you have neighbors who can't take care of theirs, they would probably appreciate your help in putting the extensions out when rain is forecast and putting them away after rain possibility has passed. Unless it is actually raining, put the gutter extensions away every other Friday, mow day. Partial lawn renovation has been approved and will take place just around the buildings. Greenbelts are not included. Hopefully it will be accomplished soon. We left out the greenbelt areas as a cost saving measure. The thatch is not so thick and bare spots can be addressed case by case. Planning for sprinkler system improvement is ongoing. This has been needed for many years. Your current Board members would appreciate "Thanks" for addressing the issue. To those who ask where the landscape extras money has gone, think \$600 every time someone alerts us to flooding. The probable cause is failure of one of our 120 mostly old sprinkler valves. Why did we decide to replace all nine of our sprinkler controllers? A couple of our old ones are failing now and who knows when the rest will give up? By replacing them all, we not only eliminate that worry and save water; we are eligible for a substantial rebate.
7. We have once again attached the Mutual 12 Director Roster. Call your Parcel Director for routine items. Make a note of the appropriate Directors to call for special assistance such as financial information and landscape, physical property or laundry machine concerns.

ROSTER

**SEAL BEACH MUTUAL TWELVE
BOARD OF DIRECTORS
2014-2015**

DIRECTOR	PARCEL BLDGS.	ADDRESS	TELEPHONE
<u>MORTGAGE PARCEL NO. 1</u> Charlotte Jaeger-Hudson DIRECTOR	64-69*	1601 Glenview Road, 64-G	296-8756
<u>MORTGAGE PARCEL NO. 2</u> Roy Fluharty DIRECTOR	70-73	13450 St. Andrews Drive, 73-J	714-813-8201
<u>MORTGAGE PARCEL NO. 3</u> Janet Evans VICE PRESIDENT Community Relations/Luncheon Cmte, Chair	74-78	1650 Glenview Road, 77-C	818-326-0010
<u>MORTGAGE PARCEL NO. 4</u> Lucille Findlay PRESIDENT Ex-Officio all committees Physical Property/Landscape Cmte, Co-Chair	6-11*	13321 Twin Hills Drive, 58-F	430-8425
<u>MORTGAGE PARCEL NO. 8</u> VACANT	55-63		
<u>MORTGAGE PARCEL NO. 9</u> Susan Ferraro CFO/SECRETARY	40-47	1690 Interlachen Road, 42-E	596-3133
<u>MORTGAGE PARCEL NO. 10</u> Joe Welch DIRECTOR Physical Property/Landscape Cmte, Co-Chair	34-39	13181 Del Monte Drive, 38-J	533-1423

LAUNDRY ROOMS Joe Welch (Chair) – 533-1423; Carole Damoci – 405-4965; Lucille Findlay – 430-8425

David Nell Emergency Preparedness Coordinator	13270 Twin Hills Drive, 45-D	430-5044
JoAnn Goostree Website & Paint Cmte. Chair	13240 Twin Hills Drive, 44-A	430-6252

GOLDEN RAIN FOUNDATION REPRESENTATIVE

Carole Damoci	13350 St. Andrews Drive, 68-J	405-4965
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Total Directors:	7	<u>Regular Meetings:</u>	2nd Thursday of each month
Number of Buildings:	44		Admin. Bldg. Conference Room @ 9:00 a.m.
Number of Carport Buildings:	13	<u>Annual Meeting:</u>	2nd Thursday of June
Number of Apartments:	452		Clubhouse 4 @ 10:00 a.m.
Number of Laundry Rooms:	11	<u>Recording Secretaries:</u>	Pam Westphal, 431-6586, Ext. 319 Carol Day, 431-6586, Ext. 320

**SEAL BEACH MUTUAL NO. 12
FINANCIAL STATEMENTS RECAP**
For the Eleven Months Ending November 30, 2014

INTERNALLY PREPARED
FOR MANAGEMENT USE ONLY

<i>November</i>			<i>YTD</i>	
<i>Actual</i>	<i>Budget</i>		<i>Actual</i>	<i>Budget</i>
\$100,642	\$100,642	Regular Assessment	\$1,107,058	\$1,107,062
35,112	35,112	Reserve Funding	386,232	386,232
135,754	135,754	Total Regular Assessments	1,493,290	1,493,294
		Service Income	25	
958	1,215	Financial Income	15,646	13,365
1,790	897	Other Income	15,847	9,867
2,748	2,112	Total Other Income	31,518	23,232
138,502	137,866	Total Mutual Income	1,524,808	1,516,526
63,079	63,081	Trust Maintenance Cost	693,869	693,891
12,142	12,837	Utilities	131,844	141,207
530	1,270	Professional Fees	8,311	13,970
15,456	18,894	Outside Services	202,425	207,834
2,267	6,672	Taxes & Insurance	80,469	73,392
35,112	35,112	Contributions To Reserves	386,232	386,232
128,586	137,866	Operating Expenses Before Off-Bdgt	1,503,150	1,516,526
9,916		Excess Inc / (Exp) Before Off-Bdgt Items	21,658	
9,916		Excess Inc / (Exp) After Off-Budget Items	21,658	
		Restricted Reserves		
28,485		Appliance Reserve	67,439	
1,061		Painting Reserve	290,261	
22,676		Roofing Reserve	2,395,466	
		Emergency Reserve	325,155	
(26,698)		Infrastructure Reserve	427,546	
		Total Restricted Reserves	3,505,867	

**SEAL BEACH MUTUAL NO. 12
FINANCIAL STATEMENTS RECAP**
For the Twelve Months Ending December 31, 2014

INTERNALLY PREPARED
FOR MANAGEMENT USE ONLY

<i>December</i>			<i>YTD</i>	
<i>Actual</i>	<i>Budget</i>		<i>Actual</i>	<i>Budget</i>
\$100,642	\$100,645	Regular Assessment	\$1,207,700	\$1,207,707
35,112	35,112	Reserve Funding	421,344	421,344
135,754	135,757	Total Regular Assessments	1,629,044	1,629,051
		Service Income	25	
3,053	1,225	Financial Income	18,699	14,590
947	872	Other Income	16,794	10,739
4,000	2,097	Total Other Income	35,518	25,329
139,754	137,854	Total Mutual Income	1,664,562	1,654,380
63,079	63,082	Trust Maintenance Cost	756,948	756,973
12,315	12,834	Utilities	144,159	154,041
1,811	1,271	Professional Fees	10,122	15,241
23,072	18,888	Outside Services	225,497	226,722
2,267	6,667	Taxes & Insurance	82,736	80,059
35,112	35,112	Contributions To Reserves	421,344	421,344
137,656	137,854	Operating Expenses Before Off-Bdgt	1,640,806	1,654,380
2,098		Excess Inc / (Exp) Before Off-Bdgt Items	23,756	
2,098		Excess Inc / (Exp) After Off-Budget Items	23,756	
		Restricted Reserves		
(2,156)		Appliance Reserve	65,283	
(34)		Painting Reserve	290,227	
22,676		Roofing Reserve	2,418,142	
1,429		Emergency Reserve	326,584	
617		Infrastructure Reserve	428,163	
		Total Restricted Reserves	3,528,399	

- **MUTUAL ESCROW ACTIVITY**

- New Resident Transfers
 - 66G
 - 10K
- Prelisting Inspections
 - 56J
- New Buyer Orientations
 -
- Final Inspections
 -
- Final/Final Inspections
 -
- Escrows Closed
 -

- **CONSTRUCTION ACTIVITY: PERMITS**

- Major Projects: (See Permit Activity Log for Details)

Unit #	Job Scope	Due Date
34A	Remodel	8/30/2014
76E	Skylight Installation	12/6/2014
39C	Shower Cut-Down	10/16/2014
69F	Remodel	1/23/2015
76G	Kitchen Upgrade	11/17/2014
43I	Remodel	12/15/2014
62K	Bathroom Upgrade	12/16/2014
6I	Shower Cut-Down	12/4/2014
76F	Skylight Installation	12/6/2014
69A	Awning Installation	1/19/2015
66A	HVAC Replacement	2/10/2015
6B	Windows Installation	1/1/2015
66G	Remodel	2/6/2015
47D	Patio Closet Addition	1/20/2015

- **PREVENTATIVE MAINTENANCE PROJECTS**

- Pinnacle: Turf and Lawn Care
 - Cleaned Out All Gutters
- Empire Pipe Cleaning
 - Clay Lateral Sewer Lines Assessment
- Carport Slab Maintenance
 - 141

- **SPECIAL PROJECT BIDS: RFPs**

- Walkway Grates/Light Post Sleeves/Vault Covers
- Building & Carports Painting
- Arboricultural Care

- **ROOF LEAK INSPECTIONS**

- 37C
- 44E
- 47D
- 55F
- 70H
- 72I
- 73H
- 76J
- 77A

- **STRUCTURAL REPAIRS**

- 43E
- 74D
- 34G

- **MUTUAL AND SHAREHOLDER REQUESTS/VISITS**

- Unit 34B – Garden Area Use Permission
- Unit 57C – Front Door Locks
- Unit 42K – Repair (2) Downspouts
- Unit 78C – Plumbing Issue per SMD
- 76E – Skylight Construction Issue

- **FIRE INSPECTIONS**
 - Initial Fire Inspections
 - 10K
 - Fire Re Inspections
 - 3rd Visit Follow per Mutual Administration
 - Non Compliant Units or Special Inspections (See Report Details)

The Mutual Administration Director's Report Carol Weller



It's Winter in Our Hometown

Community Unity

Mutuals 1-17



Community Unity

The best part of living in a senior community is that the smallest act of kindness can reach so many. The holidays and the new-year can be very stressful for the elderly. The weather is cold and isolating to those persons who cannot or do not go out of their apartments due to illness or compromised immune systems. Take a moment and check in on your neighbor. If you are worried about a neighbor's health or living conditions or suspect an abusive caregiver or other person mistreating one of our residents, please contact our Social Services Liaison, Ms. Tiffany Munholland @ (562) 431-6586, extension 317.



Towing Begins on Golden Rain Road

Effective January 5, 2015, any persons parking along the red curbs (fire lanes) located on Golden Rain Road, will be towed. The Golden Rain Foundation must enforce these restrictions as required by OCFA B-09 code and will be issuing citations and towing illegally parked vehicles. Watch for further information in the GRF Newspaper.



It's that Time of Year Again – The Year-end Mailout

Your coupons, tax information and guest passes are being mailed to you....**IMPORTANT!!** Please update your emergency information on the enclosed form. There is no late fee for carrying charge payments in the month of January. If you do not get your packet by January 10th, please contact the Stock Transfer Office for a replacement packet @562 431-6586, ex. 346, 347 or 339.



Keep Your Mutual & the World Green

PLEASE RECYCLE

Attached is a list to assist in a recycling project right within your home. Let us all be part of the solution....not part of the problem. Recycle!!! It is good for the land, the oceans, wildlife; our children's and grand children's future. It is the right thing to do.



YES Do Recycle ↓

- all office paper
- white paper
- colored paper
- newspaper (bags and strings removed)
- magazines (all types)
- catalogs (all types)
- phonebooks (all types)
- junk mail
- paperboard
- tissue boxes
- heavy weight folders
- paper towel and toilet paper rolls
- food packaging (un-waxed only please)
- shredded paper, paper milk, juice and soy milk cartons
- books: all soft cover, hard covers should be ripped off
- empty paper coffee cups (plastic lids removed)
- pizza boxes (food and wax paper removed)
- corrugated cardboard
- brown paper bags
- boxboard (i.e. shoeboxes, gift boxes, cereal boxes)
- metal and tin beverage containers
- metal and tin food containers
- aluminum foil
- aluminum take-out containers
- aluminum pie plates and trays
- kitchen cookware: metal pots, pans, tins and utensils
- All colors glass bottles and jars
- clear glass
- green glass
- brown glass
- blue glass
- glass food containers
- beer and wine bottles

- All plastics numbers 1-7 (NO styrofoam, which is sometimes labeled #5)
- food and beverage containers
- screw top jars
- deli-style containers
- clam-shell take-out containers
- plastic cups (lids and straws removed)
- milk jugs
- soap bottles
- clean grocery and retail plastic bags (no other type accepted)
- plastic jugs/bottles: soda bottles, laundry detergent



NO Do Not Recycle ↓

- Napkins
- tissue paper
- paper towels
- wax paper
- wrapping paper
- any paper product contaminated with body fluids

- cardboard lined with plastic (i.e. bubblewrap boxes)
- waxed/waterproof cardboard

- motor oil cans
- metal and cardboard containers
- paint cans

- light bulbs
- mirror glass
- window glass
- ceramic

- crystal

- plastic" baggies"
- plastic tableware
- Styrofoam containers

Mutual Election Schedule – 2015

MAY	Apts.	Quorum	Directors	Mtg. Day	Mtg. Date	Mtg. Time	Ballots Mailed	
07	384	128	6	3 RD FRI	5-15-15	10 AM	4-15-15	→Parcels 28,29,30,31,32
10	276	92	8	3 RD WED	5-20-15	10 AM	4-20-15	Mtg. & Election in odd years
14	328	110	9	3 RD THUR	5-21-15	10 AM	4-21-15	
09	384	128	7	4 TH FRI	5-22-15	10 AM	4-22-15	→Parcels 39,40,41,42,43,44,45
*08	348	116	5	4 TH TUE	5-26-15	10 AM	4-24-15	*Moved to Tues. after Mem. Day
04	396	132	6	4 TH WED	5-27-15	10 AM	4-27-15	
16	60	20	5	4 TH WED	5-27-15	2 PM	4-27-15	
11	312	104	6	4 TH THUR	5-28-15	10 AM	4-27-15	Mtg. & Election in even years
JUNE	Apts.	Quorum	Directors	Mtg. Day	Mtg. Date	Mtg. Time	Ballots Mailed	
01	844	282	9	2 ND MON	6-08-15	10 AM	-----	Mtg. & Election in even years
05	492	164	8	2 ND TUES	6-09-15	10 AM	5-08-15	→Parcels 13,17,18,19,20,21,22,23
03	432	144	7	2 ND WED	6-10-15	10 AM	5-11-15	
12	452	151	7	2 ND THUR	6-11-15	10 AM	5-12-15	→Parcels 1,2,3,4,8,9,10
02	864	288	9	2 ND FRI	6-12-15	10 AM	5-13-15	
15	502	168	7	3 RD FRI	6-19-15	10 AM	5-20-15	
17	126	42	2	4 TH TUE	6-23-15	10 AM	5-22-15	
06	408	136	7	4 TH FRI	6-26-15	10 AM	5-27-15	

	90- Day Start of Candidate's Registration ↓		60-Day Candidate's Deadline to Apply ↓	
May Mtgs.	Day	Date	Day	Date
07	Saturday	2-14-15	Monday	3-16-15
10	Thursday	2-19-15	Saturday	3-21-15
14	Friday	2-20-15	Sunday	3-22-15
09	Saturday	2-21-15	Monday	3-23-15
08	Wednesday	2-25-15	Friday	3-27-15
04	Thursday	2-26-15	Saturday	3-28-15
16	Thursday	2-26-15	Saturday	3-28-15
11	Friday	2-27-15	Sunday	3-29-15
June Mtgs.	Day	Date	Day	Date
01	Tuesday	3-10-15	Thursday	4-09-15
05	Wednesday	3-11-15	Friday	4-10-15
03	Thursday	3-12-15	Saturday	4-11-15
12	Friday	3-13-15	Sunday	4-12-15
02	Saturday	3-14-15	Monday	4-13-15
15	Saturday	3-21-15	Monday	4-20-15
17	Wednesday	3-25-15	Friday	4-24-15
06	Saturday	3-28-15	Monday	4-27-15

Note: On those deadlines that fall on a Saturday or Sunday, applications will be accepted on the following Monday. All Candidate's applications must be received in the Stock Transfer Office by no later than 4:00 p.m. on the deadline day.

Leisure World in Seal Beach to See Increased Infrastructure-Improvement Work in 2015-16, SCE Invests \$4.4 Million

ROSEMEAD, Calif., December 17, 2014 — Beginning February 2015, Southern California Edison (SCE) will begin major infrastructure-improvement work in Leisure World to ensure continued reliable electric service for the community's residents. SCE will invest more than \$4.4 million in the initial phase of work, which will continue through 2016.

The increased scheduled maintenance and replacement work will take place throughout the Leisure World community and will include replacing 176 transformers. A transformer is a piece of equipment that steps down the voltage of electricity so that SCE can connect service to a customer's panel. Upgrading the system with new equipment will not only reduce unanticipated and extended outages and improve reliability, but help build a smarter grid that can handle the needs of customers for years to come.

During the project, some customers may experience maintenance outages. SCE will communicate with affected customers through mailers well in advance so they can make appropriate arrangements. SCE provides customers with at least three days advance notice before a maintenance outage, and will update customers with changes whenever possible.

Residents may experience inconveniences during some projects, including lane closures and construction related activities. To decrease the level of impact to the community, SCE will schedule maintenance work and outages during normal weekday, day-time hours (8a.m. - 5p.m.) and avoid night and weekend work. SCE will also work to group transformers together within the same outage to avoid customers unnecessarily affected by multiple outages, whenever possible. The Golden Rain Foundation has partnered in efforts to try to make this planned work move as smoothly as possible for residents.

In the next few years, SCE plans to invest billions of dollars to strengthen its territory-wide distribution grid, which serves nearly 14 million people. The work in Leisure World, Seal Beach is only one of many infrastructure-improvement projects that will take place.

Here are some tips for customers preparing for a maintenance outage:

- Customers with a medical condition that require electric-powered life support equipment should be sure to have a backup power system in place or make other plans for health and welfare during an outage.
- Make sure food stays as cold as possible by keeping refrigerator and freezer doors closed and placing blocks of ice inside.



- Learn how to manually open security gates and garage doors.
- Notify any security companies that monitor the customer's home or business.
- Protect computers, televisions and other sensitive equipment by unplugging them.

If you have any questions about maintenance outages, please call SCE at 1-800-655-4555. SCE will provide the latest information about outages at its website and on Twitter.

About Southern California Edison

An Edison International (NYSE:EIX) company, Southern California Edison is one of the nation's largest electric utilities, serving a population of nearly 14 million via 4.9 million customer accounts in a 50,000-square-mile service area within Central, Coastal and Southern California.

CALIFORNIA CIVIL CODE

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Note: This is a copy of a portion of the Table of Contents for Division 2. Property of the California Civil Code. You can access the code by logging on to www.leginfo.ca.gov. Check "California Law." Click on "Civil Code." Then scroll down and click on "Search." Don't fill in the dialogue box. It's easier to find sections by scrolling through the table of contents.

783. A condominium is an estate in real property described in Section 4125 or 6542. A condominium may, with respect to the duration of its enjoyment, be either (1) an estate of inheritance or perpetual estate, (2) an estate for life, (3) an estate for years, such as a leasehold or a subleasehold, or (4) any combination of the foregoing.

783.1. In a stock cooperative, as defined in Section 4190 or 6566, both the separate interest, as defined in paragraph (4) of subdivision (a) of Section 4185 or in paragraph (3) of subdivision (a) of Section 6564, and the correlative interest in the stock cooperative corporation, however designated, are interests in real property.

Note: Click on [761-764](#). There you will find Sections 783 and 783.1. The cross references are to Division 4, Part 5 Common Interest Developments.

In Leisure World some still say that as members in a stock cooperative association we don't own anything. What do you believe "interests in real property" means?

MUTUAL OPERATIONS

DRAFT

PHYSICAL PROPERTY

Building Alterations or Additions

A GRF permit for alterations or additions to buildings in this Mutual will not be issued by the Physical Property Department until a written, signed proposal and contract between the shareholder and the contractor (describing the work to be done by the contractor, the fees to be charged, and the start and completion dates for the work) has been presented to the Physical Property Department along with the application for issuance of a building permit.

The following paragraph applies to all Mutuals except Seven, Nine and Seventeen:
Further, a penalty of \$100 per day shall be assessed to the contractor by the Mutual for every calendar day that the construction exceeds the completion date as listed on the GRF permit. 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. The shareholder or homeowner will receive all penalty fees.

The following paragraph applies to Mutuals Seven and Twelve only:
Further, a penalty of \$250 per day (**\$150 per day Mutual Twelve only**) shall be assessed to the contractor by the Mutual and paid to the Mutual for every calendar day that the construction exceeds the completion date as listed on the GRF permit. The Mutual Board may make an exception to the completion date and award an extension to the contractor without penalty due to unforeseen delays or problems.

The following paragraph applies to Mutual Nine only:
A GRF permit shall be valid for a period of 180 calendar days only. It may be extended at the sole discretion of the Mutual and the GRF Building Inspector. Extensions will generally be granted only for unforeseen circumstances. If the work under the permit has not been completed in a manner satisfactory to the Mutual and the GRF Building Inspector prior to the expiration of the GRF permit and an extension has not been granted, the contractor, and/or shareholder shall return the Mutual building and appurtenances that were affected by the work to a condition that is satisfactory to the Mutual and the GRF Building Inspector within five business days after expiration of the GRF permit or the Mutual will have any work that was requested that was not satisfactorily done completed at the shareholder's expense.

MUTUAL OPERATIONS

DRAFT

PHYSICAL PROPERTY

Building Alterations or Additions

<u>MUTUAL ADOPTION</u>		<u>AMENDMENTS</u>	<u>AMENDMENTS</u>
ONE	03-25-71	01-25-07	
TWO	02-18-71	01-18-07	
THREE	11-16-70	11-08-06	
FOUR	03-01-71	12-13-06	
FIVE	12-16-70	01-17-07	
SIX	01-22-71	01-23-07	
SEVEN	02-19-71	12-15-06	03-18-11**
EIGHT	02-22-71	01-22-07	
NINE	02-09-71	01-08-07*	03-18-11
TEN	01-27-71	01-24-07	
ELEVEN	03-18-71	01-18-07	
TWELVE	03-11-71	01-11-07	
FOURTEEN	12-11-70	01-23-07	
FIFTEEN	12-16-70	01-15-07	
SIXTEEN	03-11-71	01-15-07	
SEVENTEEN	12-05-06*		

*First and fourth paragraphs apply

**First and third paragraphs apply

*****First, second and third paragraphs apply – Mutual Twelve**

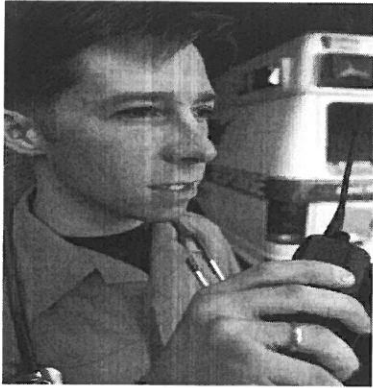
(Draft created 11-07-14cd)

MUTUAL 12 PAINT COLORS – REV. 1/19/15

8 = April Green * 11 = Dusty Gray * 6 = Hemp * 5 = Mesa Tan * 14 = Travertine
 S2 = 9 * S4 = 8 * S7 = 8 * S8 = 10 * S10 = 9 * Carports = 13

Bldg.	Old Color	Stucco / Fascia	Total	Stone Buildings
6	Dusty Gray	Scheme 2 - 0532 Rand Moon / 0527 London Road	1	
7	Travertine	Scheme 7 - 0183 Moth Wing / 32 Shell White	1	
8	April Green	Scheme 8 - 0421 Silverado Ranch / 0344 Courtyard	1	
9	April Green	Scheme10 - 0184 Macademia Brown / 59 Bone White	1	A-Tan Stack Stone
10	Hemp	Scheme 4 - 0351 Mohalla / 0192 Dapper	1	
11	Travertine	Scheme 2 - 0532 Rand Moon / 0527 London Road	2	
34	Mesa Tan	Scheme 4 – 0351 Mohalla/0192 Dapper	2	A-Brown Stack Stone
35	Travertine	Scheme 8 - 0421 Silverado Ranch / 0344 Courtyard	2	F-Light Gray Stack Stone
36	Dusty Gray	Scheme 7 - 0183 Moth Wing / 32 Shell White	2	
37	Dusty Gray	Scheme 2 - 0532 Rand Moon / 0527 London Road	3	
38	Dusty Gray	Scheme10 - 0184 Macademia Brown / 59 Bone White	2	
39	Dusty Gray	Scheme 4 - 0351 Mohalla / 0192 Dapper	3	
40	April Green	Scheme 8 - 0421 Silverado Ranch / 0344 Courtyard	3	
41	Mesa Tan	Scheme 7 - 0183 Moth Wing / 32 Shell White	3	A-Brown Stack Stone
42	Dusty Gray	Scheme10 - 0184 Macademia Brown / 59 Bone White	3	
43	April Green	Scheme 8 - 0421 Silverado Ranch / 0344 Courtyard	4	
44	Hemp	Scheme 4 - 0351 Mohalla / 0192 Dapper	4	E-Brick
45	Travertine	Scheme 7 - 0183 Moth Wing / 32 Shell White	4	
46	Travertine	Scheme 2 - 0532 Rand Moon / 0527 London Road	4	L-Brown Stack Stone
47	April Green	Scheme 8 - 0421 Silverado Ranch / 0344 Courtyard	5	
55	April Green	Scheme 4 - 0351 Mohalla / 0192 Dapper	5	
56	Mesa Tan	Scheme10 - 0184 Macademia Brown / 59 Bone White	4	
57	Dusty Gray	Scheme 8 - 0421 Silverado Ranch / 0344 Courtyard	6	
58	Travertine	Scheme 7 - 0183 Moth Wing / 32 Shell White	5	
59	Dusty Gray	Scheme 2 - 0532 Rand Moon / 0527 London Road	5	F-Tan Stack Stone
60	Hemp	Scheme 7 - 0183 Moth Wing / 32 Shell White	6	C-Used Brick D-Gray mix of square
61	Travertine	Scheme 8 - 0421 Silverado Ranch / 0344 Courtyard	7	
62	April Green	Scheme10 - 0184 Macademia Brown / 59 Bone White	5	
63	Hemp	Scheme 4 - 0351 Mohalla / 0192 Dapper	6	
64	Travertine	Scheme10 - 0184 Macademia Brown / 59 Bone White	6	G-Med brown stone
65	Duty Gray	Scheme 4 - 0351 Mohalla / 0192 Dapper	7	D-Light to med gray & Tan Stack
66	Mesa Tan	Scheme10 – 0184 Macademia Brown / 59 Bone White	7	F-Dark Red&Brown Stack Stone
67	Travertine	Scheme 7 - 0183 Moth Wing / 32 Shell White	7	G-Used Brick
68	Hemp	Scheme 8 – 0421 Silverado Ranch / 0344 Courtyard	8	
69	Travertine	Scheme 2 – 0532 Rand Moon / 0527 London Road	6	
70	April Green	Scheme 8 – 0421 Silverado Ranch / 0344 Courtyard	9	
71	Travertine	Scheme10 – 0184 Macademia Brown / 59 Bone White	8	
72	Travertine	Scheme 2 – 0532 Rand Moon / 0527 London Road	7	
73	Hemp	Scheme 7 – 0183 Moth Wing / 32 Shell White	8	
74	Mesa Tan	Scheme 2 – 0532 Rand Moon / 0527 London Road	8	
75	Dusty Gray	Scheme 8 – 0421 Silverado Ranch / 0344 Courtyard	10	
76	Dusty Gray	Scheme 7 – 0183 Moth Wing / 32 Shell White	9	
77	Travertine	Scheme 2 – 0532 Rand Moon / 0527 London Road	9	
78	Travertine	Scheme 4 - 0351 Mohalla / 0192 Dapper	8	
Carports		0190 Village Crier – 0122 Outrageous	13	

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Disaster First Aid *What to Do When 911 Can't Come*

Class Schedule – Sign up for ONE (5 hour class)

1. **Saturday, January 24st, 2015 (9am – 2pm)**
Clubhouse 3 – Room 4(Bring Your Lunch)
2. **Monday, March 23rd, 2015 (9am – 2pm)**
Clubhouse 3 - Room 4(Bring Your Lunch)
3. **Saturday, May16th, 2015 (9am – 2pm)**
Clubhouse 3 – Room 3(Bring Your Lunch)

Organized Communities Volunteer Education Association (OCEVA) – a local non-profit disaster training organization will provide training.

Retake for FREE just make a reservations to assure space for you.

Cost: \$22, payable by check to OCEVA or by cash –

Payment due at the beginning of class.

Class payment includes training manual.

Registration is required. - Reserve Your Space NOW - Contact;
Geneva Potepan, LW First Aid Training Coordinator,
E-mail - Geneva at mom4rascal@aol.com or phone her at 951-675-4271
or phone Madge Armstrong at 562-598-3087

**MINUTES OF THE SPECIAL MEETING OF THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL NO. TWELVE**

December 2, 2014

The Special Meeting of Seal Beach Mutual No. Twelve was called to order by President Findlay at 1:30 p.m. on Tuesday, December 2, 2014, in the Physical Property Conference Room

Those members present were: President Findlay, Vice President Evans, CFO/Secretary Ferraro, Directors Welch and Jaeger-Hudson.

Absent: Director Fluharty

Also present were: Inspector Antisdell, Inspector Salazar, Paint Committee Chair Goostree, Paint Committee Member Jan Brown, Ms. Caldwell of Vista Paint Co., and 2 shareholders.

Comments were made by a shareholder concerning the selection of the colors for painting of the mutual's buildings.

OLD BUSINESS:

Ms. Caldwell, along with Ms. Goostree, presented the committee's recommendations for the painting of the stucco and trim/fascia for all of the Mutual Twelve buildings and carports. There are 5 color combinations for the 44 buildings and 1 color combination for all the carports. The Board was satisfied with the color schemes and expressed its gratitude to the Paint Committee for their conscientious efforts. Following a discussion, on motion made by Dir. Welch and seconded by Dir. Jaeger-Hudson, it was:

RESOLVED: To accept Mutual 12 exterior colors presented by Vista Paint, and to provide Physical Property with a schematic list of the current paint colors and the assigned new paint colors to include with the bid package for exterior painting.

The motion carried by a unanimous vote of the Board members present.

Inspectors Antisdell and Salazar along with the Ms. Goostree, Ms. Brown, Ms. Caldwell and shareholders left the meeting at 2:10 p.m.

It was recommended by President Findlay to revise Policy 7403, Building Alterations or Additions for Mutual Twelve. Following a brief discussion and due to some concerns, it was decided to take up this topic at a later time.

NEW BUSINESS:

CFO Ferraro reviewed an analysis of the Mutual Twelve's cash and investment accounts held as of October 31, 2014. She also referred to Policy 7306 Banking Resolution as guidance on deposits and investment. Concerns about limits and applicability of FDIC insurance to accounts were discussed. The board also discussed the cash requirements needed for the current operations, and expected expenditures for up-coming projects included in the Mutual Twelve Reserve Study, such as Painting, Gutters and Downspouts, lawn renovation, and sprinkler improvements.

CFO Ferraro noted that the Seal Beach Mutual No. Twelve BNY Mellon Money Market account exceed the \$10,000 limit which was established by previous board resolutions, the last one being in January, 2014. Upon motion made by Dir. Jaeger-Hudson, and seconded by Dir. Welch, it was:

RESOLVED: To transfer all funds in excess of \$10,000 from Seal Beach Mutual No. Twelve BNY Mellon Money Market Account to Seal Beach Mutual No. Twelve US Bank checking account.

The motion carried by a unanimous vote of the Board members present.

It was noted that the First Foundation Essential Business checking had \$400,000 deposited from bonds that had matured earlier in the year. Upon recommendation by CFO Ferraro to purchase additional CDARS through First Foundation, on motion made by Dir. Jaeger-Hudson and seconded by Vice President Evans, it was:

RESOLVED: To authorize President Findlay and CFO Ferraro to open two \$200,000 CD's using funds from First Foundation Essential Business checking account. The CD's totaling \$400,000 to be issued through CDARS held at First Foundation Bank for a term of two years at the prevailing interest rate.

The motion carried by a unanimous vote of the Board members present.

CFO Ferraro stated that the Mutual No. Twelve US Bank Money Market Account which is primarily used for cash flow purposes and short term general investment, had excess funds that could be invested without jeopardizing cash flow as there are sufficient bonds and CDARS maturing in the first half of 2015 for that purpose. Upon recommendation made by CFO Ferraro to purchase additional CDARS at First Foundation, on motion made by Dir. Jaeger-Hudson and seconded by Vice President Evans, it was:

RESOLVED: To authorize President Findlay and CFO Ferraro to open two \$200,000 CD's at Seal Beach Mutual No. Twelve First Foundation Bank using funds from the Seal Beach Mutual No. Twelve US Bank Money Market Account. The CD's totaling \$400,000 to be issued through CDARS held at First Foundation Bank for a term of two years at the prevailing interest rate.

The motion carried by a unanimous vote of the Board members present.

President Findlay then presented a Mutual Twelve Index that would be available on the website to assist shareholders in finding policies. She also asked for guidance to report the President's council on the subject of HO6 insurance policies and the Occupancy Agreement.

ADJOURNMENT

There being no further business to discuss, President Findlay adjourned the meeting at 3:00 p.m.



Attest:

Susan Ferraro, CFO/Secretary
SEAL BEACH MUTUAL NO. TWELVE

/sf