

MUTUAL 12 BUILDING PAINT COLOR REVISION

- √ The paint color chart has been revised.
- √ Scheme 2 Rand Moon has been eliminated.
- √ Scheme 4 has been changed to Muslin Tint.
- √ Building Schemes 7, 8, and 10 have not changed.
- √ All apartment roof fascia will be painted Bone White.
- √ **Deco blocks will be painted the same color as the stucco.**
- √ The carport color scheme has not changed.

The changes have been made on the end of Twin Hills Carport 141 west end.

The Building Color List has not yet been updated.

You will be informed when it is ready.

Please don't worry yourself, the Board or the Paint Committee Chair.

You'll see the revised list well before the buildings are painted.

THE MUTUAL 12 ANNUAL LUNCHEON IS ON!

Thanks to Luncheon Chair, Vice President Evans, the Mutual 12 Annual Luncheon has been rescheduled. Shareholders who have become members of Mutual 12 since last years luncheon will finally have a chance to enjoy this event along with the other shareholders who attend each year.

THURSDAY APRIL 30, 2015

11:30 A.M. - CLUBHOUSE 2

BONELESS CHICKEN BREAST PLATE AND PIE

ENTERTAINMENT BY LINDA HERMAN

SHAREHOLDERS \$6.50 - GUESTS AND CAREGIVERS \$13.00

BUILDING CAPTAINS AND PARCEL DIRECTORS

WILL HAVE TICKETS AVAILABLE AS SOON AS THEY'RE READY

**MINUTES OF THE REGULAR MONTHLY MEETING
OF THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL TWELVE
March 12, 2015**

The Regular Meeting of the Board of Directors of Seal Beach Mutual Twelve was called to order by President Findlay at 9:00 a.m. on Thursday, March 12, 2015, followed by the *Pledge of Allegiance*, in the Administration Building Conference Room A.

ROLL CALL

Present: President Findlay, Vice President Evans (9:05 a.m.), Secretary/CFO Ferraro, and Directors Welch, Fluharty, and Jaeger-Hudson

GRF Representative: Mrs. Damoci

Guests: Ten shareholders of Mutual Twelve

Staff: Mrs. Weller, Mutual Administration Director (9:07 a.m.)
Ms. Miller, GRF Controller (10:00 a.m.)

fou Mr. Salazar, Building Inspector
Ms. Day, Recording Secretary

President Findlay welcomed guests and staff to the meeting.

SHAREHOLDERS' COMMENTS

Comments were concerning funds allocated for sprinkler controllers and turf renovation, when the fire/safety inspections will be this year (in July), not happy with proposed color of building, happy the Board is working so well, concerns about the lawn renovation and thinks some areas should be redone, placement and allocation of GRF return of funds, paint colors, volunteer to fill vacancy on Board, and glad that the work on Tam O'Shanter Road is almost finished.

MINUTES

Director Welch made a MOTION to approve the February 12, 2015, Regular Monthly Board Meeting minutes. There being no corrections to these minutes, President Findlay declared them approved.

BUILDING INSPECTOR'S REPORT

Building Inspector Salazar reviewed his written report summary (see attached).

President Findlay discussed a rusty stove vent hood falling off a roof onto the sidewalk. Following a discussion, and upon a MOTION duly made by President Findlay and seconded by Director Jaeger-Hudson, it was

BUILDING INSPECTOR'S REPORT (continued)

RESOLVED, To begin the process of determining the number of roof top stove vents hoods that are in need of replacement and to obtain the costs of new hoods, for the purpose of obtaining competitive bids.

The MOTION passed.

Inspector Salazar will contact Facilities Manager Gonzalez concerning installation/cost of wheel stops at the carport dumpster ends. In addition, he stated that the rain gutter and downspout bids are due July 1, 2015.

Inspector Salazar reported that he is researching the free sprinkler head program offered by the Metropolitan Water District of Orange County and would advise the Board when he has the information.

Inspector Salazar also requested assistance from the community to help his department on building permits. When you see work being done and don't see a posted permit, please notify the Physical Property office so they can investigate as need be.

President Findlay requested that Inspector Salazar have the sewer camera run down the sewer line of Building 42 due to recent backups. Also, she asked him to check a shower handle in Building 11 and determine who should be billed for the repair.

Inspector Salazar left the meeting at 9:41 a.m.

GOLDEN RAIN FOUNDATION REPRESENTATIVE'S REPORT

GRF Representative Damoci presented her report (as attached). In addition, she discussed the excess funds being returned to the Mutuals from 2014.

The *Recap of the GRF Board Meeting* and the *Committee Chair Reports* attached to the GRF Board minutes may be read in *The NEWS*.

CORRESPONDENCE

President Findlay discussed a letter from a shareholder concerning the Trusted sums in excess of Trustee costs.

MUTUAL ADMINISTRATION DIRECTOR'S REPORT

Mrs. Weller presented her report on liability insurance (attached).

PAINTING COMMITTEE AND WEBSITE COORDINATOR'S REPORT

Ms. Goostree discussed paint colors. Upon a MOTION duly made by Director Welch and seconded by CFO/Secretary Ferraro, it was

PAINTING COMMITTEE AND WEBSITE COORDINATOR'S REPORT (continued)

RESOLVED, To accept the Paint Committee's recommendation to eliminate Scheme 4 Mohalia, to eliminate Scheme 2 Rand Moon, and substitute Muslin Tint as the new Scheme 4 stucco color. Fascia trim color to be Bone White on all apartment buildings. Carport Scheme 13 is unchanged using Village Crier with Outrageous as fascia trim.

The MOTION passed.

EMERGENCY PREPAREDNESS REPORT

In Director Nell's absence, President Findlay said she would like to have volunteers in the Mutual to look out for animals during a disaster or emergency.

LUNCHEON COMMITTEE REPORT

Vice President Evans stated there will be a luncheon on April 30 in Clubhouse Two, at 11:30 a.m. Linda Herman has been contracted for the entertainment and Shirley's will be the caterer (see cover page).

GUEST SPEAKER – Ms. Miller

Ms. Miller reviewed the Financial Statements as of the year ending December 31, 2014, and the proposed Accountant's Report as submitted by NSBN LLP.

Following a brief discussion, and upon a MOTION duly made by CFO/Secretary Ferraro and seconded by Director Jaeger-Hudson, it was

RESOLVED, That the Board of Directors of Seal Beach Mutual No. Twelve, upon a presentation of the Financial Statements as of December 31, 2014, for the year then ended, and the proposed Accountant's Report as submitted by NSBN LLP, hereby accepts the above mentioned Financial Statements and reports therein.

The MOTION carried.

Ms. Miller left the meeting at 10:26 a.m.

ANNOUNCEMENTS

President Findlay discussed the Presidents' Council on March 5: an extensive discussion on AB 2231 shareholder property tax postponement, a new Neighborhood Watch Program by new Deputy Security Chief Cabrera (attached), and the Edison lighting program for free LED light bulbs for walk lights, carports, and in units. In addition, a flyer on fire suppressors for over-the-cooktop microwaves is attached.

ANNOUNCEMENTS (continued)

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

RESOLVED, To accept the interior SCE LED Program for shareholders; the shareholder is solely responsible for the costs of replacements of the LED bulbs in the future.

The MOTION passed.

OLD BUSINESS

Following a discussion, and upon a MOTION duly made by CFO/Secretary Ferraro and seconded by Vice President Evans, it was

RESOLVED, To establish an Executive Committee consisting of the President, Vice President, and Secretary of Mutual Twelve.

The MOTION passed.

Following a discussion, and upon a MOTION duly made by CFO/Secretary Ferraro and seconded by President Findlay, it was

RESOLVED, That the Officer and Director reports that are attached to the Regular Monthly Meeting minutes are only for the purpose of providing information on matters of official Mutual business; such matters include recommendations or information presented at Mutual Council meetings and progress or information on Board-approved activities or projects; new or alternative concepts or points of view will be considered for placement on the Monthly Regular or Special Meeting agendas.

The MOTION passed.

(President Findlay excused Recording Secretary Day for a break at 10:45 a.m. to 11:00 a.m., and the Board took a 5-minute break at 10:45 a.m.).

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

RESOLVED, To authorize the Landscape Committee to spend up to \$30,000 for sprinkler upgrades for the most critical areas in need of sprinkler coverage; funds to be paid from the Infrastructure Reserve account.

The MOTION passed.

OLD BUSINESS (continued)

Director Fluharty made a motion to obtain a second opinion to check out the estimates received by the Landscape Committee but failed due to lack of a second.

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

RESOLVED, To approve up to \$2,000 for 24-inch box tree replacements.

The MOTION passed.

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

RESOLVED, To approve the removal of the bumper boards along the carport walls and to replace them with concrete wheel stops along the bottom of the walls.

The MOTION passed.

NEW BUSINESS

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

RESOLVED, To nominate and appoint Charlotte Jaeger-Hudson, as Assistant Secretary of the Mutual Twelve Board of Directors for the remaining 2014-2015 term of office.

The MOTION passed.

President Findlay introduced Margaret Gillon and Jackie Thomas who have both volunteered for the vacant position on the Board of Directors. Upon a secret ballot, it was

RESOLVED, To nominate and appoint Margaret Gillon, Unit 68-J, as Parcel 8 Director, on the Mutual Twelve Board of Directors for the remaining 2014-2015 term of office.

The MOTION passed.

Following a discussion, and upon a MOTION duly made by CFO/Secretary Ferraro and seconded by Director Jaeger-Hudson, it was

NEW BUSINESS (continued)

RESOLVED, That the Mutual Twelve Board of Directors under the discretionary authority of Bylaws Article V, Section 2 (c) will establish Operating Reserves for the purpose of retaining the GRF credit in the amount of \$47,895.00, for application to restricted reserves in the 2016 budget.

The MOTION passed.

Following a discussion, and upon a MOTION duly made by CFO/Secretary Ferraro and seconded by Director Welch, it was

RESOLVED, To temporarily transfer \$7,000 from the Emergency/Contingency Reserve Fund to the US Bank Property Tax Impound Account, and

FURTHER, In June 2015, when it is anticipated that the impound account will be fully funded, the money will be returned to the Emergency/Contingency Reserve Fund.

The MOTION passed.

PRESIDENT'S REPORT

President Findlay submitted a report to be attached to the minutes.

CFO/SECRETARY'S REPORT

CFO/Secretary Ferraro submitted a report to be attached to the minutes.

EXECUTIVE SESSION

Member issues, the towing contract, and a Bylaws amendment change for the 2015 ballot were discussed in Executive Session following the Regular Board Meeting. The following action was taken:

RESOLVED, To retain the current towing policy in Mutual Twelve.

RESOLVED, To place on the Mutual Twelve June 11 ballot a Bylaws amendment to Article XI, to approve exclusive use common area patios.

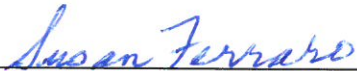
The following action was taken in the January 29 Executive Session:

EXECUTIVE SESSION (continued)

RESOLVED, To accept the bid proposal received from Peterson Tree Works for 2014 tree trimming/thinning and removal to be completed in 2015 as per specifications presented, at a cost of \$10,360.

ADJOURNMENT

President Findlay adjourned the meeting at 11:36 a.m. and announced that there would be an Executive Session to discuss member issues, the towing contract, and a Bylaws amendment for the 2015 ballot.



Attest

Susan Ferraro, CFO/Secretary
SEAL BEACH MUTUAL TWELVE

cd:3/23/15
Attachments

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

NEXT MEETING: APRIL 9, 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 MARCH 12, 2015**

3/12/15

RESOLVED, To begin the process of determining the number of roof top stove vents hoods that are in need of replacement and to obtain the costs of new hoods, for the purpose of obtaining competitive bids.

RESOLVED, To accept the Paint Committee's recommendation to eliminate Scheme 4 Mohalia, to eliminate Scheme 2 Rand Moon, and substitute Muslin Tint as the new Scheme 4 stucco color. Fascia trim color to be Bone White on all apartment buildings. Carport Scheme 13 is unchanged using Village Crier with Outrageous as fascia trim.

RESOLVED, That the Board of Directors of Seal Beach Mutual No. Twelve, upon a presentation of the Financial Statements as of December 31, 2014, for the year then ended, and the proposed Accountant's Report as submitted by NSBN LLP, hereby accepts the above mentioned Financial Statements and reports therein.

RESOLVED, To accept the interior SCE LED Program for shareholders; the shareholder is solely responsible for the costs of replacements of the LED bulbs in the future.

RESOLVED, To establish an Executive Committee consisting of the President, Vice President, and Secretary of Mutual Twelve.

RESOLVED, That the Officer and Director reports that are attached to the Regular Monthly Meeting minutes are only for the purpose of providing information on matters of official Mutual business; such matters include recommendations or information presented at Mutual Council meetings and progress or information on Board-approved activities or projects; new or alternative concepts or points of view will be considered for placement on the Monthly Regular or Special Meeting agendas.

RESOLVED, To authorize the Landscape Committee to spend up to \$30,000 for sprinkler upgrades for the most critical areas in need of sprinkler coverage; funds to be paid from the Infrastructure Reserve account.

RESOLVED, To approve up to \$2,000 for 24-inch box tree replacements.

RESOLVED, To approve the removal of the bumper boards along the carport walls and to replace them with concrete wheel stops along the bottom of the walls.

**BOARD OF DIRECTORS
MUTUAL TWELVE**

March 12, 2015

3/12/15 RESOLVED, To nominate and appoint Charlotte Jaeger-Hudson, as Assistant Secretary of the Mutual Twelve Board of Directors for the remaining 2014-2015 term of office.

RESOLVED, To nominate and appoint Margaret Gillon, Unit 68-J, as Parcel 8 Director, on the Mutual Twelve Board of Directors for the remaining 2014-2015 term of office.

RESOLVED, That the Mutual Twelve Board of Directors under the discretionary authority of Bylaws Article V, Section 2 (c) will establish Operating Reserves for the purpose of retaining the GRF credit in the amount of \$47,895.00, for application to restricted reserves in the 2016 budget.

RESOLVED, To temporarily transfer \$7,000 from the Emergency/Contingency Reserve Fund to the US Bank Property Tax Impound Account, and

FURTHER, In June 2015, when it is anticipated that the impound account will be fully funded, the money will be returned to the Emergency/Contingency Reserve Fund.

RESOLVED, To retain the current towing policy in Mutual Twelve.

RESOLVED, To place on the Mutual Twelve June 11 ballot a Bylaws amendment to Article XI, to approve exclusive use common area patios.

1/29/15 RESOLVED, To accept the bid proposal received from Peterson Tree Works for 2014 tree trimming/thinning and removal to be completed in 2015 as per specifications presented, at a cost of \$10,360.

• **MUTUAL ESCROW ACTIVITY: SEE INSPECTOR REPORT DETAILS (IRD)**

NRS	PLI	NBO	FI	COE	ROF
66G	35K	43J	66K	66K	66K
10K	56J	42G	42G	43J	
64E	70J	35K	43J		
	10L		35K		
	47I		10F		

• **CONSTRUCTION ACTIVITY: PERMITS**

Unit #	Job Scope	Status
69F	Remodel	In Progress
76G	Kitchen Upgrade	In Progress
69A	Awning Installation	In Progress
66G	Remodel	In Progress
47D	Patio Closet Addition	In Progress
11B	Remodel	In Progress
70J	Shower Cut-Down	In Progress
70J	Remodel	In Progress
38I	Appliance Upgrades	In Progress
47I	HVAC Replacement	In Progress
9B	Appliance Upgrades	In Progress
67F	Cart Pad Installation	In Progress
77K	Window Installation	In Progress

• **MUTUAL PROJECTS: REQUEST FOR PROPOSALS (RFPs) (See IRD)**

- Carport Driveway Safety Painting
- Ground Vault, Grates & Walkway Posts Paint
- Tree Care Maintenance
- Turf Renovation
- Irrigation Controls Installation – Applying for SoCal Water\$mart Rebate
- Exterior Paint Project
- Sewer Re Pipe
- Gutter Installation

Submitted by Jay Salazar – Building Inspector: Physical Property Department
 Office Phone: (562) 431-6586, Ext. 364. Email: jaysons@lwsb.com

March 12, 2015

- Stove Top Roof Vent Maintenance

- **CONTRACTS (See IRD)**

- Tree Care Maintenance awarded to Peterson's Tree Works
- Turf Renovation awarded to Pinnacle Landscape Company
- Irrigation Controls Installation awarded to Pinnacle Landscape Company
- Exterior Paint Project awarded to Hutton
- Sewer Re Pipe awarded to PENDING
- Gutter Installation awarded to PENDING
- Carport Driveway Safety Painting awarded to
- Ground Vault, Grates & Walkway Posts Painting PENDING

- **MUTUAL AND SHAREHOLDER REQUESTS/VISITS (See IRD)**

Units:	65A	34G	37C	78J	66F	62F	
	62C	64E	66L	47A	43E	72A	73K
	62F	47D	68I	72A	74E	38I	

- **SPECIAL INSPECTIONS (See IRD)**

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- **STRUCTURAL REPAIRS See (IRD)**

Units: 34G 74D 7F 7G 6G

Carole Damoci
Mutual 12 Representative
March 12, 2015

The term for this year GRFs' Board is winding down. There are still a few things to finished before the year ends in June.

The wall on Seal Beach Blvd will be finished all the way around behind the nursing home. The wall along the channel behind the RV lot is up next. It has already been approved and a contract signed. This leaves the Westminster Blvd wall to go. That is scheduled to be done in 2016.

The Globe is being repainted and should be done in about 6 weeks. Since this in Seal Beach's centennial we are planning a grand unveiling with city & county officials in attendance.

The Amphitheater summer Thursday shows are almost set. The Amphitheater is being repaint, the floors are being refinished and the rigging will also be replaced before the first show in July. The crosswalk at Tam O'Shanter has been redone and is now a 4 way stop. The flashing crosswalk is in and operating at the crosswalk near the golf course.

The SB&T Committee is looking into some grants for bus service between here and the Trader Joes' shopping center which will open access to the movie theaters and restaurants there for those of our Shareholders who no longer drive.

We are looking at the possibility of having a dog park inside the walls of Leisure World and will be researching it further.

If you've read today's newspaper you know that Domino's Pizza will be selling pizzas at clubhouse 6 this evening.

The GAF is in the middle of their free tax program. If you haven't made an appointment yet and need your taxes done, give them a call.

As always, if there is anything I can do for you, or if you have any questions, please feel free to contact me.

Respectfully submitted,
Carole S. Damoci
562-405-4965

RECAP OF GOLDEN RAIN FOUNDATION BOARD ACTIVITY OF FEBRUARY 2015

At its meeting on Tuesday, February 24, 2015, the GRF Board of Directors:

- Discussed Community Image, Globe and Polling of the Community – Motion Failed
- Approved Additional Capital Funding and Purchase Hardware Refresh for News Department
- Amended Policy 5165-33, Mutual Administration Committee
- Approved Inspector of Elections
- Approved GRF Election Materials
- Approved 2015/2016 Employee Healthcare Benefits
- Prioritized 2015 Approved Capital Purchases and Projects
- Approved 2014 Financial Statements
- Approved Contract to Paint the Amphitheater Stage and Vestibule
- Approved Contract to Refinish the Amphitheater Stage
- Approved Globe Repairs and Conservation
- Approved Replacement of Amphitheater Rigging Service
- Approved Concept of Swimming Pool Renovation
- Policy 5535-37, Pedestrian Gate –Returned to Security, Bus & Traffic Committee for additional review

The minutes of the Board meeting will be published in the *Golden Rain News* upon approval at the next Board meeting.



It's Winter in Our Hometown

Community Unity

Mutuals 1-17

Liability Insurance is your Responsibility



Fire



Water Damage



Natural Disaster

If you are uninsured and it is determined that you are the cause of a fire or water damage resulting in large scale serious damage to your apartment, or your neighbor's apartment or to the structure of the building or surrounding buildings, and common areas, you may be held financially responsible for those losses.

THE MUTUAL INSURANCE DEDUCTIBLE IS \$50,000.00

Practice fire safety....stove-top fires can be deadly and devastating to those persons involved, as well as very costly. A pot or pan left carelessly on an active burner can cause damage to an entire building and its surroundings.

Fire-Stop canisters affixed to your stove vent hood or under your vent installed micro-wave oven are available in the purchasing department. If a fire occurs, the canister will open and smother the stove-top fire. For information contact the Purchasing Department @ (562) 431-6586, extension 306 or 308.

**Protect yourself and others by maintaining
HO6 liability insurance on your apartment.**

Your insurance carrier can assist you with your specific needs and coverages.

OBJECTIVE: Mutual Watch (MW) would be an organized effort by concerned Shareholder/Members to look out for each other's safety and to help police protect people and their property against criminals. It practices cooperation with each other and with GRF Security and SBPD in a common interest for safe homes and mutuals. Working together, neighbors learn how to safeguard each other's homes and reduce the risk of crime. They become more alert to unusual or suspicious circumstances, individuals, or vehicles. They learn that it is better to call the police when they see something suspicious, even if their suspicion proves unfounded, rather than to keep quiet and risk letting a neighbor be victimized by criminals.

Mutual Watch does not mean a Shareholder/Member taking physical action against a suspect to prevent criminal activity. As a member, your responsibility is to call the police and report what you've seen, not to take action yourself.

BENEFITS: Mutuals are made up of people who have the power to protect each other's safety and property. By reporting any suspicious circumstances to GRF Security and SBPD, members of a Mutual Watch actually increase their own safety.

Police cannot fight crime they do not know about. When alert citizens keep them informed, the police are far more effective against crime and citizens have better protection and safer mutuals. Join Mutual Watch to protect your home and stay safe.

PRO: Watches can supplement overstretched police forces. Reports of crimes may go up after the mutual watches are formed, but that's partly because citizens become more comfortable about calling police about incidents that would otherwise be overlooked—but shouldn't be. Watches need not be just about patrolling.

CON: Watches can expose homeowners to liability. One misstep by a watch member can have legal and financial repercussions for everyone in the neighborhood. Sometimes neighbors are too nosy. If people challenge everyone who is different in some way, they risk losing some of their humanity. There's a fine line between being alert and turning into a moderator of everyone else's behavior.

Sometimes bad apples join. While most mutual watch members will be civic-minded, not all are. Besides vigilantes and cop wannabes, criminals will occasionally join, since they can use the information they learn about neighbors' habits for illicit ends.

HOW TO START AND MAINTAIN A MUTUAL WATCH PROGRAM:

The following steps explain how to get a Mutual Watch program started and maintained in your mutual:

Talk to your neighbors - See if there's interest in forming a Mutual Watch group in your mutual. Tell them about the benefits of a program and the problems to be addressed. Ask about convenient times and places for the first meeting. Be sure to mention that Mutual Watch does not require frequent meetings or personal risks.

Plan the first meeting - Select a date, time, and place for the first meeting. Meetings could be held at a home or clubhouse. Send out meeting announcements a few weeks ahead of the date. You can distribute fliers, make phone calls, or send emails. Send out reminders a few days before the meeting. Prepare an agenda and sign-in sheet for the first meeting. The meeting should last about one hour. Consider providing refreshments, e.g., cookies and coffee. The agenda should allow time for questions, answers, and other topics. Invite GRF Security.

First meeting - The first meeting is critical in forming of a group. All attendees should introduce themselves and sign a sheet with their names, addresses, phone numbers, and email addresses so they can be contacted about future meetings and activities. They should be assured that their personal information will not be given to anyone without their permission. Then the group should define the area to be covered and select a MW Captain or MW Co-Captains. The initial duties of the Block Captain or Co-Captains are to compile a membership list containing phone numbers and email addresses of the members.

Continuing duties of the Block Captain or Co-Captains - After the group is formed their duties will depend on their organizational skills and interests, and the nature and objectives of the group. The following are some possibilities: Recruit new members; Maintain a membership list; Keep members informed about crime and incidents that have occurred in the mutual; Try to see group members frequently; Establish and

maintain a phone tree with home and work numbers that group members can use to contact Shareholders/Members in an emergency; Develop an area activity profile to help members recognize unusual or suspicious activities in the area; Act as a spokesperson for the group; Serve as liaison with the GRF Security; Plan, announce, and facilitate meetings; Organize crime prevention activities, e.g., watching homes when residents are away.

Subsequent Meetings and Activities - Meetings of the whole group should be held each quarter. They can be held more often if there is information to be distributed and discussed, a problem to address, or a special event to be planned and held. The key to keeping a Mutual Watch group active is maintaining interest over time and communicating with members. Meetings can be scheduled to discuss specific crime prevention or other topics. GRF Security can also provide officers to discuss quality of life issues that affect the mutual.

Meetings can also be scheduled to address a serious incident in the area, or two or more less-serious incidents of the same type. Problem solving usually proceeds in the following steps:

Discuss and Define - What is the problem? Some examples are car break-ins and thefts, home burglaries, speeding, anything that affects the mutual's quality of life.

Analyze and Identify - What are the common elements of the problem? They could be time of day, location, kinds of offenders and victims, kinds of targets, access to targets, methods of defeating security measures, etc.

Response - How can the problem be addressed? What can be done to prevent recurrence or reduce the damage if it does recur? What agencies or organizations are responsible and should help in solving the problem? What are the best things to do for short- and long-term results?

Assessment - Did the problem go away? Was the damage reduced? If not, what else should be done?

Current Crime Concerns

There has been a county wide increase in thefts/burglaries from parked vehicles. Most of the items that were stolen were in plain view inside the car and included cameras, iPods, GPS units, laptop computers, cell phones, garage door openers, purses, and wallets. These thefts are crimes of opportunity--and **YOU** can help prevent these thefts. Here are four things you can do:

Do not leave valuables in plain view in your car, no matter where you park. Do not assume that simply locking your car doors is enough to deter a thief. It only takes a few seconds for a thief to smash your window and grab whatever is visible.

Take all valuables with you or place them in your trunk, preferably before reaching your destination.

Lock your car and park in a well-lit area.

Report any suspicious activity, persons, and vehicles that you see in your mutual.

There also has been a county wide increase in residential burglaries often associated with unlocked doors and unsecured windows. You can help prevent residential burglaries too. Here are several things **YOU** can do:

Close and lock all doors even when you are home.

When leaving home do not leave windows open, not even a little.

Close and lock all windows.

Keep your home well lit at night. Have lights on at night (timers are convenient).

Have a motion sensor-activated light at your front door.

Close curtains when you leave.

Make your home appear occupied when you are out by leaving lights, TV, or radio on.

Remove valuables from places that can be seen from outside.

If you are going to be away for several days, let your neighbors know and arrange to have parcels picked up, newspaper delivery stopped or have your newspapers picked up daily.

Consider an alarm service or installing a motion activated audible alarm in the house

Most importantly, report all suspicious activity to the Security Department or to Seal Beach PD.

YOU are the eyes and ears of the community and reporting such activity may stop crimes before they are committed.

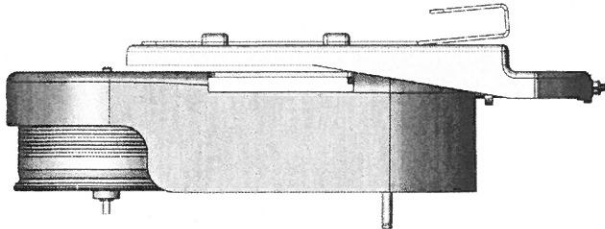


Auto-Out® Microwave Specifications

Order from Purchasing.

Individual unit \$60.00

FOR RESIDENTIAL COOKTOPS WITH OVER-THE-RANGE MICROWAVES



Product Name
Auto-Out® Microwave with Quick-Connect bracket
Model Number
AOM-2
Application
Residential cooktops with over-the-range microwaves
Dimensions & Weight: One Unit
<ul style="list-style-type: none"> • Weight: .7 lbs (11.2 oz.) • Height with Quick-Connect bracket: 3½" • Height without Quick-Connect bracket: 2¾" • Length: 11" • Width: 3"
Product Highlights
<ul style="list-style-type: none"> • Fire-suppressant device for cooktops with over-the-range microwaves • 24-7 protection, no electrical or batteries required • Affordable • Helps protect property and residents
Fire suppression "canisters" per unit
One canister which protects the front and back burner
Quantity Needed
A pair for standard four-burner cooktops
Height Requirements
15 - 27 inches from the cooktop surface to the bottom of microwave
Country of Manufacture
United States of America

Installation Method
<ul style="list-style-type: none"> • Quick-Connect bracket - attaches to underside of microwave • Wall-Mount bracket alternative - attaches to wall behind microwave
Track Record
Proven technology
Intended Use
Small residential cooking fires, including grease fires (not intended to suppress fires caused by "deep-fat" frying)
Certification & Testing
<ul style="list-style-type: none"> • Tested by Southwest Research Institute® (SWRI), a Nationally Recognized Testing Laboratory (NRTL) • Suppression agent subject to national lab test standards for "Dry Chemical Fire Extinguishers"
Product Life
<ul style="list-style-type: none"> ✦ 6 years from the date of manufacture • One time use only
Activation Method
Triggered by the flames of the fire (neither steam, smoke, nor heat alone will actuate the device)
Primary Suppression Agent
Siliconized dry chemical powder (sodium bicarbonate base) subject to national lab test standards for "Dry Chemical Fire Extinguishers"
Dispersal Method
Non-pressurized, gravity aided device
Clean-Up
Use a damp towel to sweep up the environmentally-friendly powder

1911 Windsor Place
 Fort Worth, TX 76110
 817-924-1370
 sales@auto-out.com
 www.Auto-Out.com

President's Report, March 12, 2015

The recent major apartment fires, first in Mutual 3 and now in Mutual 11 are unfortunate reminders of the need to stay alert when we are using kitchen appliances. We need to turn off appliances before answering the phone or door or going to another room to take care of something. Some of us, myself included, sometimes forget what we were doing in the room we left. Visit Purchasing at the back of the Maintenance Yard. They have or can order a variety of fire and other safety/emergency supplies. Attached to this month's Minutes is a flyer for a fire stop device for installation under microwave ovens. This one does not have to be bolted to the wall. Hopefully I'll be able to install it under my microwave. These devices give us a heads up with a loud "pop", a spray of powder, and maybe a few extra minutes to prevent disaster. They must be replaced every few years to be effective.

Leisure World Security is encouraging Neighborhood Watch programs for our community. The attached flyer includes lots of good safety information important to all of us. Here in Mutual 12 we look out for each other, assist our neighbors, and report concerns to Security, Fire Department, Police, Animal Control, etc. as appropriate. However, each of us, whether we are on the Board of Directors or not, is responsible for our own personal safety and welfare. If you're interested in becoming part of or organizing a Neighborhood Watch program, contact Deputy Security Chief Cabrera, (562) 431-6586 Ex. 105, for further information.

Respectfully submitted, Lucille Findlay

Things to know from the CFO MARCH 2015 Regular Meeting

First, I would like to congratulate our new Assistant Secretary, Charlotte Jaeger-Hudson, and thank her for volunteering to help with communications with our shareholders and other organizational duties. I look forward to working with Charlotte.

As you know from reading these minutes, the Board approved the Financial Statements for the year ended December 31, 2014 as audited by NSBN, LLP. The complete Mutual Twelve report for 2014 will be distributed along with the Golden Rain Foundations Annual Report for 2014. They will be included with the Golden Rain Newspaper publish date April 16, 2015.

Watch for them and be sure to pull them out and retain them for your reference.

The Mutual 12 February 2015 financial recap is attached. I will provide more information on variances as the year progresses and continue to monitor operating expenses.

The 2nd half installment of property taxes for 2014/2015 year, were paid on March 10, 2015 as required.

Once a month, there is a meeting of all the mutual CFO's. The March meeting's topic was SOLAR power. The Guest Speaker was Jon Traw, Building Official for the City of Seal Beach. The take away that I learned from his presentation, was that Solar Power, has a place and can be beneficial, but that it is not for all users. There are many variables to consider. It is expensive to install, works best when panels face south, is dependent upon the efficiency of the panels (more \$ for most efficient), production is reduced by 15% when located within 30 miles of the coast, and most importantly, what is your average cost per kilowatt hour

Mutual 12 is on a "time-of-use" rate schedule with Edison. Our electricity bills for the meters for the laundry rooms, walk lights, and carports are being billed at the lowest rate. **THIS IS LARGELY BECAUSE YOU HAVE DONE YOUR PART TO USE THE LAUNDRY ROOMS DURING THE PREFERRED HOURS. YOUR COOPERATION HAS PRODUCED RESULTS TO KEEP OUR ELECTRICITY COSTS UNDER CONTROL AND BILLED AT THE LOWEST TIER LEVEL. THANK YOU!**

Susan Ferraro
CFO, MUTUAL TWELVE

P.O. Box 2069
 Seal Beach CA 90740

Feb Actual	Feb Budget		2015 Y-T-D Actual	2015 Y-T-D Budget
100,353	100,353	Carrying Charges	202,130	202,130
37,692	37,693	Reserve Funding	75,385	75,386
138,045	138,046	Total Regular Assessments	277,514	277,516
3,291	2,391	Financial Income	6,881	4,782
1,370	1,098	Other Income	1,625	2,196
4,661	3,489	Total Other Income	8,506	6,978
142,707	141,535	Total Mutual Income	286,021	284,494
63,081	63,081	GRF Trust Maintenance Fee	127,586	127,586
11,065	12,941	Utilities	21,350	25,882
527	922	Professional Fees	1,428	1,844
16,545	18,573	Outside Services	34,067	37,146
9,782	8,326	Taxes & Insurance	19,563	16,652
37,692	37,693	Contributions to Reserves	75,385	75,386
138,692	141,536	Total Expenses Before Off-Budget	279,379	284,496
4,014	(1)	Excess Inc/(Exp) Before Off-Budget	6,642	(2)
4,014	(1)	Excess Inc/(Exp) After Off-Budget	6,642	(2)
		Restricted Reserves		
(3,103)	0	Appliance Reserve Equity	61,300	0
4,094	0	Painting Reserve	298,415	0
23,486	0	Roofing Reserve	2,465,113	0
0	0	Emergency Reserve Equity	326,584	0
(16,469)	0	Infrastructure Reserve	421,306	0
8,008	0	Total Restricted Reserves	3,572,718	0

R O S T E R

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

DIRECTOR	PARCEL BLDGS.	ADDRESS	TELEPHONE
<u>MORTGAGE PARCEL NO. 1</u> Charlotte Jaeger-Hudson ASSISTANT SECRETARY *	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> Margaret Gillon * DIRECTOR	55-63	13350 St. Andrews Drive, 68-J	370-3844
<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

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	
Number of Apartments: 452	<u>Annual Meeting:</u> 2nd Thursday of June
Number of Laundry Rooms: 11	Clubhouse 4 @ 10:00 a.m.
	<u>Recording Secretaries:</u> Pam Westphal, 431-6586, Ext. 319
	Carol Day, 431-6586, Ext. 320

