

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

The Regular Meeting of the Board of Directors of Seal Beach Mutual Twelve was called to order by President Welch at 9:01 a.m. on Thursday, November 12, 2015, followed by the *Pledge of Allegiance*, in the Administration Building Conference Room A.

**ROLL CALL**

Present: President Welch, Vice President/CFO Ferraro, Secretary Findlay, and Directors Thomas, Anderson, and Gillon

Absent: Director Fluharty

GRF Representative: Mrs. Damoci

Guests: Seven shareholders of Mutual Twelve

Staff: Mrs. Weller, Mutual Administration Director  
Mr. Gomez, Safety/Emergency Coordinator  
Mr. Salazar, Building Inspector  
Mrs. Westphal, Recording Secretary

President Welch welcomed guests and staff to the meeting.

**SHAREHOLDERS' COMMENTS**

President Welch invited shareholders present to speak to the Board.

**CORRESPONDENCE**

Secretary Findlay reported that a letter of resignation was received from Director Jaeger-Hudson due to health reasons, and two other letters were received from shareholders that will be discussed in Executive Session.

President Welch said that former Director Margaret Gillon has agreed to replace Director Jaeger-Hudson on the Board for the remaining 2015-2016 term of office, and she will be an asset.

Upon a MOTION duly made by CFO Ferraro and seconded by Secretary Findlay, it was

RESOLVED, To regretfully accept the resignation of Charlotte  
Jaeger-Hudson from the Mutual Twelve Board of Directors.

The MOTION passed.

**CORRESPONDENCE (continued)**

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

RESOLVED, To appoint Margaret Gillon to the Mutual Twelve Board of Directors for the remaining 2015-2016 term of office.

The MOTION passed.

**MINUTES**

There being no corrections to the minutes of the Regular Monthly Meeting of October 8, 2015, and the Special Meeting minutes of October 20, 2015, the minutes were declared approved as written.

**GOLDEN RAIN FOUNDATION REPRESENTATIVE'S REPORT**

GRF Representative Damoci presented her report (attached). The *Recap of the GRF Board Meeting* and the *Committee Chair Reports* attached to the GRF Board minutes may be read in *The NEWS*.

**BUILDING INSPECTOR'S REPORT**

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

He reported that at the end of November, Empire Pipe cleaning will be performing their inbound and outbound sewer cleaning maintenance. He said the swale project is pending.

Building Inspector Salazar left the meeting at 9:55 a.m.

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

RESOLVED, To ratify Policy 7494.12 – Decorative Exterior Wall Finishes and Gates, with minor grammatical corrections.

The MOTION passed.

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

RESOLVED, To ratify Policy 7495 – Bay Windows.

The MOTION passed.

**BUILDING INSPECTOR'S REPORT (continued)**

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

RESOLVED, To ratify Policy 7496.12 – Building Exterior and Common Area Modifications, with minor grammatical corrections.

The MOTION passed.

Following a discussion, Director Anderson made a MOTION and seconded by Director Gillon to remove the wheel stops that were put in at the carports and install one board on the wall with a metal channel at a cost of \$495 for each of 15 carports.

Following further discussion, and upon a MOTION duly made by Secretary Findlay and seconded by Director Thomas, it was

RESOLVED, To postpone this motion until the Special Meeting of Mutual Twelve scheduled for November 17, 2015.

The MOTION passed.

(The recording secretary left for a break at 10:15 a.m. – 10:30 a.m.)

**GUEST SPEAKER – Eloy Gomez**

Mr. Gomez gave a presentation about mosquitoes and the West Nile virus (see attached information). After questions, Mr. Gomez left the meeting at 10:33 a.m.

At this point in the meeting, Secretary Findlay explained about clarification of the content of the Mutual's Towing Vehicles Policy (see attached explanation).

**MUTUAL ADMINISTRATION DIRECTOR'S REPORT**

Mrs. Weller presented her report (attached). She reminded the Directors to attend the Training Seminar for Directors on December 7. Also, on January 29, 2016, there will be a realtor meeting to discuss and solve problems/concerns/questions.

**EMERGENCY PREPAREDNESS COORDINATOR'S REPORT**

Emergency Preparedness Coordinator David Nell and CFO Ferraro presented the report (attached).

**ANNOUNCEMENTS**

GRF Representative Damoci announced that the GRF has purchased extra flood insurance.

**OLD BUSINESS**

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

RESOLVED, To ratify Policy 7701.12 – Personal Liability and Property Insurance with Policy 7586.G – Personal Property and Liability Insurance cross-referenced in it.

The MOTION passed.

**NEW BUSINESS**

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

RESOLVED, To amend Policy 7525 – Withdrawal Inspection Process Fee.

The MOTION passed.

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

RESOLVED, To amend Policy 7530 – Withdrawal Inspection.

The MOTION passed.

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

RESOLVED, To establish with U. S. Bancorp, an investment broker, such accounts as needed to invest Mutual funds in FDIC insured Certificates of Deposit and that all transactions be signed and executed by two of the following officers: President or Vice President, and countersigned by either the Chief Financial Officer or Secretary.

The MOTION passed.



**NEW BUSINESS (continued)**

Following further discussion, and upon a MOTION duly made by CFO Ferraro and seconded by Director Gillon, it was

RESOLVED, To authorize transfer of the proceeds of \$50,000 from BNY Mellon cash account to the Seal Beach Mutual Twelve money market account; and further, to transfer \$50,000 from First Foundation Business checking account to the Seal Beach Mutual Twelve money market account; and further, authorize the purchase of one Certificate of Deposit in the amount of \$100,000 with U. S. Bancorp.

The MOTION passed.

Following further discussion, and upon a MOTION duly made by CFO Ferraro and seconded by Director Gillon, it was

RESOLVED, Whereas there is \$100,000 in CDARS with First Foundation Bank that mature on November 19, 2015, with an additional \$401,000 maturing December 10, 2015, that as the funds become available they be reinvested in the FDIC insured certificates of deposit through U. S. Bancorp at the prevailing interest rate for a deposit term not to exceed two years.

The MOTION passed.

Following a discussion about an emergency amendment to Policy 7425.12 – Garden Areas, Trees, Shrubs (attached), and upon a MOTION duly Secretary Findlay and seconded by Director Gillon, it was

RESOLVED, To amend Policy 7425.12 – Garden Areas, Trees and Shrubs by adding Emergency Amendment – Garden Use 6., effective for 120 days pursuant to Civil Code §4360(d).

The MOTION passed.

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

RESOLVED, To cancel the December Board Meeting due to the holiday season.

The MOTION passed.

**PRESIDENT'S REPORT**

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

**CFO'S REPORT**

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

**SECRETARY'S REPORT**

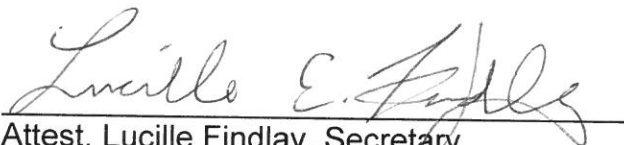
Secretary Findlay submitted a report to be attached to the minutes.

**EXECUTIVE SESSION**

Member issues were discussed in Executive Session.

**ADJOURNMENT**

President Welch adjourned the meeting at 11:54 a.m. and announced that following there would be an Executive Session to discuss member issues.



Attest, Lucille Findlay, Secretary  
SEAL BEACH MUTUAL TWELVE

pw:11/23/15  
Attachments

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

**NEXT MEETING: JANUARY 14, 2016**

**RESOLUTIONS IN THE REGULAR  
MONTHLY MEETING OF NOVEMBER 12, 2015**

- 11/12/15 RESOLVED, To regretfully accept the resignation of Charlotte Jaeger-Hudson from the Mutual Twelve Board of Directors.
- RESOLVED, To appoint Margaret Gillon to the Mutual Twelve Board of Directors for the remaining 2015-2016 term of office.
- RESOLVED, To ratify Policy 7494.12 – Decorative Exterior Wall Finishes and Gates, with minor grammatical corrections.
- RESOLVED, To ratify Policy 7495 – Bay Windows.
- RESOLVED, To ratify Policy 7496.12 – Building Exterior and Common Area Modifications, with minor grammatical corrections.
- RESOLVED, To postpone this motion until the Special Meeting of Mutual Twelve scheduled for November 17, 2015.
- RESOLVED, To ratify Policy 7701.12 – Personal Liability and Property Insurance with Policy 7586.G – Personal Property and Liability Insurance cross-referenced in it.
- RESOLVED, To amend Policy 7525 – Withdrawal Inspection Process Fee.
- RESOLVED, To amend Policy 7530 – Withdrawal Inspection.
- RESOLVED, To establish with U. S. Bancorp, an investment broker, such accounts as needed to invest Mutual funds in FDIC insured Certificates of Deposit and that all transactions be signed and executed by two of the following officers: President or Vice President, and countersigned by either the Chief Financial Officer or Secretary.
- RESOLVED, To authorize transfer of the proceeds of \$50,000 from BNY Mellon cash account to the Seal Beach Mutual Twelve money market account; and further, to transfer \$50,000 from First Foundation Business checking account to the Seal Beach Mutual Twelve money market account; and further, authorize the purchase of one Certificate of Deposit in the amount of \$100,000 with U. S. Bancorp.

RESOLVED, Whereas there is \$100,000 in CDARS with First Foundation Bank that mature on November 19, 2015, with an additional \$401,000 maturing December 10, 2015, that as the funds become available they be reinvested in the FDIC insured certificates of deposit through U. S. Bancorp at the prevailing interest rate for a deposit term not to exceed two years.

RESOLVED, To amend Policy 7425.12 – Garden Areas, Trees and Shrubs by adding Emergency Amendment – Garden Use 6., effective for 120 days pursuant to Civil Code §4360(d).

RESOLVED, To cancel the December Board Meeting due to the holiday season.

Special Mtg.  
10/20/15

RESOLVED, To approve payment of \$2,920 to S. C. Yamamoto, Inc., for removal of existing turf and soils adjacent to Unit 64-C to adjust grade to drain away from the building; turf and soils disposed of off-site; labor and materials used to adjust irrigation to new grade; sod adjacent to unit 64-C.

RESOLVED, To approve payment of \$2,061.56 to Trust 1 Restoration upon preparation and signing of the contract followed by satisfactory completion of the repair and restoration due to water damage at Unit 37-F; expenditure to be charged to the Emergency Reserve Fund.

**SPECIAL MEETING ANNOUNCEMENTS AND AGENDAS  
ARE POSTED IN LAUNDRY ROOM 57 (D SIDE).  
FOR INFORMAL INDIVIDUAL NOTICE OF SPECIAL MEETINGS,  
CONTACT SECRETARY FINDLAY.**

# O.C. Vector-Leisure World Mosquito/WNV Abatement Plan



## Mosquito and West Nile Virus (WNV) in 2014.

- 280 individuals infected with WNV.
- Of the 280 infected with WNV, 9 individuals succumbed to the infection.
- Only 9 deaths were reported in the previous 10 years.

## Mosquito and West Nile Virus (WNV) in 2015

- Mosquito/WNV started in March in the city of Tustin.
- 75 human infection, 3 deaths 70 birds, 520 trapped mosquitoes have tested positive for WNV.
- Average mosquitoes trapped in LW 40.
- Average in Aug. 111-137, Sept. 24th 31, Oct. 2nd 176, Oct. 29th 180 – 1 positive.

## Mosquitoes

- Mosquitoes have four stages in their life cycle: **egg, larva, pupa, and adult**. The first three stages are aquatic.
- Only female mosquitoes are blood feeders.

## Mosquito Sources in LW

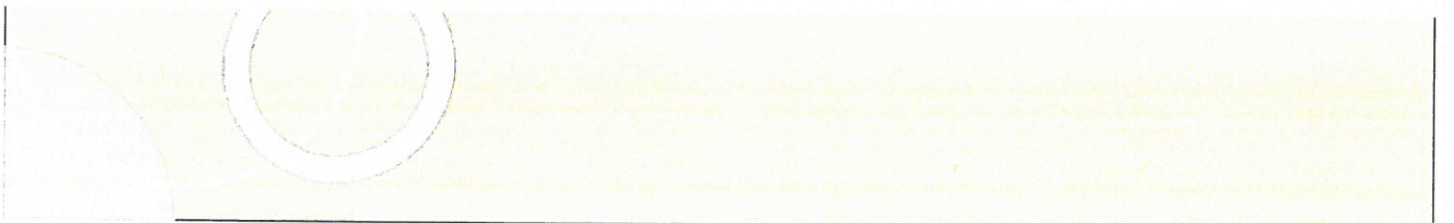
- Flood channel along LW and the Hayes Power Plant.
- Flower pot saucers.
- Cups, buckets, and open jars.
- Water valve boxes
- Areas where water pools in ground surface.
- \*Teaspoon of water will hold 100 larva\*

## Protect Yourself and Stop Mosquito Breeding Grounds

- Dump standing water, report any areas where water pools for more than 7 days.
- Inspect door and window screens.
- Wear long sleeve shirts if outdoors during dusk or dawn.
- If outdoors use repellents with "deet" or "picaridin"







Carole Damoci  
Mutual 12 Representative  
November 12<sup>th</sup>, 2015

The Amphitheater Thursday night shows for next summer will be finalized in December. As soon as the final decisions are made you'll be the first to know.

We will also be showing 4 movies in the Amphitheater this summer.

We're putting out the Toys for Tots boxes in a couple of weeks and will hold a Holiday show in December. We will also be holding a tree lighting ceremony the day after Thanksgiving. The Recreation Department with the addition of the new assistant Supervisor will be planning more community functions. More to follow in the Golden Rain News.

The Holiday shopping season has started and the Golden Age Foundation is listed as a charity on Amazon Smile. Make Golden Age your charity and Amazon with donate a percent of your sale to help our community.

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

**1. MUTUAL ESCROW ACTIVITY: See Attachment**

**2. PERMITTED CONSTRUCTION ACTIVITY: See Attachment**

**3. MUTUAL PROJECTS:**

- Ground Vault, Grates & Walkway Posts Paint: On hold until after exterior painting project
- Irrigation Controls Installation – Contract refined per controller installations
- Exterior Paint Project: (3) Invoices received (See attachment)
- Sewer Maintenance & Re Pipe: Meeting with SOS Plumbing today at 3:30pm
- Gutter Installation: Buildings 44 and 45 have been marked for downspout locations

**4. CONTRACTS**

- Ground vault, grates & walkway posts sleeves awarded to: Walkway lights post sleeves awarded to Service Maintenance Department
- Irrigation controls installation awarded to: S.C. Yamamoto
- Exterior paint project awarded to Hutton
- Sewer maintenance and re pipe awarded to: PENDING
- Gutter installation awarded to: Roofing Standards

**5. MUTUAL REQUESTS/VISITS**

6K	64J
71E	74E
70H	45G
41F	70J

**6. SPECIAL INSPECTIONS**

- 

**7. FIRE INSPECTIONS**

- Tentatively Scheduled for July-August of 2017



**8. PHYSICAL PROPERTIES MAINTENANCE INSPECTIONS**

- Pending

Clarification, not change, of content of 7582.12 and 7502.12E Towing Vehicles.

The rearranged wording below is as it will appear in the Policy including bold. Bolded content is not changed, just made easier to locate in the policy.

Pursuant to Clause (1) of subparagraph (E) of paragraph (1) of subdivision (1) of Section 22658 of the California Vehicle Code:

The Security Department is hereby authorized by the Board of Directors of Mutual Twelve to cause the **\*REMOVAL AND TOWING OF A VEHICLE WHICH IS PARKED ON ANY MUTUAL TWELVE PROPERTY LOCATED WITHIN 15 FEET OF A FIRE HYDRANT OR IN A FIRE LANE, OR IN A MANNER WHICH INTERFERES WITH AN ENTRANCE OR EXIT FROM THE PRIVATE PROPERTY**, so long as such towing conforms to the other provisions of said Section 22658.

\*emphasis added

Any towing that results from this authorization will be at the vehicle owner's expense in conformity with the provisions of Section 22658.

**MUTUAL OPERATIONS**

7582.12  
(SEE ALSO POLICY 7502.12 (E))

**RESIDENT REGULATIONS**

**Towing Vehicles – Mutual Twelve**

The Security Department is hereby authorized by the Board of Directors of Mutual Twelve, pursuant to clause (1) of subparagraph (E) of paragraph (1) of subdivision (1) of Section 22658 of the California Vehicle Code to cause the removal and towing of a vehicle which is parked on any Mutual Twelve property located within 15 feet of a fire hydrant or in a fire lane, or in a manner which interferes with an entrance or exit from the private property, so long as such towing conforms to the other provisions of said Section 22658.

Any towing that results from this authorization will be at the vehicle owner's expense in conformity with the provisions of Section 22658.

**MUTUAL ADOPTION**

TWELVE: 03-14-13 (SEE ALSO POLICY 7502.12 (E))

(Mar 13)



*It's Fall in Our Hometown*

# The Mutual Administration Director's Report Carol Weller

## Please Register Your Pet



Pet Registration is Required Under **Policy 7501**



Your neighbors' gardens are for their use: but also to enhance the community for everyone's benefit and aesthetic enjoyment.....Please respect your neighbors and keep your pet on a leash no longer than 6 feet and avoid using the neighbors' garden areas, mutual pole lights or decorated tree wells as your pet's restroom.

- Pets are an important part of our community and our family.
- Please register your pet at the Stock Transfer Office.
- You are required to provide proof of insurance with liability coverage.



There's a chill in the air.....please be careful of space heaters. Check the cords and be safe and warm - electric blankets too!!!



## El Nino is Coming – Be Prepared

Please continue to conserve water. Though there is a predicted rainy year ahead....that does not change the State of California water conservation requirements.



**YOUR BOARD OF DIRECTORS**.....Get to know your Board of Directors...Their workday is long and sometimes arduous....Please show your support. There are many ways for you to serve your community in a voluntary manner, such as Building Captains, Advisory Director, committee participant and most importantly...when election time comes around **RUN FOR YOUR BOARD OF DIRECTORS**. Be part of the solution to help make your community an active part of the larger "Our Hometown" which is Seal Beach Leisure World. **YOU ARE THE MOST IMPORTANT ASSET YOUR MUTUAL HAS!!!!**

## THE GREAT SHAKEOUT OCTOBER 15 2015

**Whoa..did you feel it!** The earth moved on October 15 at precisely 10:15 a.m. Well, not really, it was the annual preparedness drill that involved all of Leisure World, including Mutual 12.

Throughout this year, Mutual 12's Emergency Preparedness Coordinator, Dave Nell has kept the Board advised of the emergency planning and classes available to prepare for potential disasters. On October 15<sup>th</sup> he first surveyed his building to prepare the Disaster Incident Report (DIR) for Bldg 45 and then met the other available Board Members to set up the Command Center at Building 57 Laundry Room.

The team checked the emergency supplies in the storage shed, set up a working table and chairs, up-dated rosters, and other important emergency contact information contained in the Master Emergency Preparedness binder. This is vital resource information in the event of a REAL earthquake. All team members have a Family Service Radio and a seminar was recently held on how to properly use them. We took this opportunity to practice among ourselves, using our designated channel.

It is each Building Captain's responsibility to survey their building, and then bring their Disaster Incident Report to the Command Center. This year 33 of our 44 Building Captains turned in their reports. A respectable 75% participation rate, up from 70% in 2014. Sincere thanks all who took the time to participate and to help in the drill.

The information from the building DIR's is summarized into Building or Infrastructure damage, Medical Needs from immediate, delayed, or deceased, and Fires. Using the Family Service Radios this information is reported to the LW RADIO COMMUNICATION CENTER who, in an actual emergency, will notify emergency responders of Mutual 12's situation to coordinate assistance efforts. The most important lesson learned this year is to TURN ON THE RADIOS immediately, so that there is 2-way communication amongst the team and the LW Radio Communication Center who will be providing much needed guidance in the event of a real disaster.

A few residents also stopped by to ask questions and to clarify what they needed to do. They made suggestions on how to improve our drill instruction package so that it is clear and understandable. Suggestions include: Explain how to "Drop, Cover, Hold-On", and what a Grab & Go bag is. Thank you for helping us improve our instructions.

**FRIENDLY REMINDER:** When a disaster occurs, you personally need to be prepared to improvise and use what you have on hand to make it on you own for at least three days, maybe longer. Contact Dave Nell (562) 430-5044 who can provide you with resources to help you develop your own preparedness plan.

Respectfully submitted  
Dave Nell and Susan Ferraro  
Emergency Preparedness Co-Coordiators

## PHYSICAL PROPERTY

Garden Areas, Trees and Shrubs - Mutual 12 Only

Emergency Amendment - Garden Use (Effective for 120 days - Civil code §4360(d))

6. Shareholders may place permitted plants in pots in the garden area in front of their apartment. The following rules apply. Any use of pots or potted plants must be reasonable.
  - a. Every outside pot, must be placed directly on a flat concrete paver larger than the pot. No saucers may be placed under pots due to the possibility of standing water attracting mosquitoes bearing West Nile virus.
  - b. Pots placed on scaffolding or arranged on top of other pots or plants are not permitted. Log or branch sections may not be used as stands or decoration due to probable termite or other infestation.
  - c. Potted plants and other decorative items may not be placed on the apron, walkway or beyond the bordered garden area.
  - d. Pots may not be lowered into the ground for stability or any other reason. Top-heavy potted plants must be removed from the premises.
  - e. Pots must be sturdy and attractive. For example, ceramic pots are usually attractive; nursery pots are not. When pots become broken or deteriorated, plants must be repotted or removed from the premises
  - f. Individual potted plants must fit within the garden area according to rules for other plants. Overgrown potted plants must be removed from the premises. The 6' height limit includes flowers foliage and stalks. If plants in the ground fill the garden area, they must be removed as needed to provide space for potted plants.
  - g. No part of a potted plant or other object may extend into the 3' wide emergency access area or interfere with access to any part of the premises.
  - h. All removals of pots and or plants are at shareholder expense.

(Note: Items placed within the separate interest (building footprint) or in the garden area including but not limited to pots, ceramics and other decorative accessories are shareholder responsibility. Neither the Mutual nor its employees are responsible for theft or breakage.)



# **MUTUAL 12 PRESIDENT'S REPORT**

**NOVEMBER 12, 2015**

**JOE WELCH, PRESIDENT**

**The holiday season is here. Please be considerate of your neighbors and break down boxes before placing them in the white dumpster, take large items or amounts of trash, electronic, and toxic waste to the correct location. A flyer is attached giving directions to locations for disposal.**

**Shareholders' vendors and contractors must take their trash with them. For a small charge Service Maintenance will carry shareholders' items to the Mini Farm dumpster.**

**Painting and rain gutter installation is moving along. We've had a problem with downspouts. The contractor has agreed to make changes to finish the job by January 15.**

**If you need sand bags, ask a Director to call Service Maintenance. Delivery is free but there's a waiting list. You or a friend or family member can pick them up. There's a charge to have sandbags removed after the rainy season.**

**My best wishes to you for the holidays and the New Year.**

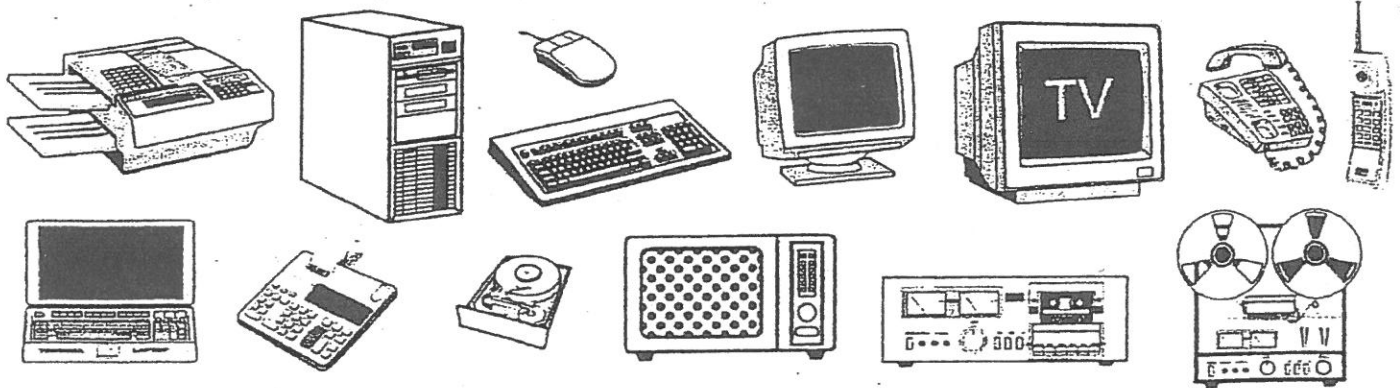
# IT IS AGAINST THE LAW TO PLACE THE FOLLOWING ITEMS INTO EITHER THE GREEN or the WHITE REGULAR WASTE CONTAINERS

- Electronic Waste\*
- Household Batteries\*\*
- Pesticides & herbicides
- Smoke detectors
- Paint cans & all paint products
- Auto products (batteries, oil, etc.)

The items listed above are considered **HOUSEHOLD HAZARDOUS WASTE**. The law prohibits putting any hazardous liquids or hazardous waste material in your regular waste containers. This waste **MUST** be handled separately. These items and other household hazardous items must be taken to a **Hazardous Waste Collection Center**. The closest site is **RAINBOW DISPOSAL**, 17121 Nichols Street, Huntington Beach. Phone (714) 847-3581.

For more information on dropping off **Household Hazardous Waste** items, call the number above or the County of Orange Integrated Waste Management Department at (714) 834-6752.

\***Electronic waste - E-waste** may be taken to the **Service Maintenance Dept.** during certain hours. Call 431-6586, at ext. 369, for information. A form must be completed by the donor for all E-waste.



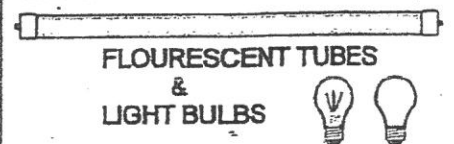
## EXAMPLE OF ELECTRONIC WASTE OR E-WASTE

\*\* **Household batteries** may be taken to the **Service Maintenance Dept.** or the **News Office** during office hours, or to the **Hospitality Center** in CH-6 from 9-11 a.m.



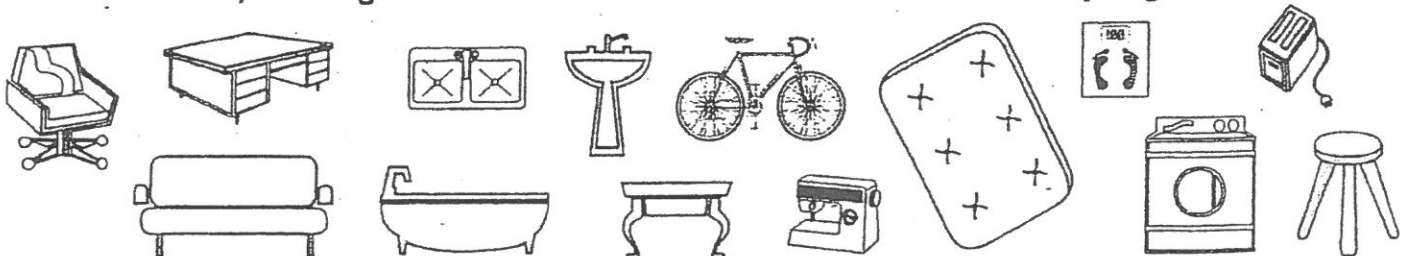
AUTO, GOLF CART, AND ALL LEAD-ACID BATTERIES WILL NOT BE ACCEPTED. THESE BATTERIES MUST BE TAKEN TO A HAZARDOUS WASTE COLLECTION CENTER. FOR INFO. (714) 834-6752 or (714) 847-3581

Take to Service Maintenance Dept.



FLOURESCENT TUBES  
&  
LIGHT BULBS

**FURNITURE, MATTRESSES, WATER CLOSETS, AND OTHER LARGE ITEMS MUST BE TAKEN TO THE NORTH-WEST CORNER OF LEISURE WORLD. DIRECTIONS ARE: North on Oak Hills Rd., Turn Right - into the Mini Farm area. Use the Resident Recycling Containers.**



**IF IN DOUBT, ASK YOUR BUILDING CAPTAIN OR A DIRECTOR.**



Things to know from the CFO/VP November 2015 Regular Meeting

The first item of importance is that the Property Tax bills for the second half 2015/2016 year due December 10, 2015 were paid on November 10, 2015 and cleared the bank account on November 12.

You know that you have received the 2016 detail budget along with the annual disclosures. You might like to know that Mutual 12's Monthly Assessment is ranked #8 in comparison to the other mutuals. Mutual 12 is not the highest nor is it the lowest per apartment per month, in fact it is right at the average.

	Net Operating Costs	Reserve Funding	GRF Trust	Total
Mutual 12	\$92.56	\$93.74	\$144.15	\$330.44
AVERAGE	\$109.05	\$88.94	\$144.15	\$329.98

This budget reflects your Board's concern to be careful with the day to day operations, but also to look to the future by adequately funding reserves for the known needs and the unanticipated repairs and replacements. Be aware that the operating costs for both the mutual and GRF include the increase in Property and Liability Insurance premiums which increased substantially due to multiple fires.

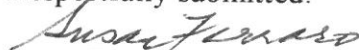
The increase in reserve funding is directly related to the diminishing interest earned on the reserve investment accounts due to the current Federal Reserve monetary policies to keep interest at historic lows. The Mutual can no longer depend upon any significant interest earned for added growth to the monies held in the accounts.

You know that you can see the results of the painting project and improvement to Mutual property. But, did you know that the Mutual has spent from reserves and operating expenses over \$64,000 this year to repair dry rot and termite damage in advance of the buildings being painted? This is necessary repair that adds value and prolongs the integrity of the buildings in our community.

You know as usual that attached is the October, 2015 Recap financial statement for your review. I am still projecting that the Mutual will end 2015 with excess EXPENSE of between \$10,000 and \$20,000 BEFORE off budget depreciation expense.

WISHING ALL OF YOU A HAPPY, HEALTHY AND SAFE HOLIDAY SEASON

Respectfully submitted:

  
Susan Ferraro  
CFO/VICE PRESIDENT  
MUTUAL TWELVE

1012 Seal Beach Mutual No. Twelve  
Financial Statement Recap  
10/31/2015

P.O. Box 2069  
Seal Beach CA 90740

Oct Actual	Oct Budget		2015 Y-T-D Actual	2015 Y-T-D Budget
100,572	100,353	Carrying Charges	1,004,955	1,004,954
37,692	37,693	Reserve Funding	376,923	376,930
<b>138,264</b>	<b>138,046</b>	<b>Total Regular Assessments</b>	<b>1,381,877</b>	<b>1,381,884</b>
0	0	Service Income	140	0
2,251	2,391	Financial Income	30,741	23,910
2,813	1,098	Other Income	13,718	10,980
<b>5,064</b>	<b>3,489</b>	<b>Total Other Income</b>	<b>44,599</b>	<b>34,890</b>
<b>143,328</b>	<b>141,535</b>	<b>Total Mutual Income</b>	<b>1,426,476</b>	<b>1,416,774</b>
63,081	63,081	GRF Trust Maintenance Fee	632,234	632,234
11,516	12,941	Utilities	117,487	129,410
1,069	922	Professional Fees	14,229	9,220
40,757	18,573	Outside Services	211,863	185,730
2,975	8,326	Taxes & Insurance	95,709	83,260
37,692	37,693	Contributions to Reserves	376,923	376,930
<b>157,089</b>	<b>141,536</b>	<b>Total Expenses Before Off-Budget</b>	<b>1,448,444</b>	<b>1,416,784</b>
<b>(13,761)</b>	<b>(1)</b>	<b>Excess Inc/(Exp) Before Off-Budget</b>	<b>(21,969)</b>	<b>(10)</b>
<b>(13,761)</b>	<b>(1)</b>	<b>Excess Inc/(Exp) After Off-Budget</b>	<b>(21,969)</b>	<b>(10)</b>
		<b>Restricted Reserves</b>		
(1,763)	0	Appliance Reserve Equity	45,656	0
(237,906)	0	Painting Reserve	57,210	0
(47,897)	0	Operating Reserve Equity	0	0
23,486	0	Roofing Reserve	2,515,427	0
(5,783)	0	Emergency Reserve Equity	344,556	0
57,510	0	Infrastructure Reserve	535,155	0
<b>(212,354)</b>	<b>0</b>	<b>Total Restricted Reserves</b>	<b>3,498,004</b>	<b>0</b>

## Secretary's Report

November 12, 2015

"The faster I run the behinder I get." is a take off on a Pennsylvania Dutch saying. I won't elaborate other than to say, "Please read the November minutes."

One of the important issues we're trying to deal with is West Nile Virus. Please read the attached information. A couple of frosty mornings have hopefully slowed the mosquitoes down for this year. However, we need to be ready for the spring invasion. The addition of a detailed section on pots to our garden policy is a step toward eliminating mosquitoes in Mutual 12. They only need a tiny amount of water in which to lay their eggs. Even a water bottle with a little bit of water left in the bottom will do. Notice that saucers under potted plants are no longer allowed. It's my understanding that the mosquitoes don't travel far so our efforts to eliminate standing water in Mutual 12 will directly benefit us. Our pets will benefit, too. When I stopped by the vet the other day they had a flyer posted on the door and in the office including information that heart worms are carried by the offending mosquitoes. Copy the Vector Control phone number, (714) 971-2421, down with your other important numbers. They'll come out and pick up dead birds for testing.

I've also attached a flyer to remind us about our plumbing. When I reviewed the year to date breakdown of Service Maintenance calls, I was taken aback when I realized that Mutual 12 has spent over \$7,000 through November on plumbing stoppages. Please, nothing but toilet paper added when you flush. Use the garbage disposal as little as possible. Put all garbage beyond a few scrapings from your plates in a plastic bag and take it to the dumpster. When I stopped by the apartment of the victim of a "back to back" kitchen plumbing stoppage the other day, the sewage in her sink consisted almost exclusively of coffee grounds! Even if you don't use your garbage disposal at all, run it for several seconds every few days and let the water run for an additional amount of time.

May you all enjoy a safe, happy and wonderful holiday season.

Respectfully submitted, Lucille Findlay

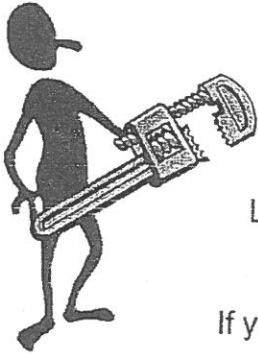


Orange County Mosquito and Vector Control District makes following recommendations to avoid being bitten by mosquitoes:

- Dump and drain all stagnant water around your home. Eliminate plant saucers and other unnecessary containers that could be a possible breeding source.
- Clean and scrub bird baths.
- Use insect repellent containing EPA-registered active ingredients such as DEET®, Picaridin, or Oil of Lemon Eucalyptus to avoid bites.

## O.C. Vector

- Orange County Mosquito and Vector Control District.
- 13001 Garden Grove Blvd, Garden Grove, CA 92843-2102
- Phone: 714/971-2421
- Website: [ocvd.org](http://ocvd.org)



# Save Your Plumbing

Like us, the plumbing in our apartments is getting older & needs extra care.  
This is costing you money \$\$\$.

If you have frequent problems in the bathroom or kitchen, you must consider  
...are YOU contributing to the problem.

## Kitchen Problems:

Ask???...do I put anything and everything down the garbage disposal\*\* & have problems?  
Instead place most of your garbage in a container and then take it to the green trash bins.  
In addition use a drain strainer on both sides of the sink.

## Bathroom Problems:

...are a real inconvenience, especially if it's the toilet. 100% of the problems with  
your toilet are caused by things YOU flush down the toilet.

Very Simple ... only flush body waste and toilet paper. We know, we know!  
The package says you can flush it but our plumbers say NO! NO! NO!

If it is not bodily waste or toilet paper it does not belong in the toilet.

**Important: Do Not Use Drano, Liquid Plumber or other sulfuric or other acid base products. Use biodegradable or organic toilet and drain cleaners only. Check the labels when you go to the store.**

### **DO NOT FLUSH DOWN THE TOILET:**

- ☞ Wipes,
- ☞ Panty liners
- ☞ Hair
- ☞ Adult diapers
- ☞ Sanitary napkins
- ☞ Tissues
- ☞ Cotton Balls
- ☞ Paper Towels
- ☞ Cigarettes
- ☞ Cloth
- ☞ or any other item

### **\*\* DO Not put down your disposal:**

- ☞ Banana or Plantain skins
- ☞ Onion skins
- ☞ Egg or nut shells
- ☞ Melon rind
- ☞ Celery stems
- ☞ Celery stalks
- ☞ Large pieces of Cauliflower, Cabbage or Broccoli
- ☞ Bones-chicken or fish
- ☞ Grease
- ☞ Oil
- ☞ Greasy pan drippings
- ☞ Paper
- ☞ Plastic
- ☞ Cigarette butts
- ☞ Coffee grounds

**MINUTES OF THE SPECIAL MEETING OF THE BOARD OF DIRECTORS  
SEAL BEACH MUTUAL NO. TWELVE  
October 20, 2015**

The Special Meeting of Seal Beach Mutual No. Twelve was called to order by President Welch at 1:47 p.m. on Tuesday, October 20, 2015 in the Physical Property Conference Room.

Those members present were: President Welch, Vice President/CFO Ferraro, Secretary Findlay, and Directors Anderson and Thomas. GRF Inspector Salazar was also present.

Absent were: Directors Fluharty and Jaeger-Hudson.

**OLD BUSINESS**

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

RESOLVED, To approve payment of \$2,920 to S.C. Yamamoto, Inc. for removal of existing turf and soils adjacent to Unit 64C to adjust grade to drain away from the building. Turf and soils disposed of off site. Labor and materials used to adjust irrigation to new grade. Sod adjacent to unit 64C.

The motion passed.

The Board requested that Inspector Salazar prepare a bid for its consideration from S.C. Yamamoto for work needed on the turf area of Unit 60A and a revised proposal for the Board's consideration of the stump grinding removal, turf restoration, and root barriers of areas on the original proposal not to include Units 64C and 60A.

Following discussion, it was the consensus of the Board to request that the Hutton Painting Contract be finalized and sent to Finance so payments for groups of finished buildings can begin.

The Board discussed the status of the S.C. Yamamoto proposal for irrigation controllers and separation upgrade. Inspector Salazar hopes to meet again with the company's representatives, soon.

Vice President/CFO Ferraro and Secretary Findlay will review past practice in the old water heater replacement project. Vice President/CFO Ferraro has completed the inventory of Mutual 12 water heaters including their age or age group.



Inspector Salazar informed the Board that the contract with SOS Services for the September 10 Board RESOLUTION to line as needed the lateral sewers serving Buildings 34, 36 40, and 65 is being drafted and will be presented soon for signatures and scheduling of the work.

Inspector Salazar will provide the Landscape Committee with copies of the sewer camera inspections of the laterals scheduled for lining.

More information is needed on the status of the possibility of sidewalk swale/grate replacement between Mutuals 12 and 14.

Inspector Salazar agreed to provide the Board with a copy of the new ASI Fire Protection Extinguisher contract.

Inspector Salazar stated that correction of the billing from John's Landscape is pending. The completion of the permit for a shareholder's patio door is in progress.

The Board requested that Inspector Salazar provide a progress report on all issues addressed at this meeting with the exception of the water heater replacement program at the November 12, 2015 Regular Monthly Meeting

### **NEW BUSINESS**

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

RESOLVED, To approve payment of \$2,061.56 to Trust 1 Restoration upon preparation and signing of the contract followed by satisfactory completion of the repair and restoration due to water damage at Unit 37F. Expenditure to be charged to the Emergency Reserve Fund.

The MOTION passed.

Work needed to repair damage at 37C due to the same Mutual plumbing incident at 37F was discussed. The Board will make that decision after the estimate is received and reviewed.

President Welch recommended installation of a set of smart burners in the stove top at unit 43E. Testing of these elements in other Mutuals and limited testing in Mutual 12 has proven positive and the Board, for now, favors case by case installation.

There being no further business, President Welch adjourned the meeting at 3:25 p.m..

*Lucille E. Findlay*

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Attest:

Lucille Findlay, Secretary

SEAL BEACH MUTUAL NO. TWELVE

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