

MUTUAL FIVE

BOARD OF DIRECTORS
MONTHLY REPORTS FOR

DECEMBER 2016

(See information attached.)

SEAL BEACH MUTUAL NUMBER FIVE

BOARD OF DIRECTORS MEETING

December 21, 2016

Welcome to the last meeting of the year **2016** and the preparation for a **New Year of 2017!!**

To enjoy one last shopping spree, the Leisure World Bus has been approved to provide a one-day only special holiday shopping shuttle on Friday, December 23, from 9:00 A.M. to 3:00 P.M. to travel to the Westminster Mall and the Westminster 99-Cents Only store. This will allow hourly service from the LW Amphitheater Bus Hub. Pickle Ball has been very well received since introduced and enjoyed by our community, and our own Wayne Gould has been very instrumental in ensuring that success with his play and oversight. Now another popular sport is being considered as the Recreation Committee is looking at a temporary trial of Bocce Ball at the lawn area between Clubhouse Three and for a short period.

Paving projects are being discussed and planned with interest in Mutual Five of two areas: that of Cedar Crest and Homewood, which we will anxiously await upon the approval of the Board of Directors, since they are included in those recommended by the Physical Property Committee. The committee is also considering having a company mapping out the red curb painting throughout the community in regards to concerns expressed by shareholders on this matter.

As you can imagine, the volume of traffic entering our community is tremendous and many vehicles require authorization. This can take time and slow the progress of others seeking entrance. The Community Access Ad Hoc Committee has been discussing and evaluating categories and types of vendors, providers, services, personnel, employees and carriers, etc., that provide services to our community in order to develop and implement an effective plan and system to control this element, and incorporate the technology available to handle it. Watch for a Community Access Ad Hoc Committee meeting taking place and attend an enjoyable and interesting learning experience.

Our Library Supervisor, Mrs. Vanessa Morris, has reported of our Leisure World Library being awarded as the best library in the City of Seal Beach for three years in a row!! How is that for an end of year triumph...!!

Respectfully submitted,



Phil Hood

President's Report
Mutual 5 Board Meeting
December 21, 2016

Well, here we are at the darkest, longest nights of the year and as you know bad stuff always seems to happen in the dark. While El Nino was predicted last year, we had our own version on the night of December 15 - 16 when the roof of Building was flooded by the heavy rain and winds.

I want to commend Director Wayne Gould for his timely, compassionate and efficient actions in handling the immediate emergency situation. "This is why we need people prepared for Emergencies," he said. Think about it, it could happen at any time to anyone of us.

After initial confusion everyone got settled either in a hotel or with friends or family.

I was especially happy and relieved to see our Inspector, Eric Kranda, come to work on Monday morning. I felt reassured that he would evaluate the situation in our best interests. I have since been told that his actions have indeed been beneficial to us. A tip of the hat and many thanks to Eric for all of his ongoing excellent work.

We will be working on this situation until it is resolved.

HAPPY HOLIDAYS TO ALL!

Respectfully submitted,
Betty Coven
President, Mutual 5

Wednesday, December 21, 2016

Mutual 5 Carport Report

There is still one outstanding violation from October and a couple of recent carport oil leaks that needed to be cleaned up. I am proud of the two I contacted to clean the oil – the next day, it was done. Thank you both for quick response.

Several people are having difficulty finding parking in Mutual spaces outside the carports. It has come to my attention that LW was originally designed for shareholders having only one car. Years later, it has become a problem for two-car shareholders. There are few spaces available for rent, but I can research for you if you need a space for your second vehicle. I notice that too many people who have only one car and have a carport are taking the liberty for convenience of access to their unit in the spaces designed for visitors and contractors originally. The car sometimes doesn't move for several days. There are also folks who have two cars who park in the outside spaces leaving their own carport empty. This is causing the problem.

I am asking that people respect that we have only so many allotted spaces, and shareholders are needlessly taking them making it impossible for outside vendors and contractors to find a space; hence the “limited time zones” are being overworked and overstayed. Recently there was a car parked in the yellow zone overnight, and altho that person was called and cited, he did not move his car until 8 am the next morning. This caused great imposition to those who are handicapped or those who were looking to unload groceries and Christmas items, sometimes double parking at that same corner just to unload.

During the holiday season we are expecting an influx of visitors who will be needing space. Please use your carport for long term parking.

Happy holidays!

Respectfully submitted,

Joan Boryta, Carport Chair

Physical Properties Report December 2016
Wayne R. Gould
Director Mutual 5

End of physical year repairs completed on most serious sidewalk repairs were completed by Jurado Concrete.

Roofing has started on building 90. Unfortunately the plastic covering the roof failed and significant damage resulted in 11 of the 12 unit shareholders being displaced for remediation. Kellie Vaughn Roofing has water damage experts on site daily and dry out and repairs are ongoing.

This disaster is the biggest we have faced as a mutual. Our shareholders were so supportive of each other during the event and it was wonderful to see. We are working hard to get things under control so we can get people back in their units as quickly as possible.

The first responding disaster clean up people felt that it would require removing all furnishings and remove every ceiling. Thanks to our Inspector Eric a second opinion was requested and a complete inspection revealed damage to be less than first thought. At this point the majority of the insulation has been removed from the attics and the drying out process continues 24 hours a day.

I want to publicly thank our Physical Properties Department – Mark Weaver and Eric 1 and Eric 2 for their work on our behalf to help reduce the impact on our shareholders.

End

Respectfully Submitted
Wayne



Seal Beach Police Department

Current Scams/Identity Theft

- **Medicare/Health Insurance Scams**

The con artist may pose as a Medicare representative to get older people to give them their personal information, or they will provide bogus services for elderly people at makeshift mobile clinics, then use the personal information they provide to bill Medicare and pocket the money.

- **Phishing**

The con artist may try to obtain financial or other confidential information from Internet users, typically by sending an email that looks as if it is from a legitimate organization, usually a financial institution, but contains a link to a fake website that replicates the real one.

- **Telemarketing Fraud**

The pigeon drop: The con artist tells the individual that he/she has found a large sum of money and is willing to split it if the person will make a “good faith” payment by withdrawing funds from his/her bank account.

The fake accident/grandparent ploy: The con artist gets the victim to wire or send money on the pretext that the person’s child or another relative is in the hospital and needs the money.

Charity scams: Money is solicited for fake charities. This often occurs after natural disasters.

Overdue bill scams: The con artist tells the individual they are from the gas/water/electric company and the victim has an overdue bill that will result in immediately shutting off the gas/water/electricity if the victim does not pay over the phone with credit card, provide bank account information or wire money to the con artist. Sometimes the con artist will use the threat of calling the police or sending the victim to collections.

- **Nigerian Letter or “419” Fraud**

A letter mailed/emailed from Nigeria offers the recipient the “opportunity” to share in a percentage of millions of dollars that the author—a self-proclaimed government official—is trying to transfer illegally out of Nigeria. The recipient is encouraged to send information to the author, such as blank letterhead stationery, bank name and account numbers, and other identifying information using a fax number provided in the letter. The scheme relies on convincing a willing victim, who has demonstrated a “propensity for larceny” by responding to

the invitation, to send money to the author of the letter in Nigeria in several installments of increasing amounts for a variety of reasons.

- Identity Theft**

Identity theft occurs when someone assumes your identity to perform a fraud or other criminal act. Criminals can get the information they need to assume your identity from a variety of sources, including by stealing your wallet, rifling through your trash, or by compromising your credit or bank information. They may approach you in person, by telephone, or on the Internet and ask you for the information.

- Advance Fee Schemes**

An advance fee scheme occurs when the victim pays money to someone in anticipation of receiving something of greater value—such as a loan, contract, investment, or gift—and then receives little or nothing in return. The variety of advance fee schemes is limited only by the imagination of the con artists who offer them. They may involve the sale of products or services, the offering of investments, lottery winnings, “found money,” or many other “opportunities.” Some con artists will offer to find financing arrangements for their clients who pay a “finder’s fee” in advance. They require their clients to sign contracts in which they agree to pay the fee when they are introduced to the financing source. Victims often learn that they are ineligible for financing only after they have paid the “finder” according to the contract. Such agreements may be legal unless it can be shown that the “finder” never had the intention or the ability to provide financing for the victims.

The Mutual Administration Director's Report

December, 2016

The Holidays are here!

Happy Holidays to All
From Mutual Administration:

Jodi Hopkins
Cathy Dailey
Jason Lee
Carol Day
Kheara Aquino
Stephanie Louison
Cindy Tostado

Pet Registration Reminder

January 2017 will be here very quick.

Your pet must be registered annually within the month of January of each year and every year.

Please contact the Stock Transfer Office at (562) 431-6586 extension 346, for assistance in registering a new pet or re-registering your current pet. Remember you must provide proof of personal liability insurance covering your pet.

Year-end mail out information

The 2017 guest passes, and property tax and assessment information will be mailed to addresses on file beginning December 29, 2016.

- Payment coupons will be mailed under separate cover.
- If you pay your monthly assessment via direct debit, the money will automatically be withdrawn from your account.
- As a reminder, guest passes are intended for your trusted family and friends, and are NOT to be given to contractors, caregivers, neighbors or people you've hired to work in your home.
- If you have not received your guest passes or payment coupons by January 16, 2017, call the Stock Transfer Office at (562) 431-6586 extensions 347 or 348.

Estates will not receive guest passes but will receive financial information.

As a reminder, the 2017 caregiver registration begins in late December. Make sure your caregiver is currently registered with a special photo pass.