

**MINUTES OF THE REGULAR MEETING
OF THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL TEN
August 22, 2018**

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual Ten was called to order by President Arlart on Wednesday, August 22, 2018, at 9:00 a.m. in the Administration Building, Conference Room A.

SHAREHOLDER(S') COMMENTS

Several shareholders made comments.

ROLL CALL

Present:	President Arlart, Vice President Cummings, Secretary Stipcich, Chief Financial Officer Giles and Director Newman
Absent:	Director Atkinson
GRF Representative:	Ms. Winkler
Guests:	Three Mutual Ten Shareholders
Staff:	Ms. Hopkins, Mutual Administration Director Mr. Meza, Building Inspector Mrs. Aquino, Recording Secretary

MINUTES

The July 25, 2018, Regular Board minutes were approved by general consent of the Board as printed.

The August 13, 2018, Special Meeting minutes were approved by general consent of the Board as written.

GRF REPRESENTATIVE

GRF Representative Winkler presented her report (attached).

EMERGENCY AGENDA ITEM

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

RESOLVED, To amend today's agenda of August 22, 2018 by adding the modification of the ratified phone poll taken on June 27, 2018 under Building Inspectors Report Item "c".

The MOTION passed.

BUILDING INSPECTORS REPORT

Inspector Meza updated the Board on the Mutual Activity (attached).

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

RESOLVED, To approve the proposal submitted by Bruno H. Alvarez, General Contractor, to perform all labor necessary to complete the dry rot, termite and paint work, for Building 241, at a cost not to exceed \$ 42.00 per hour with all materials supplied by the Mutual, and authorize the President sign the contract.

The MOTION passed.

Following a discussion, and upon a MOTION duly made by CFO Giles and seconded by Director Newman, it was

RESOLVED, To approve that the Physical Property Department go out to bid for a new Landscape Company.

The MOTION passed.

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

RESOLVED, To modify the ratification of the Phone poll performed on June 8, 2018 to specify Buildings 241 and 242.

The MOTION passed.

Following questions, Inspector Meza left the meeting at 9:55 a.m.

NEW BUSINESS

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

RESOLVED, To deny the installment of window screens in the Mutual Ten laundry rooms

The MOTION passed.

NEW BUSINESS (continued)

Following a discussion, and upon a MOTION duly made by President Arlart and seconded by Director Newman, it was

RESOLVED, To cancel the Regular Monthly Meeting of December 26, 2018.

The MOTION passed.

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

RESOLVED, To approve the Mr. C's Towing Agreement for the towing of vehicles when there is a violation of Mutual Policy, effective 2018 – 2019 and authorize the President to sign the agreement.

The MOTION passed.

Following a discussion, it was the consensus of the Board to postpone the adoption of Policy 7541 – Co-Occupants, Qualified Permanent Residents and Health Care Providers pending further research.

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

RESOLVED, To adopt Policy 7490.pb.10 – Payment and Performance Bond on a preliminary basis until the 30-day posting period is completed.

The MOTION passed.

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

RESOLVED, To authorize the GRF Executive Director and/or the Mutual Administration Director to issue (4) four **ADDITIONAL** Guest Passes, in accordance with GRF Policy 5536.1-33. Each Guest pass shall carry a unique identification number with a monthly report provided by the GRF Stock Transfer Office to the Mutual Board of Guest Passes issued noting the Shareholder/Member name as responsible party for the Guest, effective 2019.

The MOTION passed.

NEW BUSINESS (continued)

Following a discussion, it was the consensus of the Board to postpone discussion regarding email/phone service provided by GRF pending further research.

SECRETARY / CORRESPONDENCE

Secretary Stipcich received no correspondence.

CHIEF FINANCIAL OFFICERS REPORT

CFO Giles presented his financial report (attached).

Following a discussion, and upon a MOTION duly made by CFO Giles and seconded by Director Newman, it was

RESOLVED, To approve the transfer of funds in the amount of \$20,000 from Emergency Reserves to Appliance Reserves.

The MOTION passed.

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

RESOLVED, To approve the transfer of funds in the amount of \$65,000 from Emergency Reserves to Painting Reserves.

The MOTION passed.

MUTUAL ADMINISTRATION DIRECTOR

Mutual Administration Director Hopkins presented her report (attached).

ANNOUNCEMENTS

Next Meeting: Wednesday, September 5, 2018, at 10:00 a.m. in [B]
Presidents' Council: Thursday, September 6, 2018, at 9:00 a.m. [Ch4]
Emergency Information Council: Friday, September 7, 2018 at 10:00 a.m. [B]
Special Board Meeting: Monday, September 17, 2018, at 2:30 p.m. [B]
Landscape Council: Friday, October 19, 2018, at 10:00 a.m. [B]
Roundtable: Friday, September 21, 2018 at 1:00 p.m. [A]

DIRECTOR COMMENTS

Several Directors made comments.

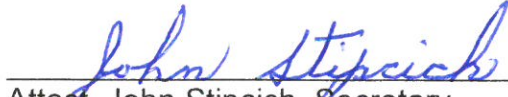
August 22, 2018

SHAREHOLDER(S') COMMENTS

Several shareholders made comments.

ADJOURNMENT

President Arlart adjourned the meeting at 10:58 a.m. and announced there would be an Executive Session following the meeting to discuss member issues.


Attest, John Stipcich, Secretary
SEAL BEACH MUTUAL TEN
ka:08/30/18 Attachments

BUILDING CAPTAINS AND SHAREHOLDERS: PLEASE DO NOT LEAVE THE MONTHLY MINUTES AT EMPTY APARTMENTS. THANK YOU.

REMINDER: THE SWEEPING DAY FOR MUTUAL TEN'S TRUST STREETS IS THE 4th WEDNESDAY NIGHT OF EACH MONTH. PLEASE DO NOT PARK ON INTERLACHEN, ST. ANDREWS, OR NORTHWOOD STREETS AT THIS TIME.

**Mutual Ten shareholders can access the monthly minutes on the Mutual website at:
www.lwsb.com – go to “MUTUALS” – CLICK ON “Mutual 10”**

**RESOLUTIONS IN THE REGULAR
MONTHLY MEETING OF August 22, 2018**

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RESOLVED, To approve the transfer of funds in the amount of \$20,000 from Emergency Reserves to Appliance Reserves

RESOLVED, To approve the transfer of funds in the amount of \$65,000 from Emergency Reserves to Painting Reserves.

GOLDEN RAIN REPRESENTATIVE'S REPORT

MUTUAL

AUGUST 2018

August was a month of many meetings and challenges. However, this report is being written before the agenda, for the August monthly Board of Director's meeting, is ready for posting. So this report will come to you with one liners or short paragraphs.

Mission Park is almost finished! A little over a month behind schedule as we still need to finish the Bocce Ball area, finish up the playing lines on the Pickle Ball court and make sure a barrier is put behind the basket ball hoop to stop balls from going into the Clubhouse 2 parking lot. While our contactors are working hard to finish our new venue, Orange County Flood Control is working just as hard on flood control improvements to Coyote Creek. They have a variance to extend their completion date. When finished, we should will get our Clubhouse 2 parking lot back, however, the contractor working on St. Andrews need to finish the paving project first as their trucks are also being parked in the parking area.

Ideas and vendors are being sought to figure out the best way to shade our new Veteran's Plaza. A shade, which will cover the whole area and be wind resistant, is the goal and it seems to be costlier than estimated. So far, we still have not made any decisions. This addition to our amenity will be financed through our Capital funds paid with amenities fees from new residents.

The focus of all the GRF Committee meetings is putting into place the budgets for each department before September 30th. Department heads form the first draft then it is reviewed by the committee and will eventually be passed on to the Finance Committee for final approval on August 30th, and then on to the September BOD meeting for final approval. It is always amazing to me, the Finance Committee rarely has shareholders, in attendance, at this meeting, to ask questions and share their thoughts and ideas, however, this meeting will determine your monthly assessments for next year. Keep in mind the monthly assessment is made up from the GRF budget, the Mutual budget and the property taxes on each unit.

A questionnaire appeared last week, on the pool repairs or replacement. I hope you sent your answers into Administration. It will be several years before we get to the point of making the final decisions on what we need to do to improve this amenity. There will be another Town Hall meeting on August 29th at 10:AM.

GRF Representative's Report Mutual 10
August 2018
Page 2

A new Leisure World map is being designed by the staff at LW News. We have had the same map for a few years. If you know of any corrections or have ideas, please do not hesitate to share them with the Communication Chair, Paul Pratt. They also will be designing a "Senior Discount" page for our residents.

In the future various departments will have "quiet times" for catching up on administrative work. Stock Transfer does shut down one Friday a month and it has worked out very successfully for them. The LW Weekly will post notices when and what department which will be taking their turn.

The move in and transfer date for the new tenants of the Health Care Center (HCC) will be October 1, 2018. The HCC building was scheduled for painting and some new landscaping which have been approved by the appropriate committees and will start as soon as possible. The new leaseholders will also be making improvements, so it will be a whole new look. The Pharmacy, the Physical Therapy Group will remain the same.

The Recreation Committee will be addressing the possible involvement with the Special Olympics next year with the torch being run through our streets and more related activities. I do know many of our residents are already involved, in some way, so consider attending next month's Recreation meeting to find out what, when, where and how.

If you haven't attended the Amphitheater shows or movies, please take the time to go down and listen, to a much improved, sound system. Also, you will enjoy sharper images on the screen with the painting of the big doors, which are used as the screen, so sit back and enjoy. Our beautiful summer nights are great for taking time to chat with your neighbors, appreciate the cool breezes, exercise your legs. Also, check out our schedule of movies. It is all part of the Leisure World experience.

Once again, we are looking for my possible replacement so please don't hesitate to call me, if you have any questions or just want to chat.

Respectfully,

Ronde Winkler, Mutual 10 GRF Representative.

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL: **(10) TEN**

INSPECTOR: **MIKE MEZA**

DATE: **August, 2018**

PERMIT ACTIVITY

UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	START DATE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
10-238E	shower cut down w/enclosure	both	08/21/18	09/21/18	no		Nu Kote
10-241E	heat pump	both	08/17/18	11/20/18	no		greenwood
10-243J	shower cut down w/enclosure	grf	07/30/18	08/30/18	no		Nu Kote
10-244-C	washer/dryer/ elect. Panel	both	08/06/18	09/20/18	no	rough,ground,elec, and frame 08/10/18	pena construction
10-249G	kit/bath remodel & flooring	both	07/01/18	09/30/18	no	08/07/18 paper in shower,08/06/18 grou	ac&r construction
10-251A	entry door	grf	08/20/18	09/30/18	no		m&m construction
10-253C	drywall panel wall/ skylight	both	05/01/18	08/31/18	no		mamuscia conts.
10-253C	heat pump	both	08/13/18	11/13/18	no		greenwood
10-253j	heat pump	both	08/16/18	11/16/18	no		greenwood
10-254-i	heat pump	both	08/14/18	11/14/18	no		Nu Kote
10-254D	flooring	grf	06/30/18	08/15/18	no		Los Al builders
255-J	shower cut down w/enclosure	both	08/13/18	09/13/18	no		Nu Kote
10-256A	kit/bath/window & doors	both	07/23/18	10/19/18	no		MP const.
10-260K	garden pad	grf	08/13/18	09/03/18	no		john landscape

ESCROW ACTIVITY

UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	DOCUMENTS/COMMENTS
10-241C		04/06/18					
10-248C	2/12/2018						
10-250F		04/04/18	05/31/18	06/04/18	06/13/18		
10-250G		02/08/18	03/06/18	03/07/18	03/19/18		
10-256H		12/20/17	08/01/18	08/01/18			
10-257C		11/07/17	02/07/18	02/14/18	02/22/18		
10-257D		03/19/18	04/16/18				
10-257J	4/6/2018						
10-258B		04/04/18	04/12/18	04/17/18			
10-260C		11/07/17					
10-244J		05/10/18	07/26/18	07/27/18	08/08/18		
10-245-A		06/13/18	07/31/18	07/31/18	08/10/18		

NMI = New Member Inspection PLI = Pre-Listing Inspection NBO = New Buyer Orientation
 FI = Final Inspection FCOEI = Final COE Inspection ROF = Release of Funds

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL: **(10) TEN**

INSPECTOR: **MIKE MEZA**

DATE: **August, 2018**

CONTRACTS and PROJECTS

CONTRACTOR		PROJECT
Brightview	Lawns:	Mutual gardening and lawns - on going
Brightview	Landscape:	turf renovations - pending Bod approval - on hold
	irrigation	Building 243 and 241 JLS installing new sprinkler valves and strainer
	Tree Removal:	waiting on rivised proposal from Chad from Brightview
Fenn Pest and Termite		contract - on going, Monday and Wednesday service for pest, Wednesday - is for termite treatment and pest
ERC Abatement	abatement:	building 242 on 08/09/18 and 241 on 08/16/18
Califorina re-pipe	Re-piping:	building on 08/09/18 and 241 on 08/20/18
kres const.	Re-pipe painting:	following behind re-pipers
Roofing Standard	Roofing:	contract signed, start date 08/27/18
Kress Construction	Stove hoods:	contract signed, start date 08/27/18
BA Contruction	Dry rot repair:	preparing contract
Hutton Painting	paint mutual:	contract signed, start date 10/15/18
Dry rot / Termite / Paint lists		walked buildings 240,241,242,243,244,& 245

SHAREHOLER and MUTUAL REQUESTS

10-251-L	check skylight for leak	
10-241-G	sprinkler leaking	
10-246-G	check sprinkler manifold	
10-249-C	skylight to bright	
10-243-I	check bath tub for rust	
10-257-D	roof leak at patio	
10-243-I	follow up on bathtub	
10-260-E	met with S/H at unit to discuss cable tv	
10-245	inspected water heater in all units	
10-249-G	met with contractor	
10-246-G	checked hot water heater	
10-244-J	unlocked door for painter	
10-243-I	checked hole in shower	
10-248-F	checked water damage	
10-248-G	inspected A/C unit in attic for leak	

CFO Report - Mutual 10
July 31, 2018

Account Description	\$ Variance	% Variance	Explanation
Total Other Income	\$ 18,406	73.1%	Total Income is over budget again this month due to the payment from LA Seismic for the Access Permit . Subtracting this payment would make other income under budget \$1,584. This is due primarily to the loss of the sales of securities and tax exempt interest to cover costs of repiping of buildings.
Utilities	\$ 3,812	7.3%	As explained last month Utilities are over budget due to Seal Beach changing the water meter which is measuring water use more accurately than in past years. This overage will get larger before the end of the year.
Professional Fees	\$ (4,342)	-26.7%	Professional Fees again this month ended the month better than budget primarily because Legal Expense was under plan. This could change with pending items at the Attorney for review.
Outside Services	\$ (18,189)	-15.4%	Outside Services are better than budget in all areas except Landscape Maintenance Trees which is over budget \$3,911 and the trimming of the trees was paid in one large sum and not spread over the year. This will correct as the year goes on and the budget amount catches up.
Taxes & Insurance	\$ 625	1.4%	This expense will continually be over budget until November due to accounting of Property and Liability Insurance.

CFO Report - Mutual 10
July 31, 2018

Account Description	\$ Variance	% Variance	Explanation
Excess Inc / (Exp) After Off-Bdgt Items	\$ 42,063	0.0%	Year-end as of July is better than budget. After subtracting the LA Seismic income of \$20,000 and the refund of \$5,352 from GRF 2017 surplus the July 31, 2018 is \$16,711 better than budget.

SEAL BEACH MUTUAL NO. 10
FINANCIAL STATEMENTS RECAP
For the 7 months ending July 31, 2018

July				YTD		
Actual	Budget	Variance	Account	Actual	Budget	Variance
71,457	71,456	0.0%	Regular Assessment	500,198	500,192	0.0%
29,959	29,959	0.0%	Reserve Funding	209,716	209,713	0.0%
101,416	101,415	0.0%	Total Regular Assessment	709,914	709,905	0.0%
460	582	-21.0%	Service Income	3,894	4,074	-4.4%
1,569	1,991	-21.2%	Financial Income	9,035	13,937	-35.2%
1,190	1,024	16.2%	Other Income	30,656	7,168	327.7%
3,219	3,597	-10.5%	Total Other Income	43,585	25,179	73.1%
\$ 104,635	\$ 105,012	-0.4%	Total Mutual Income	\$ 753,499	\$ 735,084	2.5%
42,145	42,145	0.0%	Trust Maintenance Cost	289,663	295,015	-1.8%
8,187	7,479	9.5%	Utilities	56,165	52,353	7.3%
1,243	2,322	-46.5%	Professional Fees	11,912	16,254	-26.7%
82	41	100.0%	Office Supplies	82	287	-71.4%
16,830	16,875	-0.3%	Outside Services	99,936	118,125	-15.4%
6,280	6,191	1.4%	Taxes & Insurance	43,962	43,337	1.4%
29,959	29,959	0.0%	Contributions To Reserves	209,716	209,713	0.0%
\$ 104,726	\$ 105,012	-0.3%	Operating Expenses Before Off-Budget	\$ 711,436	\$ 735,084	-3.2%
\$ (91)	-		Excess Inc / (Exp) After Off-Bdgt Items	\$ 42,063	-	
			Depreciation (Off-Budget Item)			
			Excess Inc / (Exp) After Off-Bdgt Items	\$ 42,063	\$ -	
			Restricted Reserve			
14,741			Appliance Reserve	19,791		
2,044			Painting Reserve	154,311		
13,478			Roofing Reserve	1,047,494		
(20,000)			Emergency Reserve	203,103		
9,458			Infrastructure Reserve	114,451		
-				-		
\$ 19,721			Total Restricted Reserve	\$ 1,539,150		

Mutual Administration Director's Report

AUGUST 2018



In the summer heat a reminder to rest and cool down in the shade, minimize direct exposure to the sun and stay hydrated, drink plenty of water.

Slow down: reduce, eliminate or reschedule strenuous activities until the coolest time of the day.

Dress for summer: Wear lightweight, loose fitting, light-colored clothing to reflect heat.

Avoid extreme temperature changes.

Hot weather brings out the thirsty, hungry critters

- We must not feed wildlife. Bird feeders will attract rats, squirrels, and rabbits which will attract coyotes to your home.
- We must keep food, water and trash off our patios. Keep pet food and water bowls inside and not on your patio.

Cats and small dogs **should never be allowed outside alone.** Pets must always be accompanied by their owner and must be on a 6-foot leash at all times while outside. Do not use a retractable leash.

Never leave pets unattended in vehicles LOOK before you LOCK.

Vice President Report – August 22, 2018

Parking Policy: The Parking Policy for Mutual 10 (7502.10.1) is ready for enforcement. We will be having a Town Hall meeting on Tuesday, September 4th, at 1:30 in the afternoon in Clubhouse 3, room 1 with Mr. Paul Bristow our Security Services Director. He will be explaining the process that will be used by the Security Staff to implement the program. How the citations are issued and how to challenge the citations will be explained. A parking rules summary document will be available. Please plan to attend.

Garden Compliance Update: On May 14, 2018 44 letters were sent to shareholders requesting that changes be made to their garden areas. After the initial re-inspection, 11 letters were sent. Following the final inspection 9 violations were corrected and 2 shareholders are requesting waivers. The biggest problem is trees being planted in the flowerbeds. When they are small they may be attractive, but when they grow they interfere with building maintenance and their roots can damage plumbing. Another threat to maintaining the good condition of the buildings and to building maintenance is vines that are allowed to grow on or against the buildings.

As you can see from this information the vast majority of shareholders have complied, and that is greatly appreciated by your Board. We all share the same goal of wanting an attractive, well maintained place to live.

May Elections: In May we will be holding elections for the 6 Mutual Director positions. Please consider being a candidate! Come to a Board meeting, talk to the Directors and pick up an information sheet on the duties of a Director. It can be a very satisfying experience.

Physical Property Report – August 22, 2018

Painting: Hutton Painting has been selected to paint our Mutual. They have set a start date of October 15. We will be working soon on the termite/dry rot repairs and trimming back the foliage to be ready for the painters.

A dedicated group of shareholders including: Esther Cummings, Audrey Newman, Mary Giles, Docia Drake, Vicki Young, Donna Blubaugh, Sheila Brandlon, Linda Bittner, Jill Harding, Ruthann Arlart and Marie Thompson met with the Vista Paint consultant Jill Brown and, after much discussion, prepared a recommendation to the Board that 3 colors be chosen. Colors were narrowed down to 4 and the trim suggestion was white. It was suggested that the trim color be used on the fascia (roof edge), eaves and patio ceilings. The sample colors will be painted at the end of carport 120 to be reviewed prior to the final selection.

New roofs: Building 241 will be under way soon. We hope to get the specifications to allow us to go ahead with 242 before the end of the year.

Re-Pipe: By the end of September we will have completed the re-pipe project for all of our buildings.

We have had lots of drain line problems from the increased use of the air conditioning equipment in some of our units due to the hot weather. If you notice any water in places it shouldn't be in your unit, please call either Service Maintenance or Security immediately.

We hope you are finding the additional loading zones helpful.

MUTUAL OPERATIONS**ADOPT DRAFT****PHYSICAL PROPERTY****Payment and Performance Bond – Mutual Ten**

RESOLVED, Performance Bond – permits for any construction work valued at more than \$12,500 performed in Mutual Ten shall require a Performance Bond. The bond shall require sufficient funds in the event the work is not completed on time and according to approved plans and also to the satisfaction of Mutual Ten for any reason. Exceptions are as follows:

1. The contractor is listed on the Physical Property list of approved contractors, and
2. The contractor has completed more than \$100,000 per year in contracts in Leisure World for the last three years.

MUTUAL**ADOPTION****TEN:**

**MINUTES OF THE SPECIAL MEETING OF THE
BOARD OF DIRECTORS
SEAL BEACH MUTUAL TEN
August 13, 2018**

The Special Meeting of the Board of Directors of Seal Beach Mutual Ten was called to order by President Arlart on Monday, August 13, 2018, at 2:32 p.m. in Building 5 Conference Room B.

ROLL CALL:

Present: President Arlart, Vice President Cummings, CFO Giles, Director Atkinson, Dr. Newman

Absent: Secretary Stipcich

Staff: Building Inspector Meza

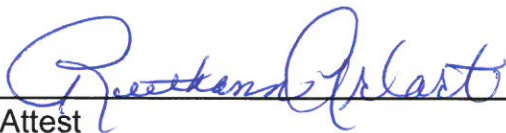
No shareholders present

BUILDING INSPECTOR'S REPORT

Building Inspector Meza updated the Board on Mutual activity.

ADJOURNMENT

President Arlart adjourned the meeting at 3:56 p.m.



Attest

Ruthann Arlart, President
SEAL BEACH MUTUAL TEN
Ra: 08/13/18