

**MINUTES OF THE REGULAR MEETING
OF THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL TEN
November 28, 2018**

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual Ten was called to order by President Arlart on Wednesday, November 28, 2018, at 9:00 a.m. in the Administration Building, Conference Room A.

SHAREHOLDERS' 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:	Seven Mutual Ten Shareholders Mr. Blomquist, OptumCare
Staff:	Ms. Hopkins, Mutual Administration Director Mr. Meza, Building Inspector Ms. Kemp, Recording Secretary

MINUTES

The October 24, 2018, Regular Board Minutes were approved by general consent of the Board as printed.

The November 19, 2018, Special Meeting Minutes were approved by general consent of the Board as printed.

GUEST SPEAKER – Mr. Blomquist, OptumCare

Mr. Blomquist discussed the services that OptumCare will provide to Seal Beach Leisure World.

Following questions, Mr. Blomquist left the meeting at 9:16 a.m.

GRF REPRESENTATIVE

GRF Representative Winkler presented her report (attached).

Following questions, GRF Representative Winkler left the meeting at 9:25 a.m.

BUILDING INSPECTOR'S REPORT

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

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

RESOLVED, To approve the gutter cleaning proposal from J & J Landscaping at a cost of \$6 x 276 gutters, not to exceed \$1,656.

The MOTION passed.

Following a discussion, it was announced that turf renovation will be taking place December 3rd.

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

RESOLVED, To approve the proposal from J & J Landscaping for selected tree trimming, three (3) tree removals, and three (3) new tree plantings at a cost not to exceed \$10,000, and authorize the President to sign the contract.

The MOTION passed.

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

RESOLVED, To approve the reseed proposal from J & J Landscaping at a cost not to exceed \$4,000, and authorize the President to sign the contract.

The MOTION passed.

BUILDING INSPECTOR'S REPORT (continued)

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

RESOLVED, To approve that Mutual Ten reimburse the shareholder in 10-255I for the replacement cost of skylight casing due to termite damage, at a cost not to exceed \$300.

The MOTION passed.

Following questions, Inspector Meza left the meeting at 10:10 a.m.

NEW BUSINESS

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

RESOLVED, To approve the Carport rental for Shareholder in Unit 245K renting her Carport to the Shareholder in Unit 245F, effective immediately.

The MOTION passed.

Following a discussion, and upon a MOTION duly made by President Arlart and seconded by Chief Financial Officer Giles, it was

RESOLVED, To approve that the Board of Directors of Mutual Ten hereby consent to receive meeting notifications of Special Meetings and Executive Sessions (excluding Regular Monthly Meetings) via email to the email address that the Mutual Administration Department has on file.

The MOTION passed.

SECRETARY / CORRESPONDENCE

Secretary Stipcich received no correspondence.

CHIEF FINANCIAL OFFICERS REPORT

CFO Giles presented his financial report (attached).

MUTUAL ADMINISTRATION DIRECTOR

Mutual Administration Director Hopkins presented her report (attached).

ANNOUNCEMENTS

Next Meeting: Wednesday, January 23, 2019, 9:00 a.m., location TBD

CFO Council: Wednesday, December 5, 2018, at 10:00 a.m. [B]
Presidents' Council: Thursday, December 6, 2018, at 9:00am [Ch 4]
Emergency Information Council: Friday, December 7, 2018, at 10:00am [B]
Roundtable: Friday, December 21, 2018, at 1:00pm [A]
CFO Council: Wednesday, January 2, 2018, at 10:00 a.m. [B]
Presidents' Council: Thursday, January 3, 2018, at 9:00am [Ch 4]
Emergency Information Council: Friday, January 4, 2018, at 10:00am [B]
Special Board Meeting: Monday, January 14, 2018, at 2:30pm [B]
Roundtable: Friday, January 18, 2018, at 1:00pm [location TBD]
Special Board Meeting: Monday, February 11, 2018, at 2:30pm [B]

DIRECTOR COMMENTS

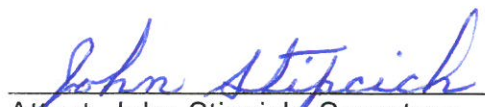
No Directors made comments.

SHAREHOLDERS' COMMENTS

Several shareholders made comments.

ADJOURNMENT

President Arlart adjourned the meeting at 10:44 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
ck:11/28/18 Attachments

November 28, 2018

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 November 28, 2018**

11/28/18 RESOLVED, To approve the gutter cleaning proposal from J & J Landscaping at a cost of \$6 x 276 gutters, not to exceed \$1,656.

RESOLVED, To approve the proposal from J & J Landscaping for selected tree trimming, three (3) tree removals, and three (3) new tree plantings at a cost not to exceed \$10,000, and authorize the President to sign the contract.

RESOLVED, To approve the reseed proposal from J & J Landscaping at a cost not to exceed \$4,000, and authorize the President to sign the contract.

RESOLVED, To approve that Mutual Ten reimburse the shareholder in 10-255I for the replacement cost of skylight casing due to termite damage, at a cost not to exceed \$300.

RESOLVED, To approve the Carport rental for Shareholder in Unit 245K renting her Carport to the Shareholder in Unit 245F, effective immediately.

RESOLVED, To approve that the Board of Directors of Mutual Ten hereby consent to receive meeting notifications of Special Meetings and Executive Sessions (excluding Regular Monthly Meetings) via email to the email address that the Mutual Administration Department has on file.

GOLDEN RAIN FOUNDATION REPRESENTATIVE'S REPORT
MUTUAL 10
OCTOBER 2018

The great news, which was announced at the October 27 Board of Directors Meeting, of the Foundation, is the successful and complete merger of Mutual 15 and Mutual 16. We now have 15 mutual corporations instead of 16. (Remember there isn't a Mutual 13 hence 15 mutuals.) On many occasions, there has been residents encouraging the merger of various mutuals and so congratulations to the presidents and residents of Mutuals 15 and 16. Also thank you for all their hard work making this happen. Now the question becomes what mutuals will consider merging in the future?

The BOD meeting went rather quickly. Policy 5175-FAR was accepted. This policy outlines the duties and responsibilities of the Facilities and Amenities Review Ad Hoc Committee. During the next several months, this committee will be reviewing all the trust property used for meetings, classes, exercise parties and all other activities. It will be an interesting exercise as there are many questions which have been raised such as too large of room assigned for the small number of people using it. We have also had shareholders complain about non-resident use of facilities and in some cases crowding out residents. Also, residents selling passes for non-residents to attend dances and other activities. There was an article in the LW Weekly informing our shareholders, when a non-resident uses one of their passes, to attend an activity the shareholder/resident must accompany their guest. As you can surmise this Ad Hoc Committee will be recommending many changes and it will be interesting meetings to attend.

We also approved our Master Insurance policy for the year 2018-2019, the Superwire 3 year extension to our agreement, increased our processing fee from 2% to 5% and the On-site sales agreement was extended for another year. We approved the purchase of software for managing the all the policy changes and formation by the Mutual and GRF boards and Microsoft Dynamics accounting management software.

The attached recap of all our BOD activity and approvals will give you more information for the purchase of 2 new gaming tables for the Library Game Days, gates for Mission Park and a new ice machine for Service Maintenance. We were busy however, as all the explaining and questions are handled at the committee level, the agenda was covered in a little over two hours.

I encourage all our Mutual 10 residents to ask questions, attend committee meetings and our monthly BOD, Mutual and GRF, meetings. Please do not hesitate to call me. My phone number is listed in all the laundry rooms.

Respectfully submitted
Ronde Winkler, Mutual 10 GRF Representative

RECAP OF GOLDEN RAIN FOUNDATION BOARD ACTIVITY OF NOVEMBER 27, 2018

Approved Minutes

MOVED and duly approved the minutes of the October 23, 2018 Golden Rain Foundation (GRF) Board of Directors (BOD) meeting were approved, as presented.

General – Clubhouse Three Sewer Line, Emergency Repairs

MOVED and duly approved to acknowledge and ratify the emergency actions, by the Executive Director, requiring non-budgeted expenses, charged to cost center 53, Building Repair and Maintenance, and approved non-budgeted Operating funding, in an amount of \$6,900.

Facilities and Amenities Review Ad Hoc Committee – Adopt Policy 5175-FAR, Facilities and Amenities Review (FAR) Ad hoc Committee

MOVED and duly approved to adopt Policy 5175-FAR, Facilities and Amenities Review (FAR) Ad hoc Committee, as presented.

Finance Committee – Accept October Financial Statements

Moved and duly approved to accept for audit the financial statements for the month of October 2018, as presented by the Director of Finance.

Finance Committee – Liquid Reserve Funds - Funds Transfer Request

Moved and duly approved to authorize the transfer of \$500,000 of reserve funds from First Foundation Bank to US Bank for the purposes of maximizing insured funds and to invest with US Bancorp.

Finance Committee – CD Purchase Request – Investment Ladder

Moved and duly approved to authorize the purchase of four (4) CDs, at \$245,000 each, with maturity dates of December 2019, June and November 2020 and May 2021, at interest rates ranging from 2.65% to 3.1%, per the attached rate sheet, for a total of \$980,000 of reserve funds.

Finance Committee – Approve Lease Agreement, On-Site Sales Office, 2nd Amendment

Moved and duly approved the Second Amendment to the Resales Lease Agreement between the Golden Rain Foundation, Seal Beach and Charles Briskey Real Estate, Inc, for one (1) year, new expiration date of December 31, 2019, and authorize the President to sign the agreement.

Finance Committee – 2018/2019 Master Insurance Policy Renewal

Moved and duly approved the master insurance policy proposal dated November 2, 2018, as submitted, in the amount of \$1,938,352, for the policy period of December 1, 2018 to November 30, 2019 and authorize the President to sign the required renewal documents pursuant to the related proposal as prepared and submitted by DLD Insurance Brokers, Inc.

Finance Committee – Approve Telecommunications Services Agreement, First Addendum

Moved and duly approved the First Addendum to the Telecommunications Services Agreement between the Golden Rain Foundation, Seal Beach and Superwire Telecom Inc., for continuation until the date of expiration on June 30, 2022, and authorize the President to sign the agreement.

RECAP OF GOLDEN RAIN FOUNDATION BOARD ACTIVITY OF NOVEMBER 27, 2018

Finance Committee – TENTATIVE VOTE: Amend Policy 3324-31, Purchasing Fees

Moved and duly approved to tentatively amend Policy 3324-31, Purchasing Fees, replacing “shipping and handling” with “processing” fee, pending a 30-day notification to the membership, and a final decision by the GRF BOD on January 29, 2019, as presented.

Finance Committee – Adopt Policy 5340-31, Capital Improvement Fund

Moved and duly approved to adopt Policy 5340-31, Capital Improvement Fund, establishing a framework for the approval and control of all capital expenditure, as presented.

Finance Committee – Amend Policy 5520-31, Reserves

Moved and duly approved to amend Policy 5520-31, Reserves, refining the policy language, clarifying the component/assets to be included in a reserve study as those GRF is required to maintain, replace or repair (“MRR”), notification procedures of the transfer of money from the reserve account to the operating account, exception criteria to the transferred funds being restored to the reserve account, and guidelines for the withdrawal/transfer from reserve funds, as presented.

Information Technology Committee – Non-budgeted Operating Funding Request – Power DMS, Policy Management Software

MOVED and duly approved the purchase of Power DMS, a policy management software, in an amount not to exceed \$6,300/year (includes \$200 in contingency funds in the event of additional user licenses), to be charged to 6481000-34 (Computer Maintenance & Software), and authorize the GRF President to sign all applicable contracts.

Information Technology Committee – Capital & Operating Funding Request – Microsoft Dynamics GP, Enterprise Resource Management Software

MOVED and duly approved the purchase of the software and implementation of Microsoft Dynamics, for a cost of \$158,148 (\$72,548 software cost + \$65,600 implementation cost + \$20,000 in contingency funds) Capital funding, and authorize the GRF President to sign all applicable contracts.

Recreation Committee – Capital Funding Request – Gates, Mission Park

Moved and duly approved the installation of new gates at Mission Park, per the proposals provided, and to approve a contract with MJ Jurado to complete the work, in an amount not to exceed \$8,520, including contingency, Capital funding, and authorize the GRF President to sign all applicable contracts.

Recreation Committee – Capital Funding Request – Patio Game Tables, Library

MOVED and duly approved the purchase of Patio Game Tables, to be placed on the Library patio, for a cost not to exceed \$3,311, Capital funding and authorize the GRF President to sign all applicable contracts.

Service Maintenance Committee – Reserves Funding Request – Ice Machine Replacement, Service Maintenance

Moved and duly approved the purchase of the Scotsman Prodigy Plus Full Cube Ice Machine Head, along with the Scotsman 30” 420 lb. Ice Bin, in an amount not to exceed

RECAP OF GOLDEN RAIN FOUNDATION BOARD ACTIVITY OF NOVEMBER 27, 2018

\$3,533, Reserve funding, to replace the Service Maintenance Ice Machine (Asset ID 904), and authorize the GRF President to sign all applicable contracts.

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL: **(10) TEN**

INSPECTOR: **MIKE MEZA**

DATE: **November, 2018**

PERMIT ACTIVITY

UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	START DATE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
10-243D	carport cabinet	grf	11/19/18	12/20/18	no		J&J construction
10-243L	skylight	both	09/30/18	10/31/18	no	framing 10/11/18, work complete waiting of final to be schedule.	m&m construction
10-246B	patio tile	grf	11/15/18	01/15/19	no		ace maintenance
10-254I	contertops @kit/bath/microwav	both	04/12/18	06/30/18	no	waiting for response from contractor	mamuscia conts.
10-258j	heat pump	both	11/26/18	02/28/19	no		greenwood
10-253C	skylight	both	05/01/18	08/31/18	yes	completion date 01/30/19	m&m construction
10-255H	remove deco block	grf	10/05/18	10/31/18	no	waiting for response from contractor	m&m construction

ESCROW ACTIVITY

UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	DOCUMENTS/COMMENTS
10-241C		04/06/18					
10-255B		06/07/18	10/03/18	10/11/18	10/19/18		
10-260D		10/25/18					
10-250C		10/25/18					
10-260C		11/07/17					
10-252G		08/15/18					

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: **November, 2018**

CONTRACTS and PROJECTS

CONTRACTOR	PROJECT
Brightview Lawns:	Mutual gardening and lawns - on going
Brightview Landscape:	turf renovations - pending Bod approval - on hold
irrigation:	
Tree Removal:	
Fenn Pest and Termite	contract - on going, Monday and Wednesday service for pest, Wednesday - is for termite treatment and pest
BA Construction Dryrot/repair:	Building 238, 239, 240, 241, 242, 243, & 244 are complete.
Hutton Painting paint mutual:	Building 238 is complete. Building 239 has started.
Dry rot / Termite / Paint lists	walk is on going.

SHAREHOLER and MUTUAL REQUESTS

M-10 met with Bright view for stump grind	240-B check bathroom sink
M-10 walked 238,239,240,241,242 for paint project	241-E check wall behind toilet
M-10 put work order to remove bush at 239-L	242-J check patio tile
255-I checked termite damage and collect invoice	243 checked electrical panel at laundry room
255-F checked for termites, put on fenn list for 11/21/18	
255-I checked for termites, put on fenn list for 11/21/18	
239-K check carport status for permit	
241-H check status on ceiling repair	
250-K check flooring work. Left card	
240-C no hot water in unit	
240-C fixed screen door	
240-C opened door for shareholder	
M-10 walked mutual for tree trimming	
243-B met with shareholder for dryrot questions	
238-A check wall damage in Den	
238-C check kitchen faucet for shareholder	

CFO Report - Mutual 10
October 31, 2018

Account Description	\$ Variance	% Variance	Explanation
Total Other Income	\$ 19,799	55.0%	Total Income is over budget this month and will be for the balance of the year due to the payment from LA Seismic for the Access Permit. Subtracting this payment would make other income under budget \$201. Due to primarily the loss of sales of securities and tax exempt interest to cover costs of repiping buildings.
Utilities	\$ 6,748	9.0%	As explained last month Utilities are over budget due to Seal Beach changing the water meter resulting in measuring water use more accurately. This overage will get larger before the end of the year as usage of water has increased considerably.
Professional Fees	\$ (6,632)	-28.6%	Professional Fees 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	\$ (16,452)	-9.7%	Outside Services are better than budget in all areas This will correct as the year goes on due to expenses for Termite and Dry Rot repairs being completed before the buildings are painted and pending Landscape project.
Taxes & Insurance	\$ (3,630)	-5.9%	Expense this month is better than budget due to Property and Liability Insurance.

CFO Report - Mutual 10
October 31, 2018

Account Description	\$ Variance	% Variance	Explanation
Excess Inc / (Exp) After Off-Bdgt Items	\$ 45,453	0.0%	October year-end is better than budget. After subtracting the LA Seismic income of \$20,000 and the refund of \$5,352 from GRF 2017 surplus October 30, 2018 is \$20,101 better than budget. The surplus will be used up by year-end due to Termite and Dry Rot repairs and pending Landscape projects.

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

October			Account	YTD		
Actual	Budget	Variance		Actual	Budget	Variance
71,457	71,456	0.0%	Regular Assessment	714,568	714,560	0.0%
29,959	29,959	0.0%	Reserve Funding	299,594	299,590	0.0%
101,416	101,415	0.0%	Total Regular Assessment	1,014,162	1,014,150	0.0%
453	582	-22.2%	Service Income	5,485	5,820	-5.8%
1,429	1,991	-28.2%	Financial Income	13,517	19,910	-32.1%
2,234	1,024	118.2%	Other Income	36,767	10,240	259.1%
4,116	3,597	14.4%	Total Other Income	55,769	35,970	55.0%
\$ 105,532	\$ 105,012	0.5%	Total Mutual Income	\$ 1,069,931	\$ 1,050,120	1.9%
42,145	42,145	0.0%	Trust Maintenance Cost	416,098	421,450	-1.3%
9,018	7,479	20.6%	Utilities	81,538	74,790	9.0%
1,416	2,322	-39.0%	Professional Fees	16,588	23,220	-28.6%
-	41	-100.0%	Office Supplies	82	410	-80.0%
13,576	16,875	-19.5%	Outside Services	152,298	168,750	-9.7%
1,758	6,191	-71.6%	Taxes & Insurance	58,280	61,910	-5.9%
29,959	29,959	0.0%	Contributions To Reserves	299,594	299,590	0.0%
\$ 97,872	\$ 105,012	-6.8%	Operating Expenses Before Off-Budget	\$ 1,024,478	\$ 1,050,120	-2.4%
\$ 7,660	-		Excess Inc / (Exp) After Off-Bdgt Items	\$ 45,453	-	
			Depreciation (Off-Budget Item)			
			Excess Inc / (Exp) After Off-Bdgt Items	\$ 45,453	\$ -	
			Restricted Reserve			
(2,362)			Appliance Reserve	8,570		
(218,116)			Painting Reserve	5,283		
13,478			Roofing Reserve	924,536		
(2,900)			Emergency Reserve	135,203		
263			Infrastructure Reserve	130,209		
-				-		
\$ (209,637)			Total Restricted Reserve	\$ 1,203,801		

Physical Property Report – November 28, 2018

Painting: Hutton Painting has begun painting our Mutual. The termite/dry rot repairs and trimming back the foliage is in progress. You will be notified by the painters on when they will begin the process on your building. The first step is to power wash the building then do the preparation for the painting. The painters will go from 238 to 260 in numerical order. The carports will be last.

New roofs: We have completed re-roofing and putting new rain drain systems on 4 of our buildings: 238, 239, 241 and 242. We plan to do more roofs in 2019. We have 19 more residential buildings to do plus the carports.

Re-Pipe: All of our buildings have been re-piped.

We had lots of air condition drain line problems this last summer due to the very hot weather that lasted several days and the increased use of the air conditioning systems. If you notice any water appearing in your home in unusual places, please notify your Director at once.

We hope you are finding the additional loading zones helpful. Golden Rain is changing the two green zones in Mutual 10 located on St. Andrews to loading zones. The parking regulations on the Golden Rain streets are being enforced, so be sure to take a look around your car after parking to be sure you are not on the sidewalk or outside the marks on the street defining the spot. The newly adopted parking regulations in Mutual 10 are also being enforced.

Maintaining the good condition of our homes is very important to your Board. Please let us know if you have suggestions for any additional improvements.

J & J LANDSCAPING

Welcome J & J Landscape Maintenance Service to Mutual Ten starting December 3rd.

- turf renovation will begin for the whole Mutual
 - ✓ this could be dusty work for a few weeks
 - ✓ suggest closing windows when working in your area
 - reseeding project
 - flowerbed work will start when the turf renovation work is done
 - mowing day will change to **THURSDAY**
 - pruning of select trees
 - removal of three trees
 - planting of three new trees
- ❖ Any Questions? Please do not interrupt the gardeners. Call Landscape Chair, Ruthann
562-596-9777

**MINUTES OF THE SPECIAL MEETING OF THE
BOARD OF DIRECTORS
SEAL BEACH MUTUAL TEN
November 19, 2018**

The Special Meeting of the Board of Directors of Seal Beach Mutual Ten was called to order by President Arlart on Monday, November 19, 2018, at 2:32 p.m. in Building 5 Conference Room B.

ROLL CALL:

Present: President Arlart, Vice President Cummings, Secretary Stipcich and Directors Atkinson and Dr. Newman

Absent: CFO Giles

Staff: Building Inspector Meza (left 3:45pm)

No shareholders present.

BUILDING INSPECTOR'S REPORT

Building Inspector Meza updated the Board on Mutual activity.

PHYSICAL PROPERTY COMMITTEE PROJECTS

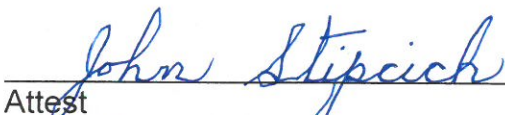
Vice President Cummings discussed Mutual Ten Physical Property projects.

LANDSCAPE COMMITTEE PROJECTS

Vice President Cummings and President Arlart discussed J & J Landscape Maintenance Service and the suggested projects.

ADJOURNMENT

President Arlart adjourned the meeting at 4:03 p.m.



Attest
John Stipcich, Secretary
SEAL BEACH MUTUAL TEN
Ra: 11/19/18

Mutual Administration Director's Report November 2018

COMPARATIVE MUTUAL BUDGETS FOR 2019				
Ranked by Change in Mutual Operating Cost				
	Total Mut Change Next Yr	Rank by Dollars	Mutual Op Cost Only	Rank by Dollars
Mutual 1	8.79	8	209.78	11
Mutual 2	4.89	13	257.22	1
Mutual 3	16.48	1	204.00	12
Mutual 4	5.19	12	210.23	10
Mutual 5	14.20	2	202.78	13
Mutual 6	9.76	5	162.62	16
Mutual 7	9.50	6	244.31	3
Mutual 8	6.50	11	191.71	15
Mutual 9	-	16	214.90	9
Mutual 10	10.77	3	225.52	6
Mutual 11	8.49	9	226.06	5
Mutual 12	4.09	14	232.22	4
Mutual 14	7.03	10	220.49	8
Mutual 15	10.07	4	221.38	7
Mutual 16	0.08	15	249.53	2
Mutual 17	9.50	6	201.80	14
Average	7.83		217.16	
Ranked highest to lowest				



From all of us in the Mutual Administration Department.

Reminder that Cindy Tostado, our Member Resource and Assistance Liaison, is available for linkages to community resources and support.

Grieving the loss of a loved one, caring for an ill or aging relative, coping with a life changing diagnosis, making long-term care arrangements, or feeling overwhelmed and stressed, you can stop by her office located on the 2nd Floor of the Administration Building or give her a call at (563) 431-6586 extension 317.



PROPER USE OF GARBAGE DISPOSAL

When using the garbage disposal be sure to run plenty of water!

Follow these easy steps when using the garbage disposal:

1. Turn on the cold water
2. Turn on the disposal
3. Feed the material into the disposal a little at a time
4. When the hammering stops, turn off the disposal and keep the water running for one minute
5. Make sure to run the disposal every day, even though you are not putting it to normal use
6. If the disposal stops working, locate the RED re-set button on the bottom surface of the unit and hold for 30-seconds.

REMINDER

Please do not grind these items

Bones	Onion Skins
Carrot peelings	Pea Pods
Celery & Rhubarb Stalks	Potato Peelings
Coffee Grounds	Grease
Corn Cobs–Husks or Silks	Pills
Egg Shells	Glass
	Rice
	Any fibrous materials

If the disposal is not grinding as well as it should, grind some ice to sharpen the blades.

To deodorize the disposal grind some lemon, lime or orange rinds.