

**MINUTES OF THE REGULAR MEETING
OF THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL TEN
October 27, 2021**

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual Ten was called to order by President Arlart on Wednesday, October 27, 2021, at 9:00 a.m., via Zoom Video and Call Conference Meeting.

SHAREHOLDER COMMENTS

One comment was made.

ROLL CALL

Present: President Arlart, Vice President Cummings, Chief Financial Officer Giles, and Director Winkler.

Absent: Secretary Stipcich

Guest: Ms. Levine, GRF Representative (Absent)
One Mutual Ten Shareholders

Staff: Mr. Quental, Building Inspector
Ms. Barua, Portfolio Specialist
Mr. Monroy, Recording Secretary

APPROVAL OF MINUTES

The Regular Board Meeting Minutes of September 22, 2021 were approved by general consent of the Board as printed.

The Special Board Meeting Minutes of October 18, 2021 were approved by general consent of the Board as printed.

GRF REPRESENTATIVES' REPORT

GRF Representative Levine presented her report (attached).

Following questions, GRF Representative Levine left the meeting at adjournment 9:44 a.m.

BUILDING INSPECTOR'S REPORT

Inspector Quental presented his report (attached).

Following questions, Building Inspector Quental left the meeting at 9:22 a.m.

CONSENT CALENDAR

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

**BOARD OF DIRECTORS
MUTUAL TEN**

October 27, 2021

RESOLVED to authorize the following transfers of funds per detailed resolutions.

<i>Transfer/ Invoice Date</i>	<i>Amount</i>	<i>Originating/Destination Accounts or Payee</i>
09/07/21	\$69,441.69	Transfer from US Bank Checking to GRF – US Bank Checking
09/07/21	\$130,023.78	Transfer from ACH- Direct Debit from multiple shareholders to US Bank Checking
09/08/21	\$49,296.58	Transfer from US Bank Checking to US Bank Impound
09/21/21	\$30,414.60	Transfer from US Bank Checking to US Bank Restricted Money Mkt

The MOTION has passed unanimously.

CHIEF FINANCIAL OFFICER'S REPORT

Chief Financial Officer Giles presented his report (attached).

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

RESOLVED to acknowledge, per the requirements of the Civil Code Section 5500(a)-(f), a review of the reconciliations of the operating and reserve accounts, operating revenues and expenses compared to the current year's budget, statements prepared by the financial institutions where the Mutual has its operating and reserve accounts, an income and expense statement for the Mutual's operating and reserve accounts, the check registers, monthly general ledger and delinquent assessment receivable reports for the month of September 2021.

The MOTION has passed unanimously.

SECRETARY / CORRESPONDENCE

No correspondence was received.

UNFINISHED BUSINESS

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

RESOLVED to ratify rescinded Policy 7510.10 – Eligibility Requirements the 28-day posting requirement has been met.

The MOTION has passed unanimously.

NEW BUSINESS

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

RESOLVED to cancel the regular monthly meeting of December 22, 2021, and reschedule it to 9:00 a.m. on Tuesday, December 14, 2021.

The MOTION has passed unanimously.

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

RESOLVED to adopt Procedure 10-7030-3 – Returned Payment Fees as written.

The MOTION has passed unanimously.

PORTFOLIO SPECIALIST REPORT

Recording Secretary Monroy presented the report (attached).

ANNOUNCEMENTS

NEXT REGULAR MONTHLY BOARD MEETING: Wednesday, November 24, 2021, 9:00 a.m., Location: Administration Conference Room, A and Zoom/Call Conference Meeting

COMMITTEE REPORT

Physical Property Committee

Vice President Cummings had no report.

Landscape Committee

Vice President Cummings provided an update.

Emergency Information Council

Director Winkler had no report.

DIRECTORS' COMMENTS

No Directors made comments.

**BOARD OF DIRECTORS
MUTUAL TEN**

October 27, 2021

ADJOURNMENT

There being no further business to conduct, President Arlart adjourned the meeting at 9:44 a.m. and announced that there would be an executive session following to discuss member issues.


EXECUTIVE SESSION SUMMARY

The Board met in Executive Session on October 27, 2021, at 10:11 a.m., and took the following actions:

The Board approved the Executive Meeting Minutes of September 22, 2021 and Special Executive Meeting Minutes of October 4, 2021 and October 18, 2021.

1. Legal Matters
 - a. Legal matters were discussed.
2. Contracts
 - a. No contracts were discussed.
3. Assessments / Delinquencies
 - a. Delinquencies were discussed.
4. Disciplinary Hearings
 - a. Disciplinary hearing was discussed.

President Arlart adjourned the meeting at 11:44 a.m.


Attest John Stipcich, Secretary
SEAL BEACH MUTUAL TEN
JM 10/27/2021
Attachments

MONTHLY MINUTES ARE POSTED IN THE LAUNDRY ROOMS AND THE MUTUAL TEN WEBSITE. 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 OCTOBER 27, 2021**

The Regular Board Meeting Minutes of September 22, 2021 were approved by general consent of the Board as printed.

The Special Board Meeting Minutes of October 18, 2021 were approved by general consent of the Board as printed.

RESOLVED to authorize the following transfers of funds per detailed resolutions

Transfer/ Invoice Date	Amount	Originating/Destination Accounts or Payee
09/07/21	\$69,441.69	Transfer from US Bank Checking to GRF – US Bank Checking
09/07/21	\$130,023.78	Transfer from ACH- Direct Debit from multiple shareholders to US Bank Checking
09/08/21	\$49,296.58	Transfer from US Bank Checking to US Bank Impound
09/21/21	\$30,414.60	Transfer from US Bank Checking to US Bank Restricted Money Mkt

RESOLVED to acknowledge, per the requirements of the Civil Code Section 5500(a)-(f), a review of the reconciliations of the operating and reserve accounts, operating revenues and expenses compared to the current year's budget, statements prepared by the financial institutions where the Mutual has its operating and reserve accounts, an income and expense statement for the Mutual's operating and reserve accounts, the check registers, monthly general ledger and delinquent assessment receivable reports for the month of September 2021.

RESOLVED to ratify rescinded Policy 7510.10 – Eligibility Requirements the 28-day posting requirement has been met.

RESOLVED to cancel the regular monthly meeting of December 22, 2021, and reschedule it to 9:00 a.m. on Tuesday, December 14, 2021.

RESOLVED to adopt Procedure 10-7030-3 – Returned Payment Fees as written.

**MINUTES OF THE SPECIAL MEETING OF THE
BOARD OF DIRECTORS
SEAL BEACH MUTUAL TEN
BUILDING 5 CONFERENCE ROOM B
OCTOBER 18, 2021**

The Special Meeting of the Board of Directors of Seal Beach Mutual Ten was called to order by President Arlart on Monday, October 18, 2021, at 2:30 p.m. Building 5 Conference Room B.

ROLL CALL:

Present: President Arlart, Vice President Cummings, Secretary Stipcich, CFO Giles

Absent: Director Winkler

Staff: Building Inspector Quental

SHAREHOLDER COMMENTS

Comment made.

PURPOSE OF THE MEETING: Directors discuss Building Inspector's Report and additional Physical Property and Landscape issues

BUILDING INSPECTOR'S REPORT

Building Inspector Quental updated the Mutual Ten Board on Mutual Ten activity.

LANDSCAPE REPORT

Discussion on several issues.

PHYSICAL PROPERTY CHAIR REPORT

Discussion on several issues.

ADJOURNMENT

There being no further business to conduct, President Arlart adjourned the meeting at 3:38 p.m. and announced that there would be an Executive Session following to discuss member issues.



Attest

John Stipcich, Secretary *for*
SEAL BEACH MUTUAL TEN

Ra: 10/19/2021

INSPECTOR MONTHLY MUTUAL REPORT							
MUTUAL:	(10) TEN		INSPECTOR: RYAN QUENTAL				
DATE:	Oct-21						
PERMIT ACTIVITY							
UNIT #	DESCRIPTION OF WORK	GRF/CIT Y PERMIT	START DATE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR
238-F	SLIDING DOOR/WINDOWS	BOTH	04/19/21	09/19/21	NONE	FINAL 08/09/21	ACE MAINTENANCE
238-F	KITCHEN/BATH COUNTERS	BOTH	07/15/21	09/30/21	NONE	FINAL 08/24/21	ACE MAINTENANCE
239-F	SIDE RAILING	GRF	08/30/21	09/30/21	NONE	FINAL 9/22/21	SHAREHOLDER
240-B	EZ ACCESS	BOTH	06/07/21	07/07/21	NONE	FINAL 07/14/21	NUKOTE
241-D	KITCHEN REMODEL	BOTH	10/11/21	12/30/21	NONE		MARCO CONSTRUCTION
241-E	KITCHEN REMODEL	BOTH	08/01/21	10/22/21	NONE	FINAL 9/15/21	MARCO CONSTRUCTION
241-E	FLOORING	GRF	09/01/21	10/01/21	NONE	FINAL 9/15/21	KARYS CARPET
241-F	CART PAD	GRF	10/08/21	10/22/21	NONE		AGUIANO LAWN CARE
242-A	ADDED BATH	BOTH	04/19/21	09/27/21	YES	FINAL 08/25/21	L&S CORE CONSTRUCTION
243-K	BED ROOM FLOORING	GRF	07/01/21	08/01/21	NONE	FINAL 07/21/21	KARY'S CARPET
244-B	HEAT PUMP	BOTH	08/31/21	09/30/21	NONE	FINAL 10/7/21	ALPINE
244-L	CENTRAL AIR & HEAT	BOTH	07/12/21	10/12/21	NONE	FINAL 9/29/21	GREENWOOD
246-A	PAVERS	GRF	09/24/21	10/08/21	NONE		J & J LANDSCAPE
247-B	PATIO TILE	GRF	08/16/21	09/16/21	NONE	FINAL 9/3/21	KARY'S CARPET
247-B	FLOORING/ CONCRETE	BOTH	07/15/21	08/15/21	NONE		MAMUSCIA
247-C	KITCHEN REMODEL	BOTH	07/30/21	09/30/21	NONE		JC KRESS
247-J	HEAT PUMP	BOTH	08/19/21	09/19/21	NONE	FINAL 10/8/21	ALPINE
248-D	UNIT REMODEL	BOTH	06/01/21	12/30/21	NONE	ELECTRICAL, PLUMBING 08/16/21	MP CONSTRUCTION
250-I	PATIO GLASS	GRF	06/24/21	09/24/21	NONE	FINAL 08/24/21	BODIES GLASS
252-D	FLOORING/CEILING	GRF	09/22/21	09/23/21	NONE	FINAL 9/27/21	SIRRIS ABATEMENT
255-A	UNIT ABATEMENT	GRF	08/11/21	08/27/21	NONE	FINAL 08/22/21	UNIVERSAL ABATEMENT
255-A	UNIT REMODEL	BOTH	08/10/21	12/30/21	NONE	FOOTINGS & STEEL 10/12/21	MP CONSTRUCTION
255-A	CEILING REMOVAL	GRF	08/11/21	08/27/21	NONE	FINAL 9/29/21	UNIVERSAL ABATEMENT
255-H	HEAT PUMP	BOTH	05/24/21	08/24/21	NONE	FINAL 07/01/21	GREENWOOD
255-L	CART PAD	GRF	08/27/21	09/10/21	NONE	FINAL 9/16/21	J & J LANDSCAPE
256-I	WASHER/DRYER COMBO	GRF	05/20/21	06/30/21	NONE	FINAL 06/03/21	MP CONSTRUCTION
257-C	HEAT PUMP	BOTH	07/26/21	10/26/21	NONE	FINAL 08/24/21	GREENWOOD
257-F	WINDOW AWNINIG	GRF	08/06/21	08/06/21	NONE	FINAL 9/9/21	AAA AWNINGS INC.
258-H	HEAT PUMP	BOTH	06/01/21	09/01/21	NONE	FINAL 07/01/21	GREENWOOD
258-J	ENTRY WALKWAY	GRF	07/07/21	08/30/21	NONE	FINAL 10/5/21	JC KRESS
258-J	REGLAZE SHOWER	GRF	04/21/21	05/21/21	NONE	FINAL 05/04/21	NUKOTE
258-K	FLOORING	GRF	06/01/21	07/30/21	NONE	FINAL 07/07/21	MP CONSTRUCTION
258-L	HEAT PUMP	BOTH	02/01/21	06/01/21	NONE	FINAL 05/13/21	THOMPSON INC.
260-E	HEAT PUMP	BOTH	10/18/21	01/18/22	NONE		GREENWOOD

ESCROW ACTIVITY									
UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	Active	Closing	Closed
238-C	10/21/2021						8	3	17
238-L		-							
240-D	1/15/2021								
240-H		-							
241-C		03/31/21	05/18/21	05/26/21	06/08/21	06/21/21			
242-E		04/16/21	04/28/21	04/29/21	05/11/21	06/14/21			
244-D	10/18/2021								
244-G		09/08/21	09/15/21	09/15/21	09/26/21				
245-A		06/18/21	07/23/21	07/26/21	08/05/21	08/30/21			
246-A		02/12/21	03/02/21	03/05/21	03/24/21	04/12/21			
247-B		03/23/21	04/21/21	05/13/21	05/14/21	06/28/21			
247-J		05/27/21	06/22/21	06/25/21	07/10/21	07/26/21			
247-K		07/16/20	01/21/21	01/28/21	02/09/21	03/15/21			
248-D		03/23/21	04/01/21	04/05/21	04/17/21	04/26/21			
249-C		10/06/21							
249-E		09/13/21	09/23/21	09/24/21	10/06/21				
253-K		04/09/21	04/23/21	04/27/21	05/09/21	06/14/21			
254-L	1/13/2021								
252-D		03/31/21	05/10/21	05/11/21	05/23/21	06/01/21			

INSPECTOR MONTHLY MUTUAL REPORT						
MUTUAL: (10) TEN		INSPECTOR: RYAN QUENTAL				
DATE: Oct-21						
252-G	2/16/2021					
253-K		04/09/21	04/23/21	04/27/21	05/07/21	06/21/21
255-A		05/05/21	06/07/21	06/09/21	06/21/21	06/28/21
255-J		09/16/21	10/05/21	10/12/21	10/24/21	
255-L		12/18/21	02/08/21	02/09/21	02/22/21	03/15/21
258-E		10/01/21				

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

CONTRACTS and PROJECTS		
CONTRACTOR		PROJECT
J&J landscape	November 30, 2021	Mutual gardening, Irrigation and lawns - on going.
		3 year contract extension (pending BOD approval).
Empire	December 31, 2021	Cleaning sewer mainline.
Fenn Pest and Termite	April 30, 2021	Pest control for residential units and Termite Inspections.
Fenn Pest and Termite	June 30, 2021	Bait station maintenance.
Fenn Pest and Termite	August 18, 2021	In2care mosquito traps.
National Service Lease	September 2021	On going.
Roofing Standards Contract	2021	Building 246, 247, 248, 249.
MJ Jurado	2021	Concrete paving in carports 123 and 124.
		Change order to saw cut and remove and pour flow lines.
		95% complete.
		Waiting on parking and stripping paint.

SHAREHOLDER & MUTUAL REQUESTS		
241-L	Inspect carport area.	Fenn Pest for ants at 243, 244, 245.
248-B	Inspect breaker panel.	08/27/21 Tree walk 9:00 am.
257-L	Refrigerator issues.	Proposal for painting stop signs from MJ Jurado.
247-B	Shower peeling.	Termite Inspections.
249-E	Smoke Odor Issue.	Tree Trimming / Reseeding Contract J&J Landscape.
247-J	Oven question.	Overwatering/Standing Water Issue.
248- B	Adjust sprinklers.	
260-B	Washer/Dryer issues.	
256-H	Shareholder patio concerns.	
254-E	Inspect shower door handles and bathfan.	
257	Laundry Room drain clean out.	
257-L	Termite Issue.	
248-G	Plumbing Slow Drain.	
244-245	Power Outage (SCE).	
257-E	Termite Call.	
248-C	Attic Draft Stops.	
245-L	Pavers.	
Carport 121-34 Repair.		
255-F	Kitchen Sink Back-Up.	
252-F	Unpainted Patio Post.	
241-F	Mosquito Issue.	

CFO Report - Mutual 10
September 30, 2021

Account Description	\$ Variance	% Variance	Explanation
Total Operating Income	\$ 8,214	41.9%	Total Operating Income ended year to date September 30, 2021, \$8,214 better than plan. This amount is primarily due to more units sold than budgeted.
Utilities	\$ 2,689	3.7%	Utilities ended year to date September 30, 2021, over budget in Electricity and Water. Water rates increased after the 2021 budget was completed and approved by the Board.
Professional Fees	\$ (12,889)	-70.9%	Professional Fees ended September 30, 2021, primarily in Legal Services \$12,321. Overage will be corrected by year-end when the Attorney bills the Mutual for work in process.
Outside Services	\$ (32,159)	-19.3%	Outside Services ended year to date September 30, 2021, better than plan. Most items are better than budget. However, this amount should be close to the budget by year-end. Trees will be trimmed, and termite inspection and treatment are scheduled to be done by year-end.
Taxes & Insurance	\$ 11,116	18.1%	Taxes and Insurance are currently over budget. This amount is due to accounting and will correct by year-end.
Excess Inc. / (Exp) After Off-Bdgt Items	\$ 61,326	0.0%	

SEAL BEACH MUTUAL NO. 10
FINANCIAL STATEMENTS RECAP
For the 9 months ending September 30, 2021

September			Account	YTD		
Actual	Budget	Variance		Actual	Budget	Variance
78,902	78,903	0.0%	Regular Assessment	710,122	710,127	0.0%
32,069	32,069	0.0%	Reserve Funding	288,620	288,621	0.0%
110,971	110,972	0.0%	Total Regular Assessment	998,742	998,748	0.0%
605	698	-13.3%	Service Income	6,800	6,282	8.2%
151	334	-54.8%	Financial Income	2,525	3,006	-16.0%
3,371	1,148	193.6%	Other Income	18,509	10,332	79.1%
4,127	2,180	89.3%	Total Operating Income	27,834	19,620	41.9%
\$ 115,098	\$ 113,152	1.7%	Total Mutual Income	\$ 1,026,576	\$ 1,018,368	0.8%
45,554	45,554	0.0%	Trust Maintenance Cost	388,094	409,986	-5.3%
9,930	8,139	22.0%	Utilities	75,940	73,251	3.7%
215	2,021	-89.4%	Professional Fees	5,300	18,189	-70.9%
12,917	18,560	-30.4%	Outside Services	134,881	167,040	-19.3%
8,134	6,811	19.4%	Taxes & Insurance	72,415	61,299	18.1%
32,069	32,069	0.0%	Contributions To Reserves	288,620	288,621	0.0%
		#DIV/0!				
\$ 108,819	\$ 113,154	-3.8%	Operating Expenses Before Off-Budget	\$ 965,250	\$ 1,018,386	-5.2%
\$ 6,279	-		Excess Inc. / (Exp) After Off-Bdgt Items	\$ 61,326	-	
			Depreciation (Off-Budget Item)	45,395		
			Excess Inc. / (Exp) After Off-Bdgt Items	\$ 15,931	\$ -	
			Restricted Reserve			
(2,269)			Appliance Reserve	21,892		
305			Painting Reserve	13,943		
21,364			Roofing Reserve	1,251,795		
-			Emergency Reserve	50,000		
8,746			Infrastructure Reserve	194,197		
-						
\$ 28,146			Total Restricted Reserve	\$ 1,531,827		

MUTUAL OPERATIONS

RESIDENT REGULATIONS

Eligibility Requirements — Mutual Ten

~~All persons seeking approval of the Board of Directors of Seal Beach Mutual No. Ten to purchase a share of stock in the Mutual, and to reside in the Mutual, shall meet the following eligibility criteria:~~

~~A. Apply for and be accepted as a member of the Golden Rain Foundation, Seal Beach, California.~~

~~B. Meet the Mutual eligibility criteria as follows:~~

~~1. Age~~

~~Minimum of 55 years, as confirmed by a birth certificate or passport. A driver's license is not acceptable as proof of age.~~

~~2. Financial Ability~~

~~a. Verified monthly income that is at least four (4) times or greater the monthly carrying charge (Regular Assessment plus Property Tax and Fees) at the time of application, and have liquid assets of at least \$25,000. Verified monthly income/assets may be in the form of the past two years of:~~

- ~~1. Tax returns;~~
- ~~2. 1099s for interest and dividends;~~
- ~~3. 1099-Rs for retirement income from qualified plans and annuities;~~
- ~~4. SSA-1099 Social Security Benefit Statement;~~
- ~~5. Brokerage statements and current interim statement.~~
- ~~6. Six to twelve months of checking/savings account statements.~~

~~b. Adjusted Gross Income per 1040, 1040A, or 1040EZ; plus that portion of Social Security, IRA distributions, and pensions and annuities not included in adjusted gross income; plus tax exempt interest; minus income tax, Social Security, Medicare, and self-employment taxes paid; and minus Medicare medical insurance and prescription drug premiums; all divided by twelve (12) will equal net monthly income to be used in Paragraph 2.a. above.~~

~~c. Projected assessments will be the previous year's assessment (total of carrying~~

(Aug 17)

MUTUAL OPERATIONS

RESIDENT REGULATIONS

Eligibility Requirements — Mutual Ten

~~charge less any cable charge, less Orange County Property Taxes and Fees), and the addition of the new property tax at 1.2% of the sales price plus Orange County District fees divided by twelve (12) for the new projected monthly assessment. This new figure (Regular Assessment plus Orange County Property Taxes and District Fees) times four (4) will be the monthly income required. This will be verified by the escrow company and the Stock Transfer Office. Stock Transfer shall have the final say in establishing verifiable income/assets.,~~

~~Verification shall be done by the Escrow Company and the Stock Transfer Office prior to the new buyer interview and prior to the close of escrow (the above verification will not be done by the individual Mutual Directors; Directors will not be required to study or understand the financial requirements).~~

~~d. Only the resident shareholder's income shall be considered for qualifying.~~

~~e. If moving within Leisure World, or if there are any additions/changes to the title (except to remove a deceased spouse's name), the proposed shareholder(s) must meet these eligibility requirements.~~

~~3. Health~~

~~Have reasonably good health for a person of his/her age, so that shareholder can take care of normal living needs without calling on other members for an undue amount of assistance. Leisure World is not an assisted living or skilled nursing home facility.~~

~~C. Assume, in writing, the obligations of the "Occupancy Agreement" in use by the Mutual Corporation.~~

~~Officers or Committees of the Board of Directors designated to approve new applicants are responsible that the eligibility criteria of this corporation is equitably applied to all applicants. Approval or disapproval of buyer(s) must be received by the Stock Transfer Office at least ten (10) working days prior to the close of escrow.~~

~~1 If major remodeling, expansion, or addition of a bathroom is being considered, the increase in taxes over the 1.2% of the purchase price must be taken into consideration.~~

(Aug 17)

MUTUAL OPERATIONS

RESIDENT REGULATIONS

Eligibility Requirements — Mutual Ten

~~I have read and understood what is required for eligibility consideration in the above named Mutual, including necessary documentation.~~

Prospective Buyer _____ **Date**

Prospective Buyer _____ **Date**

Prospective Buyer _____ **Date**

~~**Prospective Buyer** _____ **Date**~~

MUTUAL ADOPTION — AMENDMENT DATES

~~**TEN** — 04-22-70 — 09-22-93, 01-28-09, 08-23-17~~

(Aug 17)

SEAL BEACH MUTUAL NO. TEN**Mutual Operations****ADOPT****Returned Payment Fees**

- 1
2 **1.** For payments remitted to the Mutual that are returned by the bank or payment processing
3 center for any reason, a \$25.00 returned payment fee will be assessed to the
4 shareholder.
5

Document History

Adopted: 27 October 2021

Keywords: Mutual Ten Return Payment Fees

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PORTFOLIO SPECIALIST REPORT

OCTOBER 2021

Candle Fire Safety

DON'T LET THIS



With the holiday season rapidly arriving and with cooler fall temperatures here, many of us enjoy the warmth and light offered by a candle. Candles are decorative, come in many pleasing aromas, and can offer ready and simple light during power outages and emergencies. BUT the use of candles has also resulted in the following statistics (as provided by the U.S. Fire Administration):

- ❖ On average, 42 home candle fires are reported every day.
- ❖ More than half of all candle fires start when something that could burn, such as furniture, mattresses or bedding, curtains, or decorations too close to the candle.
- ❖ In one-fifth (20%) of candle fires, the candles are unattended or abandoned.
- ❖ Over one-third (36%) of home candle fires begin in the bedroom.
- ❖ Falling asleep is a factor in 12% of home candle fires and 36% of the associated deaths.
- ❖ One-half of home candle fire deaths occur between 12:00 midnight and 6:00 a.m.
- ❖ Young children and older adults have the highest death risk from candle fires.

TURN INTO THIS



The risk of fatal candle fires appears higher when candles are used for light.

If you use a candle, please make sure to follow the following candle safety tips:

- ❖ Consider using battery-operated or electric flameless candles and fragrance warmers, which can look, smell, and feel like real candles – without the flame.
- ❖ If you do use candles, ensure they are in sturdy metal, glass, or ceramic holders, and placed where they cannot be easily knocked over.
- ❖ Avoid using candles in bedrooms and sleeping areas.
- ❖ Extinguish candles after use and before going to bed.
- ❖ Keep candles at least 12 inches from anything that can burn.
- ❖ Keep candles out of the reach of children and pets.
- ❖ Set a good example by using matches, lighters, and fire carefully.
- ❖ Never use a candle where medical oxygen is being used. The two can combine to create a large, unexpected fire.
- ❖ **Always use a flashlight – not a candle – for emergency lighting.**



NEVER leave burning candles unattended!

**Remember! Candle fires are PREVENTABLE.
The top six days for home candle fires are:**

- Halloween
- Thanksgiving
- December 23
- Christmas Eve
- Christmas Day
- New Year's Day

In the event of a fire, remember time is the biggest enemy and every second counts!

Escape first, and then call 911 for help. Develop a home fire escape plan and practice it frequently, and do not forget about that important emergency "grab-and-go bag". Never stand up in a fire, always crawl low under the smoke, and try to keep your mouth covered. Never return to a burning building for any reason: it may cost you your life.

The Golden Rain
Foundation provides an
enhanced quality of life
for our active adult
community of Seal
Beach Leisure World.



September 28, 2021

Approved Consent Agenda

MOVED and approved the consent agenda included Minutes of the Finance Committee Meeting August 16, 2021, • Minutes of the GRF Administration Committee Board Meeting of August 5, 2021 • Minutes of the Special Recreation Committee Board Meeting of August 17, 2021 • The minutes from August 24, 2021, GRF Board Meeting • September 28, 2021 GRF Board Report • The acceptance of the Financial Statement, August 2021 • and the approval for Capital and Reserve funds investment purchase.

General – Primary and Main Sewer Line R&M Responsibilities

MOVED to approve effective immediately (September 28, 2021), GRF, through its Board of Directors, shall maintain, repair, and manage the Main and Primary sewer lines, as shown and depicted on Exhibit A attached.

General – Indoor Trust Property Face Masks Required

MOVED to ratify the actions taken by the Executive Director on September 9, 2021, in the promotion of community public safety, to require that a face mask must be worn while within any Trust Property building.

MOVED to extend the face mask requirement until the next Board meeting at which time the Board will consider prevalent public health and safety conditions for possible extension.

General – Approval for Software Requirements Document

MOVED to conceptually approve a need to consolidate core software programs identified as the Customer Relationship Management (CRM) and the Enterprise Resource Planning (ERP). I further move to approve the Executive Directors use of existing staff for this project with a goal of presenting the document for committee review in the first quarter of 2022.

Architectural Design and Review Committee – Holiday Lighting and Decorations Contract

MOVED to approve the holiday lighting and decorations contract for 2021 be awarded to Magical Holiday Designs, as presented in Exhibit A, in an amount not to exceed \$25,195.00.

Architectural Design and Review Committee – Amend 10-5160-3 Architectural Design and Review Committee Charter

MOVED to amend 10-5160-3 Architectural Design and Review Committee Charter, adding an additional goal, amending the meeting schedule, and specifying drought tolerant plants, as presented.

Communications & It Committee – Reserve Funding Request – Surveillance Cameras

MOVED to approve the purchase of sixteen Panasonic dome cameras at the cost not to exceed, \$6,000, Reserve Funds.

Finance Committee – Approval of The Proposed 2022 Operating Budget

MOVED to approve the proposed 2022 Operating Budget, as presented in Exhibit A.

GRF Administration Committee - Amend 30-5026-3 GRF Election of Officers
CONCURRED to remove from the agenda and sent back to GRF Administration Committee, 30-5026-3, GRF Election of Officers for further review.

Mutual Administration Committee – Amend 50-1670-4 Leisure World Buying and Selling Handout

MOVED to amend 50-1670-4 Leisure World Buying and Selling Handout, as amended to be posted onto the Leisure World Website.

Mutual Administration Committee – Amend 50-1672-4 Property and Liability Insurance Information Book

CONCURRED to remove from the agenda and sent back to Mutual Administration Committee, 50-1672-4 Property and Liability Insurance Information for further review.

Physical Property Committee - Hand Railing Administration Building

MOVED to award a contract to MJ Jurado for the changes proposed by ADA Inspection Plus, dated May 5, 2021, at the Administration Building for a cost of \$37,400 and adding a contingency of \$1,000 for a total cost not to exceed \$38,400.00, Capital Funds and authorize the President to sign the contract.

Physical Property Committee – Amend 60-5130-3 Committee Charter

MOVED to amend 60-5130-3 Committee Charter, updating document language, updating the cost center numbers, and adding cost center 575 Trust Property Labor, as presented.

Recreation Committee – Request Clubhouse Three Sewing Room, Renovation, Enhancement and Equipment Replacements (Reserve and Capital Funding)

MOVED to approve the renovation, enhancement, and the replacement of Trust property assets and/or components of such assets of the project identified as the Clubhouse Three, Sewing room, in the amounts of Reserve Funds, in the amount of \$47,410 and Capital Funds, in the amount of \$22,000.

For a total project cost of \$69,410, and authorize, the President to sign any contracts associated with the project and the Executive Director to purchase all parts and materials associated with the project

Recreation Committee – TENTATIVE VOTE - Amend 70-1429.02-1 Golf Course Rules

MOVED to amend 70-1429.02-1 Golf Course Rules, add to the rules that athletic shoes must be worn on the golf course, at all times, as presented, pending a 28-day notification to the members. A final decision by the GRF Board of Directors will be on November 23, 2021.

Security, Bus & Traffic Committee - Amend 80-5580-1 Entry Passes - Rules

MOVED to amend 80-5580-1 Entry Passes -Rules, updating the instructions for display of the entry pass and adding R/L's do not receive annual entry passes, as presented and pending a 28-day notification to the members. A final decision by the GRF Board of Directors will be on November 23, 2021.

Website Redesign Ad Hoc Committee – Wikipedia Page update

MOVED to approve the draft Wikipedia page to be uploaded to the Wikipedia site, as presented.

September 10, 2021, Architectural Design & Review Committee

- MOVED and recommend the GRF Board, award a contract to Magical Holiday Designs, in the amount of \$23,295, including the purchase of two additional signs, at a total cost of \$950 each.
- MOVED to approve the RV Lot logo, exhibited in option A of the agenda packet.
- CONCURRED to review the approved plant list and additional plants for consideration, at the next scheduled meeting.
- MOVED to replant the area in front of Clubhouse Four parking lot, following the color scheme from St. Andrews, for a total amount of \$5,400, Operation funding.
- MOVED to approve the wall mural for Clubhouse Three sewing room, as depicted in Exhibit A, presented at the meeting.
- MOVED and recommend the GRF BOD approve 10-5160-3 ADR Committee Charter, as amended.
- CONCURRED to review agenda topic Woodshop in Clubhouse One, at the October Committee meeting.
- CONCURRED to review agenda topic Clubhouse One-Flooring and Kitchen in Main Room, at the October Committee meeting.
- CONCURRED to schedule a work study to discuss the agenda topic, Evaluation and Enhancement of 1.8 Acres.
- RECOMMENDED to the GRF Board to amend the 70.1429.01-1 Golf Course Rules, as presented. The Committee concurred to schedule a work study for further review.

September 9, 2021, Communication/IT Committee

- CONCURRED to have the IT Manager mark the livestream graph spikes to note which meetings are getting the most logins, and not to report the age and gender statistics any further.
- MOVED to recommend to the Finance Committee the acceptance of the budget for CC 934, as amended.
- MOVED to recommend to the Finance Committee the acceptance of the budget for CC 236, as amended.
- CONCURRED to proceed with a wireless system for Clubhouse Four Dais Parameters and to meeting with the consultant to discuss the requirements, the initially updated proposal and total costs.
- MOVED to accept the purchase of sixteen Panasonic dome cameras for \$5,078, forward it to Finance Committee to determine Reserve funds and the Board for final approval.
- MOVED to accept the purchase of shelving cabinets and storage bins for IT Department in the amount of \$1,312.54 to be charged to 2111701 (Capital).
- MOVED to accept the purchase of a Fluke Networks CIQ-100 tester in the amount not to exceed \$1,800 and to be charged to 2111701 (Capital).
- CONCURRED to direct staff to proceed with consolidation CRM and ERP processes of the above software systems into MS Dynamics.
- CONCURRED to discuss Communication/IT goals at the next schedule meeting.
- CONCURRED to discuss the resources that may be available to the community such as access to computer and Internet, and virtual chats with family members at the next schedule meeting.

September 20, 2021, Finance Committee

- MOVED to accept for audit and forward to the GRF Board the draft interim financial statements for period ending August 31, 2021, as presented.
- CONCURRED to have the department heads bring back additional information on the 2021-2022 Committee goals, based on the Committee's feedback, to the next scheduled meeting.
- MOVED and recommended the GRF Board accept the Reserve Study for the year 2022 budget.
- MOVED and recommended the GRF Board authorize the purchase of brokered CDs through US Bancorp totaling \$550,000, with terms ranging from twelve (12) to twenty-four (24) months at the prevailing interest rates at the time of purchase and at the discretion of the financial advisors.
- MOVED and recommended the GRF Board authorize the purchase of brokered CDs through US Bancorp totaling \$350,000 of capital funds, with terms ranging from twelve (12) to eighteen (18) months at the prevailing interest rates at the time of purchase and at the discretion of the financial advisor.
- MOVED to approve the GRF ID Card reimbursement fee, in the amount of \$500 dollars, presented on the agenda.
- MOVED to inform the Board, the Finance Committee has determined Capital Funds in the amount of \$38,400, are available and have placed a temporary hold, pending Board action on the Handrail changes proposed by ADA Inspection Plus, dated May 5, 2021, at the Administration Building for a cost of \$37,400, adding a contingency of \$1,000 for a total cost not to exceed \$38,400 as being recommended to the Board, by the Physical Property Committee, per the Committees action request of September 1, 2021.
- MOVED to inform the Board, the Finance Committee has determined Reserve Funds (2111700) in the amount of \$5,078, are available and have placed a temporary hold, pending Board action on the of purchase of eight Panasonic dome cameras, as being recommended to the Board, by the Communications & IT Committee, per the Committees action request of September 9, 2021.
- MOVED to inform the Board that the Finance Committee has determined: • Reserve Funds, in the amount of \$47,410. • Capital Funds, in the amount of \$22,000, are available and have directed the Director of Finance to place a temporary hold on these funds, pending Board action on the proposed Project.
- MOVED and recommended the GRF Board of Directors amend 40-5580-2, Entry Passes – Fees, as presented.

September 2, 2021, GRF Administration Committee

- REMOVE the position and advertisement for Community Service Direction position on the Open Position List.
- MOVED to have Human Resources Coordinator, bring back the new position (Administration/Communications Specialist, based on the Committee's feedback, to the next scheduled meeting.
- CONCURRED to discuss the GRF Election Packet and be brought back to the next scheduled meeting.
- CONCURRED to send 30-5041-5 to the Physical Properties Committee for review.
- CONCURRED to setup a work study 30-5092-1 Code of Ethics and the results will be brought back to the next meeting.
- MOVED to recommend the GRF BOD to amend 30-5026-3 GRF Election of Officers for approval.

September 13, 2021, Mutual Administration Committee

- CONCURRED to dispense of the Stock Transfer Revenue report and continue forth with the Item Sales document presented by the Mutual Administration Director.
- COMCURRD to delay the Life Options Expo to the Summer of 2022.
- MOVED to recommend the Finance Committee consider the 2022 Proposed Operating Budget for Cost Center 533 (Stock Transfer), dependent on the conversation Jodi Hopkins has with Carolyn Miller online item 5345000.
- MOVED to amend the 2022 Proposed Operating Budget for Cost Center 533 (Stock Transfer), line item 5345000 for Certificate Processing Fees – Escrow (formerly called Escrow Transfer Fees) from 292 Escrows to 414 Escrows.
- MOVED to recommend the Finance Committee consider the 2022 Proposed Operating Budget for Cost Center 545 (Mutual Administration), as stated.
- moved to recommend the Finance Committee consider the 2022 Proposed Operating Budget for Cost Center 574 (Service Maintenance), as stated.
- CONCURRED to move the 2021-2022 Mutual Administration Committee Goals to the October meeting.
- CONCURRED to form a subcommittee and schedule forms review there.
- CONCURRED to review 50-1671-4 “Paws” for Thought Pet Registration Form, 50-1671-4A Emotional Support Animal Shareholder’s Declaration Form Attachment A, 50- 1671-4B Emotional Support Animal Physician’s Declaration Form Attachment B, 50-1671-4C Service Animal Claim Form Attachment A, and 50-1671-4D Service Animal Physician’s Declaration Attachment B at a subcommittee meeting.
- MOVED to amend 50-1642-4 Authorized Resident Information Form, as amended, and not forward to the GRF Board of Directors.
- CONCURRED to review 50-1644-4 Caregiver Pass Application at a subcommittee meeting.

September 1, 2021, Physical Property Committee

- CONCURRED to review agenda topic Leaf Blowers, at the next scheduled meeting.
- COMMITTEE tabled the Solar Panels agenda item until December.
- MOVED to remove Service Maintenance Gate replacement and Administration Office Remodel Ergonomics Upgrade, from the Physical Property Committee Project Report.
- CONCURRED to forward the On-site Visit Report Leisure World Par-3 Golf Course from Pat Gross Turf Solutions to the Leisure World Weekly Editor, to create an article based on the report, for publication in the Leisure World Weekly, and to post on the website under documents and make printed copies available at the Golf Starter Shack.
- CONCURRED to request staff to add columns to the Total Quality Checklist: -Initials/Signature - Date of Inspection.
- COMMITTEE tabled the Cal-Met Trash Contract agenda until January.
- CONCURRED to review agenda topic Perimeter Wall-Frontier, at the next scheduled meeting.
- CONCURRED to review agenda topic Perimeter Wall-Frontier, at the next scheduled meeting.
- CONCURRED to review agenda topic Clubhouse Six Patio Area, at the next scheduling meeting.
- MOVED to recommend to the GRF Board award a contract to MJ Jurado, for the changes proposed by ADA Inspection Plus, dated May 5, 2021, at the Administration Building, for a cost of \$37,400 and adding a contingency of \$1,000 for a total cost not to exceed \$38,400, pending Finance Committee review.
- CONCURRED to request staff to research speed cushions, and bring back information, at the next scheduling meeting.
- COMMITTEE tabled the Drainage Concerns at St. Andrews and Northwood agenda item until January.

- COMMITTEE tabled the Add Back Gate on Westminster agenda until January.
- COMMITTEE tabled the Single Lane Roundabout at Main Gate agenda item until November.
- CONCURRED to refer the Renovate the Security Building at the Main Gate agenda topic back to the Security, Bus, and Traffic Committee.
- COMMITTEE tabled the Solar/Stations agenda item until November.
- MOVED to accept the amendments to 60-5130-3 Committee Charter, as presented.

August 30, 2021, Recreation Committee

- CONCURRED to review agenda topic Children Two Game Room, and the applicable governing document, under Unfinished Business, at the October Committee meeting.
- CONCURRED to review agenda topic New Swimming Pool Rules, after a work study meeting, at the October Committee meeting.
- CONCURRED to review agenda topic 2022 Budget Request Jewelry/Lapidary Club, under Unfinished Business, at the October Committee meeting.
- CONCURRED to review agenda topic Amenities Inclusion, at the October Committee meeting.
- MOVED to refer the proposed renovation of Clubhouse Three, Sewing Room and forward the project to the Physical Properties Committee for final project expense review, forward a Reserve and Capital Funding request to the Finance Committee once Physical Properties approval is granted, and forward to the project to the Board, dependent on Physical Properties and Finance Committee action.
- MOVED to conceptually approve the exterior storage solution © Fence under Eve, and direct staff to bring to the next meeting all costs.
- CONCURRED to review agenda topic 2021- 2022 Committee Goals, at the October Committee meeting.
- MOVED to recommend to the GRF Board of Directors to change the RV Lot parking space rental to \$73,0008, in the 2022 budget, bringing the income to a neutral position and direct staff to present, at a later date, a proposed increase of rental fees, effective January 2022 and adding to grant a variance to policy to allow current leaseholders to apply for a second R.V. Lot space, on a month-to-month rental basis.
- CONCURRED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 736, as amended.
- CONCURRED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 747, as amended.
- CONCURRED to direct staff to bring the income in line with expenses and bring back an action plan to the next scheduled meeting to accomplish the Committee's directive.
- MOVED to deny the proposal for a new GRF Club – "Play Chair Volleyball Club".
- MOVED to approve the proposal for a new GRF Club – "Bocce Club".

September 8, 2021, Security, Bus & Traffic Committee

- MOVED to refer the proposed 2020 budget, for Cost Center 837 to the Finance Committee for review, as presented.
- MOVED to refer the proposed 2020 budget, for Cost Center 838 to the Finance Committee for review, as amended.
- MOVED to direct staff place \$123,000 on the budget, Reserve funding, for the year 2023, towards the replacement of fleet vehicles.
- CONCURRED to discuss the pickup truck replacement agenda topic, at the next scheduled meeting.
- CONCURRED to discuss the radar trailer – data logger agenda topic, at the next scheduled meeting.

- MOVED to recommend to the Physical Property Committee, consideration as part of the main gate traffic flow study, the inclusion of a single lane roundabout.
- CONCURRED to provided information on speed cushions and was requested to bring additional information, to the next scheduled meeting.
- MOVED and recommended the GRF BOD amend 80-5580-1, Entry Passes – Rules, as presented.

August 17, 2021, Special Recreation Committee

- CONCURRED to recommend to the Finance Committee to accept the 2022 Budget Assumptions-Cost Center 735- Library, as amended.
- CONCURRED to discuss the 2022 Budget Assumptions Cost Center 736- Learning Center, at the next scheduled meeting.
- MOVED to recommend to the Finance Committee to accept 2022 Budget Assumptions- Cost Center 651- Clubhouse One.
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 652- Clubhouse Two.
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 653-Clubhouse Three.
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 654- Clubhouse Four.
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 656- Clubhouse Six
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 740- Recreation, with the changes.
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 745- Amphitheater.
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 746- Golf Course.
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 748- Swimming Pool.
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 749- Janitorial, as amended (add \$700 to the materials and supplies expense)
- MOVED to recommend to the Finance Committee to accept the 2022 Budget Assumptions- Cost Center 756- Fitness Center.
- CONCURRED to discuss the 2022 Budget Assumptions- Cost Center 747- 1.8 Acres, at the next scheduled meeting.

September 15, 2021, Strategic Planning Ad Hoc Committee

- CONCURRED to request more information be presented by the Executive Director, at the next scheduled meeting.
- CONCURRED to change the verbiage of item #3, Single lane roundabout at Main Gate, to Reconfiguration at Main Gate and Improve Traffic Flow.
- CONCURRED to change the priority level of item #4, Revise Bylaws, from priority Level 5 to Level 3. The Committee concurred to refer item #13, Water Conservation Measures, to the Physical Property Committee.
- CONCURRED to request the Executive Director provider further information, at the next scheduled meeting, for item #16, Art such as sculptures on Trust Property and along the Westminster Boulevard wall.
- CONCURRED to categorize #18, Ride Share/Contract bus service, as (“In Progress”).

- CONCURRED to change the priority level of #19, Evaluation and enhancement of 1.8 Acres from priority Level 9 to Level 6.
- CONCURRED to remove item #21, Acquisitions of contiguous property, from the Future Vision List.
- CONCURRED to remove item #24, Cover Channel, from the Future Vision List. Recording Secretary PPC STRATEGIC PLANNING AD HOC COMMITTEE Page 2 of 2
- MOVED to remove #26 from the Future Vision List.
- CONCURRED to change the verbiage of item #27, Shareholder (lanyard system and/or wristbands), to Computer Access Program/ID.
- CONCURRED to change the priority level of item #30, Automated/Autonomous transportation, from priority Level 7 to Level 10.
- CONCURRED to change the priority level of item #31, Biometrics for access control, from priority Level 7 to Level 10.
- CONCURRED to amend 30-5167-3 Strategic Planning Ad Hoc Committee Charter, and bring back to the next scheduled meeting, for further review.

September 21, 2021, Website Redesign Ad Hoc Committee

- CONCURRED to review the updated website as discussed at the next scheduled Committee meeting, along with the action request to the Board for its approval and dissolution of the Ad Hoc Committee one month after the website launch.
- CONCURRED to schedule a work study to further discuss some redundancies in amenities found on the new website prior to the next scheduled Committee meeting.

Financial Recap – August 2021

As of the eight-month period ended August 2021, the draft financial reports indicate that GRF is in a favorable financial position with a surplus of \$1,068,799.

Major variances are:

Wages, Taxes & Benefits	\$772,129	Favorable: Wages \$483K; P/R Taxes \$42K; Workers' Comp \$73K; 401(k) ER Match \$23K; Group Ins \$151K; average FTE < budget by 22 FTE
Agency Fees	(167,253)	Unfavorable: Temporary help to fill key positions
Professional Fees	(69,877)	Unfavorable: Unexpected legal expenses
Facilities Maintenance	59,879	Favorable: Maintenance scheduled for later in the year
Publication Printing	80,907	Favorable: Decrease in printing rates
Certificate Prep Fees	72,100	Favorable: Unit sales exceeds budget
Rental Income	206,010	Favorable: Unit sales exceeds budget
Other Income	55,255	Favorable: 2020 income tax refunds \$23K; permit income \$32K
News Advertising Income	51,825	Favorable: Display, Front Footer & Classified ads
SRO Labor Cost Recovery	(50,506)	Unfavorable: Less billable hours than budgeted

	Fund Balance	Allocated For Current Projects	Allocated For Future Projects	For details, see page
Reserve Funds				
Repairs & Replacements	\$12,095,559	\$872,544	\$11,223,015	7

	Fund Balance	Allocated Funds	Unallocated Funds	For details, see page
Capital Funds				
Capital Improvements	\$3,181,482	\$180,164	\$3,001,318	8

Total year-to-date approved unbudgeted operating expenses are \$120,732.