

**A G E N D A**  
**REGULAR MEETING OF THE BOARD OF DIRECTORS**  
**SEAL BEACH MUTUAL ELEVEN**  
**November 16, 2017**  
**1:30 p.m.**

1. CALL TO ORDER, *PLEDGE OF ALLEGIANCE*
2. ROLL CALL
3. INTRODUCTION OF GRF REPRESENTATIVE, GUEST(S) AND STAFF:  
    Ms. Heinrichs, GRF Representative  
    Ms. Hopkins, Mutual Administration Director  
    Mr. Harper, Building Inspector  
    Mrs. Aquino, Recording Secretary
4. APPROVAL OF MINUTES – **Regular Meeting of October 19, 2017**
5. BUILDING INSPECTOR'S REPORT (p. 3) Mr. Harper
  - a. Approve Patio plans for Unit 263 – G (p. 4)
6. UNFINISHED BUSINESS –
  - a. Ratify amended/posted Policy 7425.11 – Garden/Porch Areas, Trees, Shrubs. (p. 7-13)
  - b. Ratify rescinded/posted Policy 7582 –Towing Vehicles (p. 15-17)
7. NEW BUSINESS –
  - a. Request to have the Laundry Rooms cleaned twice a month (p. 19)
  - b. ID Cards Memo Mutual Presidents and ID Cards Sign Sheet (p. 21-23)
  - c. Attorney contract for rewrite of Occupancy Agreement, Policies and Bylaws (p. 25)
  - d. Cancel December meeting (p. 27)
8. CHIEF FINANCIAL OFFICER'S REPORT Mrs. Baker
9. GRF REPRESENTATIVE Ms. Heinrichs
10. MUTUAL ADMINISTRATION DIRECTOR Ms. Hopkins
11. DIRECTOR(S)' COMMENTS
12. ANNOUNCEMENTS
13. SHAREHOLDER(S)' COMMENTS (2-3 minutes)
14. ADJOURNMENT
15. EXECUTIVE SESSION (legal, member issues)

**STAFF SECRETARY WILL LEAVE THE MEETING AT 4:00 P.M.**  
**NEXT REGULAR BOARD MEETING: DECEMBER 21, 2017, at 1:30 p.m.**  
**CLUBHOUSE 3, ROOM 9**  
**(\*\*meeting subject to change\*\*)**

**THIS PAGE LEFT  
INTENTIONALLY  
BLANK**

# INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL: 11

INSPECTOR: Mark Harper

MUTUAL BOARD MEETING DATE: November 16, 2017

Print Date: 11/7/2017

UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	START DATE	COMP. DATE	CHANGE ORDER	INSPECTION	CONTRACTOR / COMMENTS
262-C	COUNTERS, FLOORING	BOTH	11/20/17	02/20/18	NO		CAL CUSTOM INTERIORS
262-I	REMODEL	BOTH	12/04/17	01/29/18	NO		HADI CONSTRUCTION
263-G	PATIO PLANS ?						
265-H	COUNTERS, FLOORING	BOTH	10/30/17	01/30/18	NO		WESTBY 4 HOMES
265-H	FLOORING INSTALLATION	GRF	08/31/17	10/31/17	NO		WESTBY 4 HOMES
268-H	3 SKYLIGHTS	BOTH	12/04/17	01/29/18	NO		M&M CONSTRUCTION
268-H	3 SKYLIGHTS	BOTH	12/04/17	01/29/17	NO	10/27/17 FRAMING	M&M CONSTRUCTION
268-H	MICROWAVE WINDOWS	BOTH	10/20/17	11/20/17	NO		SWENMAN
268-H	COUNTERS, WINDOWS	BOTH	10/20/17	11/20/17	NO		SWENMAN COMPANY
272-D	REMODEL	BOTH	11/24/17	02/28/18	NO		ROBERTS CONSTRUCTION
272-G	PATIO SLAB	GRF	10/30/17	12/01/17	NO		FRANKS GARDENING SERVICE
273-H	COUNTERS CABINETS	BOTH	10/20/17	12/20/17	NO		REBORN CABINETS
281-E	TILE ON PATIO	GRF	10/20/17	03/27/18	NO		LOS AL BUILDERS
281-L	REMODEL	BOTH	11/14/17	03/27/18	NO		PEEK CONSTRUCTION
281-L	CARPORT CABINET	GRF	10/01/17	11/06/17	NO		HANDYMAN SERVICES
283-C	HEAT PUMP	BOTH	11/13/17	02/13/18	NO		GREENWOOD
285-I	REMODEL	BOTH	06/01/17	12/01/17	NO		KC CONSTRUCTION

## ESCROW ACTIVITY

UNIT #	NMI	PLI	NBO	FI	FCEI	COE DATE	ROF	DOCUMENTS/
261-L		10/20/2017						
262-H		6/29/2017	07/21/17	7/27/2017	8/10/2017	8/10/2017	10/6/2017	
262-I		8/29/2017	09/08/17	9/13/2017	9/26/2017	9/26/2017	10/27/2017	
265-C		8/29/2016	09/11/17	9/13/2017	9/27/2017	9/27/2017	10/30/2017	
268-L		8/21/2017						
269-B		9/27/2017	09/29/17	10/4/2017	10/17/2017	10/18/2017		
270-C	10/9/2017							
272-D		6/19/2017	09/13/17					
273-H		6/13/2017	07/06/17	8/1/2017	8/15/2017	8/15/2017	8/30/2017	
275-A	9/29/2017							
277-E		4/4/2017						
277-K		4/13/2017	08/11/17	8/11/2017	8/25/2017	8/25/2017	9/20/2017	
278-K		8/1/2017	08/09/17	9/1/2017	9/6/2017	9/6/2017	9/27/2017	
280-K		4/6/2017	06/29/17					
281-G		10/20/2017						
282-H		6/22/2017	10/04/17	10/5/2017	10/17/2017	10/19/2017		
283-C		8/28/2017	10/09/17					
284-C	4/12/2017							
286-J		06/08/2017	11/02/17	11/2/2017	11/16/2017	11/16/2017		

## CONTRACTS

## PROJECT

EMPIRE			SEWER CLEANING FOR THE NEXT THREE YEARS

**THIS PAGE LEFT  
INTENTIONALLY  
BLANK**

# *Mutual Corpportation No. Eleven*

---

## MEMO

---

**TO:** MUTUAL ELEVEN BOARD OF DIRECTORS  
**FROM:** MUTUAL ADIMINSTRATION  
**SUBJECT:** APPROVAL OF PATIO UNIT 263-G (BUILDING INSPECTORS REPORT A)  
**DATE:** NOVEMBER 16, 2017  
**CC:** MUTUAL FILE

---

I move to approve the patio plans for Unit 263-G.

**THIS PAGE LEFT  
INTENTIONALLY  
BLANK**

# *Mutual Corporation No. Eleven*

---

## MEMO

---

**TO:** MUTUAL ELEVEN BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** RATIFY AMENDED/POSTED POLICY 7425.11 – GARDEN/PORCH AREAS  
TREES, SHRUBS (UNFINISHED BUSINESS ITEM A)  
**DATE:** NOVEMBER 16, 2017  
**CC:** MUTUAL FILE

---

I move to ratify amended/posted Policy 7425.11 – Garden/Porch Areas, Trees, Shrubs.

**MUTUAL OPERATIONS****AMENDED POLICY****PHYSICAL PROPERTY****Garden/Porch Areas, Trees, Shrubs – Mutual Eleven****A. Purpose**

The purpose of this policy is to establish landscaping standards for Mutual Eleven for the following common areas: garden areas, porch areas, trees, and shrubs. Compliance with this policy will permit shareholders to temporarily utilize certain common area property, subject to the limitations herein. Common area property, being temporarily utilized by a shareholder, shall remain common area property. Temporary use permission of the common area property area may be revoked by the Board of Directors (BOD) at any time.

**B. Definition of Term**

1. A garden is a planting area, of soil, pavers, or pots/plants only, outside the building and uncovered except for the roofline.
2. A porch is the surface covered by the building roofline and may not extend beyond the roofline. A porch is allowed for exclusive use by the terms of the Occupancy Agreement for each unit.

**C. Garden Area Sizes**

All shareholders have the privilege of a garden area (or flower bed area) in front of their unit defined by this policy as being ~~48 inches~~ **up to 7 ½ feet** deep, **including concrete, stone or brick mowing edge**, along the outside frontage length of the unit measured from the face of the building toward the sidewalk. End of building **garden** units garden areas shall be up to ~~60 inches~~ deep from the side face of the building **may be the same maximum 7 ½ feet**. **All garden areas must maintain a distance of at least 3 feet from any common sidewalk.**

All garden areas are site-specific and must be BOD approved.

**Shareholders expanding garden areas beyond the “set limits” (4 feet front, 5 feet side/end) are responsible for maintenance of the entire garden area. Failure to adequately maintain said garden area will result in the Mutual doing so at the shareholder’s expense.**

**D. Garden Policy**

1. Contact your Mutual Director for gardening requests or sprinkler service. Refrain from giving instruction to gardeners.
2. The Mutual contracted gardeners will trim bushes, rake, and cultivate routinely. Rose bushes are pruned annually, usually in January. Spraying and tending flowers are not standard services provided by the gardeners.



**MUTUAL OPERATIONS****AMENDED POLICY****PHYSICAL PROPERTY****Garden/Porch Areas, Trees, Shrubs – Mutual Eleven**

3. The limited planting area in front of shareholders' units does not allow the planting of trees.
4. Vines that climb or cling to deco blocks or buildings are not allowed, unless confined to a staked trellis that clears the building and roofline by 6 inches.
5. Routine trimming of trees and shrubbery, cultivating, and weeding are included in the gardening contract. All other requests constitute a shareholder charge.
6. All growth must be kept trimmed away from buildings and must not interfere with mowing machines. If you do not want the gardeners working in your garden, please obtain a green flag from your Director.
7. Items allowed on porches include: patio furniture, decorative pots (no nursery containers), and gas only barbeque (covered). The Mutual reserves the right to determine if a shareholder's porch has become cluttered and unsightly. If so determined, a notice to correct will be issued and must be corrected accordingly.
8. Upon the effective date of this policy, unit owners whose gardens are deemed non-compliant with said policy shall be notified in writing of the non-compliant condition and steps to be taken to achieve compliance, or BOD approval.
9. Containers on porch ledges may be small and must not be so large that they present a danger of falling off the ledge. A maximum of ten (10) items, including containers, figurines, and artifacts, may be placed on a ledge.
10. The following flowers or plants may not be planted in garden areas. Additional prohibited plants or flowers may, in the future, be added to this list by the Board of Directors.

Asparagus Fern	Cactus (large)	Ivy	Wild Mint
Baby Tears	Citrus of any kind	Spiderwort	Plastic Plants
Bamboo	Fruit of any kind	Trees of any kind	Vegetables
Bird of Paradise	Ficus	Most Palms	Elephant Ears

11. The approved plant palette includes:

Agapanthus	Escallonia	Holly family	Pink Lady's Slipper
Ajuga	Flax	Hydrangea	Rose
Azalea	Fuchsia	India Hawthorn	Santa Barbara Sage
Camellia	Gardenia	Heather	Juniper shrubs
Chrysanthemum	Heavenly Bamboo	Lily of the Nile	Star Jasmine

**MUTUAL OPERATIONS****AMENDED POLICY****PHYSICAL PROPERTY****Garden/Porch Areas, Trees, Shrubs – Mutual Eleven**

Dahlia	Hibiscus	Lily of the Valley	St. John's Wort
Daylilies	Hidcote Lavandula	Mandevilla Splendens	
Duranta Repens	Verbena	Mirror Plant	

**Annual and Perennial Flowering Plants**

Geraniums	Marigold	Wax Begonia	Impatiens
Vinca	(others may be approved in the future)		

**E. Mowing and Edging**

1. In general, the scalloped edge stones or concrete paved **paving, bricks or stone** edging will provide an edge for the mowing and edging equipment and must be maintained at **the** shareholder's expense.
  - a. Concrete or concrete pavers, **bricks or stone** are the only alternative materials approved for paved edging and must be ~~minimum of~~ **4-6** inches wide and 4 inches deep **in the soil**. ~~Any concrete paved edging must be installed by a licensed contractor and be pre-approved for installation by the BOD.~~ **All approved edging must be pre-approved for installation by the BOD and installed by an authorized contractor.**

**F. Garden Use**

1. Hedges are permitted up to 30 inches high by 18 inches wide.
2. A maximum of eight (8) hanging containers or baskets are permitted (including wind chimes and other artifacts, provided noise does not bother your neighbors). Plants must be kept trimmed, healthy, and be on non-rusting hangers. Seed-type bird feeders are not permitted as they attract mice and other rodents. Hummingbird feeders are permitted.
3. Containers on the ground in the garden area must be decorative. Decorative pots must be at least six inches, but not more than 22 inches, in diameter. A maximum of fifteen (15) containers in the specified sizes combined are permitted. Nursery containers are not permitted. Any type of scaffolding, and/or shelving is prohibited. Containers that have no drainage holes and standing water are not permitted; they are a breeding ground for mosquitoes.
4. For safety and maintenance reasons, containers, statues, tables, chairs, and artifacts are not permitted on the entrance walk from the sidewalk to the building. Nothing may inhibit the 36-inch to 48-inch entry requirement or in any way interfere with mowing, edging, or emergency personnel.

**MUTUAL OPERATIONS****AMENDED POLICY****PHYSICAL PROPERTY****Garden/Porch Areas, Trees, Shrubs – Mutual Eleven**

5. Bicycles and tricycles shall not be placed in front of buildings, in entryways, or on sidewalks.
6. Items shall not be placed on or hung from the Edison padmount transformers (per Policy 7492 – Padmount Transformers), or placed on telephone or cable vaults, or junction boxes.
7. Plants and other items of any kind may not be hung from trees or lampposts.
8. Freestanding inanimate objects are permitted in garden area, but shall be limited to six (6). Objects are not to be higher than 30 inches tall unless authorized by the BOD.

**G. Turf Areas**

Planting in turf areas and around common area trees requires Board permission. No pots of any kind in turf areas or around common area tree wells.

**H. Maintenance**

1. Shareholders are prohibited from leaving trash, garbage, or food of any kind in open or closed containers in the garden or porch areas. Dog and cat food must not be kept on the porch as this is an invitation to rats and other vermin infestations. Newspapers must not be stacked in these areas, or in any other area. Stacked newspapers are food and nesting materials for rats and mice and are a fire hazard.
2. Any change(s) to this policy must first be submitted in writing to the Mutual Board for consideration and approval. Upon approval, the written agreement between the Board and the shareholder owner must be adhered to and the expenses are the sole responsibility of the shareholder.
3. If a shareholder wishes to have sprinklers installed within the garden area, and it is feasible to do so, the shareholder must submit the request in writing to the Board of Directors for approval. If approved, the Mutual landscaper shall install the sprinklers and any expense related to the installation shall be borne by the shareholder.
4. Shareholders are responsible for any damage to wood and stucco surfaces as a result of watering hanging plants. Brackets may not be attached to wood or the building for the purpose of building shelves or other scaffolding, except the type of bracket normally used for the American flag, mail box, water hose, and unit number plates.
5. The Mutual landscape contractor has the responsibility to prune flowers around common area trees when they are in need of trimming.

**AMENDED POLICY**

**PHYSICAL PROPERTY**

**Garden/Porch Areas, Trees, Shrubs – Mutual Eleven**

**I. Enforcement**

1. Any shareholder/resident that does not adhere to the garden policy requirements will, in writing, be advised of the problem(s) to be corrected. If the shareholder/resident does not correct the problem(s), the Mutual will cause the correction to be made at the shareholder's expense.

Furthermore, at the time of sale or transfer of the share of a unit, any vegetation not in compliance with this policy, including fruit trees, in said garden area, shall be removed and remediated at the seller's expense. Final inspection and signing of escrow shall not take place until the above changes have been completed.

DRAFT

**MUTUAL OPERATIONS**

**AMENDED POLICY**

**PHYSICAL PROPERTY**

**Garden/Porch Areas, Trees, Shrubs – Mutual Eleven**

**APPENDIX A – Shareholder Garden – Notice to Comply Letter**

**Seal Beach Leisure World  
Shareholder Garden – Notice to Comply**

**Date:** \_\_\_\_\_

**Dear Shareholder, Unit #:** \_\_\_\_\_

It has come to the attention of your Board of Directors, by way of your Landscape Committee, that the plantings or other items within your garden area or adjacent to your garden area are not in compliance with Mutual Policy 7425.11 – Garden/Porch Areas, Trees, Shrubs (attached).

**Specifically:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If you do not have this situation corrected within the next 10 business days from the date of this notice, or file an appeal with the Board, the Mutual will, either by trimming or removal, correct the situation and you will be billed for this work.

Thank you for your cooperation in this matter.

**Mutual Board of Directors**

**MUTUAL ADOPTION**  
ELEVEN: 08-16-01

**AMENDMENTS**  
11-17-05, 03-18-10, 09-16-10, 11-18-10, 01-21-16,  
06-16-16

**THIS PAGE LEFT  
INTENTIONALLY  
BLANK**

# *Mutual Corporation No. Eleven*

---

## MEMO

---

**TO:** MUTUAL ELEVEN BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** RATIFY RESCINDED/POSTED POLICY 7582 – TOWING VEHICLES  
(UNFINISHED BUSINESS ITEM B)  
**DATE:** NOVEMBER 16, 2017  
**CC:** MUTUAL FILE

---

I move to ratify rescinded/posted Policy 7582 – Towing Vehicles.

**MUTUAL OPERATIONS****RESCIND MUTUAL ELEVEN****SHAREHOLDER REGULATIONS****Towing Vehicles – Except Mutuals Two, Three, Five, Nine, Twelve, Fourteen, and Seventeen**

A towing program is hereby established which permits the Security Department to remove and store vehicles parked on Mutual property that are inoperable, abandoned, blocking a fire lane or are parked in such a manner as to constitute a hazard. The authority for this action is contained in Section 22658(a) of the California Vehicle Code (CVC).

In conformance with the CVC, an appropriate sign will be posted at both entrance gates warning all who enter Leisure World that it is private property and unauthorized or illegally parked vehicles will be towed away at the vehicle owner's expense.

**A. Abandoned or Inoperable Vehicles**

Prior to removing an abandoned or inoperable vehicle, the Security Department will:

1. Attach a 72-hour warning notice to the vehicle advising of the violation and intent to tow.
2. After a 72-hour follow-up is made, a registered letter will be sent advising the registered and legal owner of the intent to tow the vehicle away in 10 days if not moved. (See attached form letter.)
3. Before any vehicle is towed, Security personnel will contact the Seal Beach Police Department advising them of intention to tow. They will describe the circumstances and the vehicle, including license plate number, the towing company and at which location the vehicle will be stored.
4. A California Highway Patrol Form 180, Storage Report, will be completed by Security personnel at that time.
5. A tow truck will be called to remove the vehicle and store it at the designated tow storage facility.
6. The Security Department will maintain a current log of all towing transactions in order to provide registered owners information concerning stored vehicles.

**B. Other Vehicles**

(Mutual Six only – Vehicles not belonging to Mutual Six residents or Mutual Six visitors will



**MUTUAL OPERATIONS****RESCIND MUTUAL ELEVEN****SHAREHOLDER REGULATIONS****Towing Vehicles – Except Mutuals Two, Three, Five, Nine, Twelve, Fourteen, and Seventeen**

get a Notice to Tow in 96 hours when parked on Mutual Six property.)

Immediate action will be taken to tow vehicles when they are:

1. Parked in such a manner as to constitute a hazard.
2. Blocking a fire lane.

The Golden Rain Foundation and Mutual No. \_\_\_\_\_ liability ceases when the towing service removes the vehicle from Leisure World property.

**MUTUAL ADOPTION****AMENDED****RESCINDED**

ONE:	07-23-87	
TWO:	07-16-87	(See Policy 7582.2)-Feb 2016
THREE:	07-10-87	(See Policy 7582.03) Dec 2016
FOUR:	07-06-87	
FIVE:	05-20-87	(See Policy 7582.05) Jan 2017
SIX:	07-24-87	05-30-14
SEVEN:	07-17-87	
EIGHT:	06-22-87	
NINE:	07-13-87	Rescinded on 09-12-16
TEN:	06-24-87	
ELEVEN:	06-18-87	
TWELVE:	07-09-87	(See Policy 7582.12)-May 2016
FOURTEEN:	07-24-87	(See Policy 7582.14)-Jan 2017
FIFTEEN:	05-18-87	
SIXTEEN:	06-15-87	
SEVENTEEN:	06-02-87	(See Policy 7502.17)-Nov. 2016

**THIS PAGE LEFT  
INTENTIONALLY  
BLANK**

# *Mutual Corporation No. Eleven*

---

## MEMO

---

**TO:** MUTUAL ELEVEN BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** REQUEST TO HAVE THE LAUNDRY ROOMS CLEANED TWICE A MONTH  
(NEW BUSINESS ITEM A)  
**DATE:** NOVEMBER 16, 2017  
**CC:** MUTUAL FILE

---

I move to request that Service Maintenance clean the Laundry Rooms twice a month, in lieu of once a month service that is currently being implemented.

**THIS PAGE LEFT  
INTENTIONALLY  
BLANK**

# *Mutual Corporation No. Eleven*

---

## MEMO

---

**TO:** MUTUAL ELEVEN BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** ID CARDS MEMO MUTUAL PRESEIDENTS AND ID CARDS SIGN SHEET  
(NEW BUSINESS ITEM B)  
**DATE:** NOVEMBER 16, 2017  
**CC:** MUTUAL FILE

---

I move that Mutual Eleven **approve/deny** the use of the ID card sign sheet to track the pickup of ID Cards from the Stock Transfer Office, drop-off the ID Cards to the shareholder, and return the ID Cards to the Stock Transfer office allowing the staff and the Mutual to keep an account of the ID cards released to the Directors.



Golden Rain Foundation

Golden Rain Foundation

Leisure World, Seal Beach

---

## MEMO

---

**TO:** MUTUAL PRESIDENTS  
**FROM:** MUTUAL ADMINISTRATION DEPARTMENT  
**SUBJECT:** ID CARD REPLACEMENT PICK-UP  
**DATE:** SEPTEMBER 13, 2017  
**CC:**

---

The ID Card Replacmenet Project was completed on July 15, 2017.

What now? Next Step? Delivery of ID cards for homebound shareholders?

At the August 3, 2017 President's Council meeting a list with the remainder of ID card's that require distribution was provided to each Mutual President.

Each mutual should review the list and advise the shareholders accordingly to pick up their ID card's from the Stock Transfer Officer.

However, for shareholders that are unable to make it to the Stock Transfer Office the Mutual President can send a director to pick-up the ID cards and deliver it to the shareholder's home. The Mutual President must advise Stock Transfer Office prior to the assigned director picks up the ID cards.

The ID Card sign sheet will be used to track the Pick-up of ID Cards, Drop-off of ID Cards and the Return of ID Cards. This will allow staff and the mutual to keep an account of the ID's released to the Directors.

ID Cards that are returned will be shredded. In addition, ID cards belong to deceased shareholders will also be shredded once it has been confirmed that shareholder is deceased.

On or around September an updated list will be provided with ID's cards that still require pick-up.



**THIS PAGE LEFT  
INTENTIONALLY  
BLANK**



# *Mutual Corporation No. Eleven*

---

## MEMO

---

**TO:** MUTUAL ELEVEN BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** ATTORNEY CONTRACT FOR REWRITE OF OCCUPANCY AGREEMENT,  
POLICIES, AND BYLAWS (NEW BUSINESS ITEM C)  
**DATE:** NOVEMBER 16, 2017  
**CC:** MUTUAL FILE

---

I move to **approve/deny** the contract from Roseman and Associates for the rewriting of the Occupancy Agreement, Mutual Policies and Bylaws, and authorize the President to sign the appropriate documentation.

**THIS PAGE LEFT  
INTENTIONALLY  
BLANK**

# *Mutual Corporation No. Eleven*

---

## MEMO

---

**TO:** MUTUAL ELEVEN BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** CANCEL THE REGULAR MONTHLY MEETING FOR DECEMBER 21, 2017  
(NEW BUSINESS ITEM D)  
**DATE:** NOVEMBER 16, 2017  
**CC:** MUTUAL FILE

---

I move to cancel the Regular Monthly meeting of December 21, 2017.