

**MINUTES OF THE REGULAR MEETING OF THE BOARD OF DIRECTORS OF  
LAGUNA WOODS MUTUAL NO. FIFTY  
A CALIFORNIA NON-PROFIT MUTUAL BENEFIT CORPORATION**

**Thursday September 23, 2021**

The Board of Directors of Laguna Woods Mutual No. Fifty, a California non-profit mutual benefit corporation, met at 10:00 a.m. on Thursday, September 23, 2021 at 24055 Paseo Del Lago West, Laguna Woods, California.

**Directors Present:** John Carter, Sue Stephens, Margaret Bennett, Al Amado, and Ryna Rothberg (arrived at 10:30 a.m.)

**Directors Absent:** None.

**Staff Present:** Ariana Rodriguez, Lisa Armstrong, Renee Pedroza, Ed Presley, Maury Rios, Luis Ramos, Freddy Rodriguez, Tom Kenyon, Johnny Ramos

**Others Present:** Harry Stallmach (ADEC), Howard Miller, Liliana Lopez and Mitze Like (LBW Insurance)

**CALL TO ORDER**

Director Carter called the meeting to order at 10:04 a.m. and established that a quorum was present.

**APPROVAL OF AGENDA Director**

Director Stephens moved to remove item M50 Renovations from the Agenda (this topic was removed from the Agenda and moved to Executive Session to allow for Legal Counsel's opinion). Director Bennett seconded the motion. By unanimous consent, the Board the approved the amended Agenda.

**NEW BUSINESS**

ADEC Proposal

ADEC Representative Harry Stallmach presented a proposal for Towers Switchgear Replacement in the amount of \$117,514. He also recommended that the Board consider replacement of weather stripping around sliding doors in individual units to improve energy efficiency and thereby reduce the cost of electricity. Director Bennett moved to approve the switchgear replacement proposal in the amount of \$117,514 from the reserve account. Director Stephens seconded the motion. By a vote of 4-0-0, the motion passed.

LBW Insurance Proposals

Howard Miller, from LBW Insurance, presented a proposal summarizing Towers Insurance Coverage for October 1, 2021- October 1, 2022. Discussion ensued. Director Bennett moved to table this item until further information was received. Director Stephens seconded the motion. By unanimous consent this item was tabled.

**SECRETARY REPORT**

Without objection, the Board approved the minutes of:

- August 19, 2021 General Session Meeting Minutes

## **CHAIR REMARKS**

Director Rothberg commented on GRF's price increases on some movie channels and changes that will affect channels in the 500's.

## **MANAGEMENT REPORT**

Ms. Armstrong gave the management reports for August 2021, including: The Resale Report, The Leasing Report, and the Dining Services Reports (including budget amounts and variances).

## **TREASURER'S REPORT**

Director Amado reported on the July 2021 Financials.

Director Amado moved to approve the July 2021 Financial Statements. Director Stephens seconded the motion. Discussion ensued. Director Bennett moved to amend the motion to state "We vote to accept the financial statements under the condition that it is notated in the meeting minutes that management is working with the Board of Directors to address the 'Due to Reserves' line item that is listed on the Balance Sheet. We have been notified that the reserve funds are now being separated into their own bank accounts and that our operating funds are no longer being comingled with our reserve funds. Additionally, management is working with the Association's CPA to have the 'Due to Reserves' line item on the Balance Sheet written off. Additionally, once the reserve study is finalized the reserve statement in the financials will be reflective of the categories and allocations outlined in the reserve study". Director Bennett commented that this amendment was recommended by PMP Executive Vice President Brandon Grosh. Director Stephens seconded the amendment. By a vote of 5-0-0, the amended motion passed.

## **HOMEOWNER FORUM**

Residents questioned the following:

- Ida Kaufman, unit 1063, recommended that the Board discontinue take-out boxes from the dining room to lower food costs.
- Lorraine Raff, unit 206, asked if the COVID-19 booster shots will be available at the Towers.

Ms. Armstrong and the Board addressed resident comments:

- The Towers is working on getting a Booster Shot event at the Towers when available.

## **COMMITTEE REPORTS**

Committee Chairs and/or Board liaisons gave their respective reports:

### Activities Committee:

Director Rothberg reported on no longer having performer John Cosgriff. The next meeting will be October 14<sup>th</sup> at 11am in the Board Room.

Marketing and Social Media Committee:

Director Bennett reported on the updating of the Towers website and the change in the name to the committee. The next meeting will be October 15<sup>th</sup> at 1pm in the Board Room.

Orientation Committee:

No report given.

Dining Services Committee:

Director Stephens reported on the overall positive ratings of the food and service in the dining rooms, the current staffing issues and the vegetarian meals. The next meeting will be October 6<sup>th</sup> at 1pm in the Board Room.

Landscape Committee:

Director Carter reported that the Landscape Committee has made several recommendations for improvements around the building, and overall satisfaction with the Landscape contractor.

Maintenance Committee:

No report given.

**UNFINISHED BUSINESS**

None.

**NEW BUSINESS**

**Concrete Work Request**

Ms. Pedroza presented several proposals to the Board for necessary concrete work in the front of the building to prevent trip hazards.

Director Stephens moved to approve proposal to replace the concrete flowline in the front of the building in the amount of \$4,635 from the reserve account. Director Bennett seconded the motion. Discussion ensued. By a vote of 5-0-0, the motion passed.

Director Bennett moved to approve proposal to replace the thick concrete in the front of the building and walkway to the flag area in the amount of \$35,050 from the reserve account. Discussion ensued. By a vote of 5-0-0, the motion passed.

**Landscape Committee Requests**

The landscape committee provided proposals with recommendations to the Board to add white stone in the front of the building, fruit suppression treatment, and installation of plants in to fill in bare areas around the building.

Director Stephens moved to approve the proposal to add white stone in the front of the building in the amount of \$834.74 from the operating landscape account. Director Bennett seconded the motion. By a vote of 5-0-0, the motion passed.

Director Stephens moved to approve the fruit suppression treatment in the amount of \$3,349.08 from the operating landscape account. Director Bennett seconded the motion. Discussion ensued. By a vote of 5-0-0, the motion passed.

Director Stephens moved to approve the proposal to fill in bare areas to total the amount of \$1,190.46 from the operating landscape account. Director Bennett seconded the motion. Discussion ensued. By a vote of 5-0-0, the motion passed.

**Approval to Sell M50 Unit 201**

Director Stephens read the proposed Resolution:

**Resolution 50-21-23**  
**Approval to Sell Unit 201**

**WHEREAS**, Mutual No. Fifty owns Unit 201 in Tower 1 as a result of a foreclosure from a previous owner's unpaid Association assessments; and

**WHEREAS**, Mutual No. Fifty has been approached by Alfie Becker to purchase Unit 201 at a price of \$25,000; and

**WHEREAS**, Alfie Becker meets Mutual No. Fifty's income requirements to purchase an B Unit in The Towers; and

**WHEREAS**, Mutual No. Fifty's Board of Directors has named its General Manager, Lisa Armstrong, as one of its corporate officers for the purposes of signing documents on behalf of the Corporation;

**NOW THEREFORE BE IT RESOLVED**, September 23, 2021, that the Board of Directors of this Corporation hereby approves the sale of Unit 201 to Alfie Becker; and

**RESOLVED FURTHER**, that the Board authorizes Lisa Armstrong, General Manager, to sign any and all real estate documents pertaining to the sale of Unit 201; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.

Director Stephens moved to approve the Resolution. Director Bennett seconded the motion. By a vote of 5-0-0, the Resolution passed.

**Approval to Sell M50 Unit 653**

Director Stephens read the proposed Resolution:

**Resolution 50-21-24**  
**Approval to Sell Unit 653**

**WHEREAS**, Mutual No. Fifty owns Unit 653 in Tower 2 as a result of a foreclosure from a previous owner's unpaid Association assessments; and

**WHEREAS**, Mutual No. Fifty has been approached by Paul Lorio to purchase Unit 653 at a price of \$32,000; and

**WHEREAS**, Paul Lorio meets Mutual No. Fifty's income requirements to purchase an B Unit in The Towers; and

**WHEREAS**, Mutual No. Fifty's Board of Directors has named its General Manager, Lisa Armstrong, as one of its corporate officers for the purposes of signing documents on behalf of the Corporation;

**NOW THEREFORE BE IT RESOLVED**, September 23, 2021, that the Board of Directors of this Corporation hereby approves the sale of Unit 653 to Paul Lorio; and

**RESOLVED FURTHER**, that the Board authorizes Lisa Armstrong, General Manager, to sign any and all real estate documents pertaining to the sale of Unit 653; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.

Director Stephens moved to approve the Resolution. Director Bennett seconded the motion. By a vote of 5-0-0, the resolution passed.

**Approval to Record a Lien on APN: 932-960-39**

Director Stephens read the proposed Resolution:

**Resolution M50-21-25**  
**Approval to Record a Lien on APN: 932-960-39**

**WHEREAS**, Civil Code section 5673 requires the Board of Directors ("Board") of Laguna Woods Mutual No. Fifty ("Association") to authorize, in an open meeting, the recording of liens against the separate interests of owners with delinquent assessments;

**WHEREAS**, the Owner(s) of, Assessor's Parcel No. 932-960-39 remain delinquent in the payment of his/her assessments, exclusive of late fees, interest charges, and other collection-related amounts;

**WHEREAS**, the Board hereby certifies that the following has occurred in compliance with California Civil Code section 5673:

1. The Board of Directors individually voted on this Resolution and did not delegate approval to any third party or agent of the Association.
2. The vote occurred in an open meeting of the Board at which a quorum was present, and thereafter the vote was recorded in the minutes of that meeting of the Board that was open to all members.
3. A majority those Board members present constituting a quorum has voted in favor of recording a lien for delinquent assessments, late fees, collection fees, and attorney's fees and costs, on the property described above.
4. A copy of this resolution must be attached and made part of the Board's meeting minutes. And the vote to file a Lien against the property listed above has been recorded in the Board meeting minutes.

**IT IS HEREBY RESOLVED THAT:** the Board has adopted this Resolution to place a lien on this property for the delinquent amounts and any late fees, interest charges, and other collection-related amounts, and that it is signed by a member of the Board vested with the authority to do so. This Resolution was adopted by the Board at an open meeting.

Director Stephens moved to approve the Resolution. Director Bennett seconded the motion. By a vote of 5-0-0, the resolution passed.

**Approval to Record a Lien on APN: 932-962-25**

Director Stephens read the proposed Resolution:

**Resolution M50-21-26**  
**Approval to Record a Lien on APN: 932-962-25**

**WHEREAS**, Civil Code section 5673 requires the Board of Directors ("Board") of Laguna Woods Mutual No. Fifty ("Association") to authorize, in an open meeting, the recording of liens against the separate interests of owners with delinquent assessments;

**WHEREAS**, the Owner(s) of, Assessor's Parcel No.: 932-962-25 remain delinquent in the payment of his/her assessments, exclusive of late fees, interest charges, and other collection-related amounts;

**WHEREAS**, the Board hereby certifies that the following has occurred in compliance with California Civil Code section 5673:

1. The Board of Directors individually voted on this Resolution and did not delegate approval to any third party or agent of the Association.
2. The vote occurred in an open meeting of the Board at which a quorum was present, and thereafter the vote was recorded in the minutes of that meeting of the Board that was open to all members.
3. A majority those Board members present constituting a quorum has voted in

- favor of recording a lien for delinquent assessments, late fees, collection fees, and attorney's fees and costs, on the property described above.
4. A copy of this resolution must be attached and made part of the Board's meeting minutes. And the vote to file a Lien against the property listed above has been recorded in the Board meeting minutes.

**IT IS HEREBY RESOLVED THAT:** the Board has adopted this Resolution to place a lien on this property for the delinquent amounts and any late fees, interest charges, and other collection-related amounts, and that it is signed by a member of the Board vested with the authority to do so. This Resolution was adopted by the Board at an open meeting.

Director Stephens moved to approve the Resolution. Director Bennett seconded the motion. By a vote of 5-0-0, the Resolution passed.

**Write-Off for Account 118032851**

Director Stephens read the proposed Resolution:

**Resolution M50-21-27**  
**Write-Off for Account 118032851**

**RESOLVED**, September 23, 2021, that the Board of Directors of this Corporation hereby authorizes write-off to Bad Debt **1180328517** to be recorded against the allowance for doubtful accounts in Operating GL 5010, in the amount of \$2,458.41; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this Resolution.

Director Stephens moved to approve the Resolution. Director Bennett seconded the motion. By a vote of 5-0-0, the Resolution passed.

**ADJOURNMENT**

The Meeting was adjourned at 12:02 p.m.

  
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Sue Stephens, Secretary