

**MINUTES OF THE REGULAR MEETING OF THE
BOARD OF DIRECTORS OF UNITED LAGUNA HILLS MUTUAL
A CALIFORNIA NON-PROFIT MUTUAL BENEFIT CORPORATION**

January 13, 2009

The Regular Meeting of the Board of Directors of United Laguna Hills Mutual, a California Non-Profit Mutual Benefit Corporation, met on Tuesday January 13, 2009, at 9:30 A.M. at 24351 El Toro Road, Laguna Woods, California.

Directors Present: Lloyd Foster, Bevan Strom, Linda Wilson, Marty Rubin, Maxine McIntosh, Gail McNulty, Arlene Miller, Paul Vogel, John Dalis, Marv Rosenhaft, Mike Curtis

Directors Absent: None

Others Present: Jerry Storage (9:30 A.M. - 11:43 A.M.), and Janet Price (9:30 A.M. – 11:43 A.M.), Milt Johns (11:42 A.M.), Patty Kurzet, Cris Trapp (9:40 A.M. – 11:46 A.M.)
Executive Session: Milt Johns, Cris Trapp, Patty Kurzet, Luis Rosas

CALL TO ORDER

Lloyd Foster, President of the Corporation, chaired and opened the meeting, and stated that it was a Regular Meeting held pursuant to notice duly given. A quorum was established and the meeting was called to order at 9:30 A.M.

PLEDGE OF ALLEGIANCE

Director Linda Wilson led the Pledge of Allegiance to the Flag.

ACKNOWLEDGEMENT OF PRESS

In the absence of Cheryl Walker from the Laguna Woods Globe, Ms. Janet Whitcomb, a freelance reporter was present, and the Channel 6 Camera Crew, by way of remote cameras, were also acknowledged as present.

APPROVAL OF AGENDA

The agenda was approved as written.

Director Bevan Strom made a motion to implement a time limit of Directors' responses to Member Comments and Directors' Forum to 3 minutes per Director. Director Linda Wilson seconded the motion. President Foster explained the purpose of the motion and discussion ensued.

President Foster explained that per parliamentary procedures, absent objection from the Board, the President has the right to limit discussions.

Mutual Members Libby Marks (82-Q), Kay Margason (510-C), Frankie Henry (679-C), and Barbara Copley (410-D) addressed the Board on the motion.

By a vote of 9-1-0 (Director Curtis opposed), the motion carried.

Director Gail McNulty made a motion to limit the time allowed for Directors to speak on a motion or issue during Board and Committee meetings to 3 minutes per Director. Director Marty Rubin seconded the motion and discussion ensued.

Director Curtis argued that the reason for the motion is based on a legal opinion received from legal counsel on how to handle a difficult Director, specifically himself as a Director.

Director McNulty reminded the Board that Director Curtis spoke to confidential information, and the attorney-client work product should not be discussed in open session.

Mutual Members Frankie Henry (679-C) and Bob Zuzak (674-A) addressed their concerns with the motion.

By a vote of 9-1-0 (Director Curtis opposed), the motion carried.

Without objection, the Board agreed to limit the total time for Member Comments to 30 minutes.

MEMBER COMMENTS

- Barbara Copley (410-D) commented on freezing the Managing Agent's wages
- Delsie Zuzak (674-A) commented on staffing and wage cuts
- Kay Margason (510-C) commented on the current state of the economy and increasing the Mutual's leasing period from 6 months to one year
- Libby Marks (82-Q) commented on the 6 month leasing period
- Jerry Sheinblum (3488-C) announced the next CCA Town Hall Meeting
- Bob Zuzak (674-A) commented on freezing wages
- Rhoda Linder (2013-C) commented on the Community's recycling program

RESPONSE TO MEMBER COMMENTS

- President Foster briefly responded to member's comments
- Director Dalis responded to Ms. Margason's comments on leasing
- Director McIntosh commented on the Mutual's leasing period
- Director Curtis commented on leasing and announced the upcoming Select Audit Committee
- Director Rosenhaft responded to Ms. Margason's comment on long term home care
- Director McNulty encouraged those who need help with long term care to contact Social Services for assistance
- Director Strom commented on illegal occupants

Ms. Trapp entered the meeting at 9:40 A.M.

APPROVAL OF MINUTES

Without objection, the Board reviewed and approved the Minutes of the Regular Meeting of December 9, 2008.

OLD BUSINESS

The Board entertained the motion postponed from the prior month regarding an appeals policy.

The Secretary of the Corporation, Director Linda Wilson, read the proposed resolution. Director Wilson moved to approve the resolution. Director Marv Rosenhaft seconded the motion.

By a vote of 10-0-0, the motion carried and the Board of Directors adopted the following resolution:

RESOLUTION 01-09-01

WHEREAS, United Mutual's governing documents require a Member to seek approval from the Board of Directors on many matters of Corporate business by way of the committee structure for review of a question that will ultimately be determined by the Board; and

WHEREAS, such committees forward recommendations regarding Members' requests to the United Board for consideration, and if the proposed request is disapproved, then such decision is subject to appeal to the United Board by the Mutual Member;

NOW THEREFORE BE IT RESOLVED; January 13, 2009, the Board of Directors of this Corporation hereby establishes the following appeals policy for alterations and surrounding area improvement requests for this Corporation:

1. Within 30 days of the Board's decision, made at a Board Meeting, a requesting Member may appeal the Board's decision by requesting another review by the appropriate United committee; and
2. Upon receipt and review of the recommendation from the committee, the Board of Directors will make a final decision; and
3. No further appeals will be granted for a twelve (12) month period from the date of the Board's final decision on the appeal. This twelve-month period shall apply to both the original requesting Mutual Member and the subsequent members(s) on the same issue, if any.

RESOLVED FURTHER, that the purpose of this resolution is to codify existing unwritten policy; and

RESOLVED FURTHER, that Resolution 01-03-109 adopted July 8, 2003 is hereby superseded and cancelled; 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.

The Secretary of the Corporation read the proposed changes to a resolution approving the revised GRF Committee Appointments. Director Wilson moved to approve the resolution. Director Rosenhaft seconded the motion.

By a vote of 10-0-0, the motion carried and the Board of Directors adopted the following resolution:

RESOLUTION 01-09-02

RESOLVED, January 13, 2009, that, in compliance with Article 7, Section 7.3 of the Golden Rain Foundation Bylaws, adopted May, 2006, the following persons are hereby appointed to serve on the committees of the Golden Rain Foundation:

Broadband Services

Marty Rubin
John Dalis

Business Planning

Paul Vogel, Treasurer
Lloyd Foster, President

Bus Services

John Dalis
Arlene Miller

Community Activities

Gail McNulty
John Dalis

Finance

Paul Vogel
Marv Rosenhaft

Government & Public Relations

Marty Rubin
Arlene Miller

Gate Renovation Ad Hoc Committee

Maxine McIntosh
Bevan Strom

Golf Starter Building Ad Hoc Committee

Bevan Strom
Lloyd Foster

Landscape Committee

Linda Wilson
Maxine McIntosh

Maintenance & Construction

Bevan Strom
Marv Rosenhaft

Recreation Master Planning Sub-Committee

Gail McNulty
John Dalis

Security

Linda Wilson
Gail McNulty

RESOLVED FURTHER, that Resolution 01-08-200, adopted November 14, 2008 is hereby superseded and cancelled.

The Board discussed its Vision, Mission Value Statement, and Strategic Objectives for the future.

NEW BUSINESS

The Secretary of the Corporation read a proposed resolution establishing the number of members to serve on the Nominating Committee. Director Wilson moved to approve the resolution. Director Dalis seconded the motion and discussion ensued.

Mutual Member Libby Marks (82-Q) commented on the need for the Committee's services.

By a vote of 10-0-0, the motion carried and the Board of Directors adopted the following resolution:

RESOLUTION 01-09-03

WHEREAS, Article VIII of the Bylaws allows for the Board of Directors to determine the number of members, five (5) or seven (7), who shall serve on the Nominating Committee;

NOW THEREFORE BE IT RESOLVED, January 13, 2009, that the Board of Directors hereby determines that five (5) members shall serve on the Nominating Committee, with an additional two (2) members to serve as alternates; and

RESOLVED FURTHER, that Resolution 01-07-152, adopted December 11, 2007 is hereby superseded and cancelled; 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.

The Secretary of the Corporation read a proposed resolution approving the Nominating Committee appointments. Director Wilson moved to approve the resolution. Director McIntosh seconded the motion and discussion ensued.

Director Curtis made a motion to postpone the resolution for one month. The motion failed due to the lack of a second.

Mutual Members Barbara Copley (410-D), Ken Hammer (797-B), and Kay Margason (510-C) addressed the Board on the proposed appointments.

By a vote of 9-1-0 (Director Curtis opposed), the motion carried and the Board of Directors adopted the following resolution:

RESOLUTION 01-09-04

RESOLVED, January 13, 2009, that the following persons are hereby appointed to serve on the Nominating Committee of this Corporation:

Jan McLaughlin
Maureen LaBonte
Dick Sharp
Mary Kay Tibbetts
Pat Whitson
Jody Foster (alternate)
Polly Spahr (alternate)

RESOLVED FURTHER, that Resolution 01-08-36, adopted March 11, 2008 is hereby superseded and cancelled; 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.

CHAIR'S REMARKS

President Foster commented on the need to properly budget the expenses to maintain the Community's beauty and structural integrity, and encouraged the membership to attend committee meetings to address their comments and concerns on the aging Community.

GENERAL MANAGER'S REPORT

Mr. Jerry Storage provided an update on the recent burglaries in the Community.

CONSENT CALENDAR

Without objection, the Consent Calendar was approved as amended by removing the request of *190-A Avenida Majorca to replace a window with a slider and install a concrete landing* placing it under the Architectural, Maintenance and Planning Committee report for discussion, and the following actions were taken:

Architectural, Maintenance and Planning Committee

RESOLUTION 01-09-05

RESOLVED, January 13, 2009, that the request of Ms. Leslie Wilson of 26-A Avenida Castilla to retain the window air conditioner is hereby denied.

RESOLUTION 01-09-06

RESOLVED, January 13, 2009, that the request of Ms. Jean Burton of 78-B Calle Aragon to retain window modifications at her manor is hereby approved; and

RESOLVED FURTHER, that all future costs and maintenance associated with the subject alteration are the responsibility of the Mutual member at 78-B.

RESOLUTION 01-09-07

RESOLVED, January 13, 2009, that the request of Mr. Martin Morginsky of 122-B Via Estrada to retain the tile on a portion of the entry walkway of his manor is hereby approved; and

RESOLVED FURTHER, that all costs and maintenance of the alteration, present and future, are the responsibility of the Mutual member(s) at Manor 122-B; and

RESOLVED FURTHER, that a required Mutual permit for the tile on the walkway must be obtained through the Permits and Inspections Office located in Laguna Woods Village Community Center.

RESOLUTION 01-09-08

RESOLVED, January 13, 2009, that the request of Ms. Virginia Moore of 125-E Via Estrada to retain the tile on a portion of the entry walkway at her manor is hereby approved; and

RESOLVED FURTHER, that all costs for repair and maintenance, present and future, associated with the subject alteration is the responsibility of the Mutual Member(s) at Manor 125-E; and

RESOLVED FURTHER, that specifically, the Member shall reapply grout to the transition from the walkway to the tile using the appropriate materials and method of installation within 30 days of the Board's decision; and

RESOLVED FURTHER, that a required Mutual permit for the tile on the walkway must be obtained through the Permits and Inspections Office located in Laguna Woods Village Community Center.

RESOLUTION 01-09-09

RESOLVED, January 13, 2009, that the request of Ms. Sybil de Silva of 323-F Avenida Carmel to retain the concrete paint in her atrium is hereby approved; and

RESOLVED FURTHER, that all costs for repair and maintenance, present and future, associated with the subject alteration is the responsibility of the Mutual Member(s) at Manor 323-F; and

RESOLVED FURTHER, that a Mutual permit for the painted atrium slab must be obtained through the Permits and Inspections Office located in Laguna Woods Village Community Center.

RESOLUTION 01-09-10

RESOLVED, January 13, 2009, that the request of Ms. Marie Love of 343-D Avenida Sevilla to retain the painted patio slab at her manor is hereby approved; and

RESOLVED FURTHER, that all costs for repair and maintenance, now and in the future, associated with the subject alteration is the responsibility of the Mutual Member(s) at Manor 343-D; and

RESOLVED FURTHER, that a required Mutual permit for the existing wood patio gate and painted patio slab must be obtained through the Permits and Inspections Office located in Laguna Woods Village Community Center.

RESOLUTION 01-09-11

RESOLVED, January 13, 2009, that the request of Ms. Wanda Dorfmeier of 345-O Avenida Sevilla to retain a room mounted retractable awning at her manor is hereby denied; and

RESOLVED FURTHER, that the Board of Directors requires the removal of the awning system within 90 days of the Board's decision; and

RESOLVED FURTHER, that such removal shall include that all holes in the roof system and walls resulting from the installation be properly restored/repared at the expense of the Mutual member at Manor 345-O.

RESOLUTION 01-09-12

RESOLVED, January 13, 2009, that the request of Ms. Jean Fall of 356-B Avenida Castilla to retain the interlocking pavers at the front entry of her manor is hereby denied; and

RESOLVED FURTHER, that the Board requires that the patio be restored to its original condition within 30 days of the Board's decision, with the work to be performed by the Mutual at the expense of the Member at 356-B.

RESOLUTION 01-09-13

RESOLVED, January 13, 2009, that the request of Ms. Jackie Fengel of 386-A Avenida Castilla to retain the non-standard paint color on the front doors of her manor is hereby denied.

RESOLUTION 01-09-14

RESOLVED, January 13, 2009, that the request of Ms. Patricia Savage of 2036-B Via Mariposa East to retain the painted patio slab at her manor is hereby approved; and

RESOLVED FURTHER, that all costs for repair and maintenance associated with the subject alteration are the responsibility of the Mutual Member(s) at 2036-B; and

RESOLVED FURTHER, that a required Mutual permit must be obtained through the Permits and Inspections Office located in the Laguna Woods Village Community Center.

RESOLUTION 01-09-15

RESOLVED, January 13, 2009, that the request of Mr. and Mrs. Abe Kahn of 2073-C Ronda Granada to retain the window air conditioner is hereby denied; and

RESOLVED FURTHER, that the Board of Directors requires removal of the unit within 30 days of the Board's decision.

RESOLUTION 01-09-16

RESOLVED, January 13, 2009, that the request of Mrs. Marjorie Peek of 2081-C Ronda Granada to retain the brick planter walls, entry walkway and entry steps installed at her manor is hereby approved; and

RESOLVED FURTHER, that all costs for repair and maintenance, present and future, associated with the subject alteration is the responsibility of the Mutual Member(s) at Manor 2081-C; and

RESOLVED FURTHER, that a required Mutual permit for the brickwork on the front patio, entry walkway, steps and planter walls must be obtained through the Permits and Inspections Office located in Laguna Woods Village Community Center.

RESOLUTION 01-09-17

RESOLVED, January 13, 2009, that the request of Mr. Capriano Limlengco of 2085-C Ronda Granada to retain the satellite dish installed on the flat roof of his manor is hereby approved; and

RESOLVED FURTHER, that all costs for installation, repair, and maintenance associated with the subject alteration are the responsibility of the Mutual Member(s) at 2085-C; and

RESOLVED FURTHER, that a required Mutual permit must be obtained through the Permits and Inspections Office located in the Laguna Woods Village Community Center.

RESOLUTION 01-09-18

RESOLVED, January 13, 2009, that the request of Mr. Jesse Lew of 2108-B Ronda Granada to retain the wood patio fence at the front patio of his manor is hereby approved; and

RESOLVED FURTHER, that all costs and maintenance for the alteration, present and future, are the responsibility of the Mutual Member(s) at Manor 2108-B; and

RESOLVED FURTHER, that a required Mutual permit for the wood patio fence must be obtained through the Permits and Inspections Office located in Laguna Woods Village Community Center.

Landscape Committee Recommendation:

- 45-B Approval of request for tree removal at the Mutual's expense
- 246-B Denial of request for tree removal

- 277-C Approval of request for mortarless block garden wall at the Mutual Member's expense
- 378-C Denial of request for plant replacements
- 380-D Denial of request for plant replacements
- 649-C Approval of request for tree removal at the Mutual's expense
- 763-C Approval of request for tree removal at the Mutual's expense

Finance Committee Recommendations:

RESOLUTION 01-09-19

WHEREAS, Member ID 947-401-15 is currently delinquent to United Laguna Hills Mutual with regard to the monthly assessment; and

WHEREAS, a Notice of Delinquent Assessment (Lien) will be filed upon adoption of this resolution following at least a majority vote of the Board (with no delegation of such action by the Board), acting in an open meeting, and for which the Board's vote is recorded in the minutes;

NOW THEREFORE BE IT RESOLVED, January 13, 2009, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-401-15; 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.

RESOLUTION 01-09-20

WHEREAS, Member ID 947-410-44 is currently delinquent to United Laguna Hills Mutual with regard to the monthly assessment; and

WHEREAS, a Notice of Delinquent Assessment (Lien) will be filed upon adoption of this resolution following at least a majority vote of the Board (with no delegation of such action by the Board), acting in an open meeting, and for which the Board's vote is recorded in the minutes;

NOW THEREFORE BE IT RESOLVED, January 13, 2009, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-410-44; 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.

RESOLUTION 01-09-21

WHEREAS, Member ID 947-423-35 is currently delinquent to United Laguna Hills Mutual with regard to the monthly assessment; and

WHEREAS, a Notice of Delinquent Assessment (Lien) will be filed upon adoption of this resolution following at least a majority vote of the Board (with no delegation of such action by the Board), acting in an open meeting, and for which the Board's vote is recorded in the minutes;

NOW THEREFORE BE IT RESOLVED, January 13, 2009, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-423-35; 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.

RESOLUTION 01-09-22

WHEREAS, Member ID 947-451-15 is currently delinquent to United Laguna Hills Mutual with regard to the monthly assessment; and

WHEREAS, a Notice of Delinquent Assessment (Lien) will be filed upon adoption of this resolution following at least a majority vote of the Board (with no delegation of such action by the Board), acting in an open meeting, and for which the Board's vote is recorded in the minutes;

NOW THEREFORE BE IT RESOLVED, January 13, 2009, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-451-15; 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.

Items Postponed from Previous Meeting

No items came before the Board.

COMMITTEE REPORTS and SERVICES

FINANCE REPORT

Director Paul Vogel gave the Treasurer's Report and reported from the Finance Committee.

Director Marv Rosenhaft reported from the Architectural, Maintenance and Planning Committee.

The Secretary of the Corporation read the following proposed resolution denying the request of 343-D Avenida Sevilla to retain the painted steps and walkway:

RESOLUTION 01-09

RESOLVED, January 13, 2009, that the request of Ms. Marie Love of 343-D Avenida Sevilla to retain the painted steps and walkway at her manor is hereby denied; and

RESOLVED FURTHER, that the Board of Directors requires that the walkway and steps be restored to the original condition within 30 days of the Board's decision, with the work to be performed by the Mutual at the expense of the Member at 343-D.

Director Strom moved to approve the resolution. Director Rosenhaft seconded the motion and discussion ensued.

Without objection, the motion was withdrawn.

Director Wilson made a motion to refer the resolution back to the Architectural Maintenance and Planning Committee. Director Rubin seconded the motion and discussion ensued. By a vote of 8-2-0 (Directors Dalis and Curtis opposed), the motion carried.

Ms. Audrey Brown of 190-A addressed the Board on her request to replace a window with a slider and install a concrete landing at her manor.

Director McNulty made a motion to approve the request but revise the third paragraph to read as follows:

RESOLVED FURTHER, that the Member shall replace the living room windows with a 8'-0" X 6'-8" vinyl dual pane sliding glass door and install a 5'-9" X 3'-0" concrete stoop; and

The motion was seconded and discussion ensued.

By a vote of 10-0-0, the motion carried and the Board of Directors adopted the following resolution as amended:

RESOLUTION 01-09-23

RESOLVED, January 13, 2009, that the request of Ms. Audrey Brown of 190-A Avenida Majorca to replace a window with a slider and install concrete landing at her manor is hereby approved; and

RESOLVED FURTHER, that all costs and maintenance of the alteration, present and future, are the responsibility of the Mutual member(s) at 190-A; and

RESOLVED FURTHER, that the Member shall replace the living room window with a 8'-0" X 6'-8" vinyl dual pane sliding glass door and install a 5'-9" X 3'-0" concrete stoop; and

RESOLVED FURTHER, that all required Mutual and City of Laguna Woods permits must be obtained and the appropriate City of Laguna Woods permit numbers must be submitted to the Mutual through the Permits and Inspections Office located in the Laguna Woods Village Community Center; and

RESOLVED FURTHER, that all landscape, irrigation, and drainage modifications associated with the alteration are to be completed by the Landscape Division at the expense of the Mutual member(s) at 190-A.

Mr. Johns entered the meeting at 11:42 A.M.

Mr. Storage and Ms. Price left the meeting at 11:43 A.M.

Director Linda Wilson reported from the Landscape Committee.

Ms. Trapp left the meeting at 11:46 A.M.

Director Marty Rubin reported from the Resident Relations Information Services.

Director Maxine McIntosh reported from the Traffic Committee.

Director McNulty made a motion to limit the GRF Highlights. Director Wilson seconded the motion and the motion carried unanimously.

GRF HIGHLIGHTS

The Directors reported from the GRF Committees to which they are assigned.

President Foster reminded the Board about the 3 minute time limitation for each Director during Directors' Forum.

DIRECTORS' FORUM

- Director Rosenhaft commented on the need to maintain the Community's beauty and delinquencies
- Director Vogel commented on the budget and the interest rate increases for reserves
- Director McIntosh wished everyone a Happy New Year
- Director Dalis commented on service levels
- Director Curtis commented on spending less money in the upcoming year

- Director Strom commented on co-ops
- Director Wilson wished everyone a Happy New Year
- Director Rubin commented on energy costs and thanked President Foster for a well run meeting
- Director McNulty expressed her sentiments with keeping costs down and encouraged those who have proof of malfeasance to come forward with the evidence
- Director Miller wished the Community a happy and healthy New Year.

MEETING RECESS

The Regular Open Session Meeting recessed for lunch at 12:03 P.M. and reconvened back into the Regular Executive Session at 12:56 P.M.

During its Regular Executive Session Meeting of December 9, 2008, the Board of Directors reviewed, revised, and approved the minutes of the Regular Executive Session Meeting of November 14, 2008; authorized a Notice of Delinquent Assessment (Lien) to be filed for the following: Member ID 947-413-77, and Member ID 947-448-67; approved two Delinquent Assessment Payment Plans; heard two (2) regular disciplinary hearings and two (2) appeal disciplinary hearings and imposed fines totaling \$750 for violations of the Mutual's rules and regulations. The Board also discussed other member disciplinary, and pending and potential litigation matters.

The Traffic Committee of the Board met in Executive Session on December 17, 2008, to discuss member disciplinary issues.

ADJOURNMENT

With no further business before the Board of Directors, the meeting was adjourned at 4:55 P.M.

Linda Wilson, Secretary