

# **MUTUAL EIGHT**

**BOARD OF DIRECTORS  
MONTHLY REPORTS FOR**

**October 2019**

**(See information attached.)**

PRESIDENT REPORT  
October 28, 2019

I want to thank everyone that has signed up for our Mutual 8 Blast so we can keep as many of us as possible in the loop of what is going on in our Mutual. If you haven't signed up yet all you need to do is email your name, email address, and apartment number to the following email address: [m8emails@gmail.com](mailto:m8emails@gmail.com)

J&J Landscaping has really stepped up to the plate. I hear lots of happy remarks and I'm confident they will continue doing a good job. Any questions or problems regarding your area please remember to call the Hotline (562) 804-5503 and Dorene Youngs will get right on it. Dorene is also going to be working closely with the owner of J&J so that we are all staying on top of the Mutual landscaping needs.

Mike Banfield and Robert Swords surveyed the Mutual and noted all areas that were in need of cement work to correct potential trip areas, drainage areas and any repairs needing done. The Board allocated \$65,000.00 for the work to be done. The area of importance first has been completed, although there are other areas we want to work on and we are planning on doing more next year.

Roofing did not take place this year due to the fact that the Roofing contractor we accepted realized, after reviewing all the work he had ahead of us to complete, he could not do ours in a timely manner. We will have three bids to open within the month of November and if all goes as planned will start on roofs next year.

Our Budget for 2020 has been completed. I cannot say enough about Camille Thompson and the hard work and many hours she has put into this job. Carolyn Miller has also given us all the time requested to see her and done a great job with her guidance. After reviewing all accounts and having a professional Reserve Study done the Board realized we are underfunded in many areas. Unfortunately in previous years the expectations as to the upkeep of our community was not in relation to the reality of what was needed. It will take us approximately 4-5 years to get on a more even basis and then we will be in a more comfortable spot. On January 1<sup>st</sup> of 2020 our monthly assessment will go up \$19.58 per month, this amount does include the GRF Assesment.

CFO Report  
Mutual 8  
October 26, 2019

Last month I wrote about how the monthly dues for MU08 could increase between \$12.00 and \$20.00 per month including the \$4.91 trust cost from GRF. The monthly has gone up \$19.58 Per Apartment or \$369.49 basic per month. We are still the fifteenth least expensive Mutual out of sixteen for monthly assessments.

The Finance Department and the Association Reserves Group helped to refine how much we were NOT SAVING in the reserves for our Mutual. Using new figures we were able to lower the monthly deficiency per apartment per mutual monthly (PAPM) to \$25.48. This is what we have to catch up in the next four years. (see Chart in the Minutes packet). We also decided to not extend out this lack of savings for four years and still play catch up with rising costs, etc. We decided to work away at this lack of reserves in an aggressive manner and raise the contribution to reserves to a total of \$14.96. This makes our monthly assessment rise to \$19.58 more per month. Everyone's assessment will go up just under \$20.00 a month.

This financial situation will end in 2024 and we can fund lesser payments in the future. This does not address increases in daily operational budgets such as shareholders need when they phone into the Hotline or call a Director. (Please See Appendix A in the Minutes packet).

I hope this explains why we decided not to string out reserves replacement over four years and just work towards starting out correct and staying that way. We will be funding reserves at recommended amount from 2020 ongoing. Prior boards tried to fund the shortfall with \$2.00 a unit per month per year. Between rising costs and inadequate funding, we were heading for a not solid future. Even in five short years, our budgets would be 'paycheck to paycheck' which is not a solid financial planning. By this increase in Reserves, we can stay very solvent and in the 80% funded Reserves position. And, we can build our Emergency Reserve/Operating Contingency Funds to a higher level than the current 55K annually.

Thank you for the input and work preparing this budget.  
Camille Thompson, CFO/Treasurer

## **Appendix A: Operational Expenses Changes in 2020**

Included in the this almost \$20.00 increase per month is:

- decrease in water allocation by \$1.00 per unit
- decrease in legal fees to offset the high bills of 2018-2019
- decrease in turf landscape monthly bill
- decrease in tree trimming for 2020 after many trees trimmed in 2019
- decrease in laundry room expenses by \$1.49 per month
- increase in interest income which makes higher taxes
- property and liability tax increase of over \$3.00 per unit
- increase in painting allocation for general repairs in the entire mutual
- increase in general repairs for entire mutual as our buildings/apartments are aging.

Not included in this increase are the following areas

- During distribution repiping starting in 2024, we will need \$5600.00 per building for new hot water heaters that are compatible with new copper pipes. Total from 2024-2028 is \$162,400.00 needed to purchase hot water heaters.
- We need increased operational funds for service repairs with Service Maintenance or private vendors for wood, termites, wood rot repairs during roofing which starts this year with 8-9 buildings then 4 buildings a year thereafter.
- We need increased operational monies to repair various deco block walls as they age.
- Increased concrete dollars to have carports in concrete and not asphalt,
- Concrete repair on sidewalks and entrances to units
- Increases in Landscape to cover removal and replacement of Brazilian Peppers, California Peppers and alternative trees for Bottlebrushes that are growing next to buildings.
- Stable tree trimming budget for 5 year plans to trim all trees twice a decade. Some trees only need to be topped and trimmed once a decade.

## Mutual Eight Reserve Contributions

	<b>Actual</b>	<b>Recommended</b>	<b>Difference</b>	<b>PAPM</b>
2016	260,597	300,000	(39,403)	(9.44)
2017	283,000	300,000	(17,000)	(4.07)
2018	300,000	306,000	(6,000)	(1.44)
2019	316,000	360,000	(44,000)	(10.54)
Total	1,159,597	1,266,000	(106,403)	(25.48)

# Mutual Administration Director's Report OCTOBER 2019

## Candle Fire Safety

Don't let this



turn into 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.
- December is the peak time of year for home candle fires. In December, 13% of home candle fires begin with decorations compared to 4% the rest of the year.
- 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.
- 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 put candles on a Christmas tree.
- When using in-home worship, do not place lit candles in windows where blinds and curtains can close over them, or pass handheld candles from one person to another. To lower the risk of fire, candles should be used by only a few designated adults.
- **And 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.



# MOSQUITO SOURCE CHECKLIST FOR HOME INSPECTION

The best method to reduce mosquito breeding on your property is to limit the number of potential sources. Walk your yard and check to see how many of these breeding sites you have on your property. If standing water is found, remove the water or remove the source. If the source is not removed, you must check weekly for standing water to prevent mosquito breeding.

Use this checklist to help you find and eliminate all the places that mosquitoes breed around your home. Remember to remain vigilant to keep containers free of standing water all year long.

## COMMON HOUSEHOLD ITEMS

## HOW TO CORRECT

- |                          |   |   |
|--------------------------|---|---|
| <input type="checkbox"/> | <b>Any container capable of holding at least a teaspoon of water 1/4" deep</b>                                | Throw away, turn over, empty once a week or drill holes in the bottom.  |
| <input type="checkbox"/> | <b>Buckets, watering cans, drinking glasses, styrofoam cups, bottle caps, other trash that can hold water</b> | Store inside or turn over. If trash, throw away.  |
| <input type="checkbox"/> | <b>Old tires</b>  | Dispose of at your local recycling facility. If used for playground equipment, drill holes for water to run. If on ground, be sure holes are not blocked by debris. |
| <input type="checkbox"/> | <b>Pet water bowls</b>  | Rinse out once a week.  |
| <input type="checkbox"/> | <b>Potted plant saucers</b>   | Empty saucers or flush out with garden hose once a week. Remove saucers from under plants. Place fine aquarium gravel in saucers.                                   |
| <input type="checkbox"/> | <b>Tarps or other plastic covers, flexible sandbox covers</b>   | Drain water trapped in folds and arrange so that water runs off.  |
| <input type="checkbox"/> | <b>Garbage cans, other barrels, recycling bins. Upturned garbage can lids</b>                                 | Keep cans covered or drill holes in bottom. Keep lid on can or turned so water runs off. If collecting rain water, cover with screen.                               |

## BUILDING & STRUCTURES

## HOW TO CORRECT

- |                          |  |   |
|--------------------------|--|---|
| <input type="checkbox"/> | <b>Dripping outdoor faucets and window air conditioners</b>  | If puddling, repair faucet. Place rocks under window air conditioner to ensure water runs off or fill hole with dirt. . |
| <input type="checkbox"/> | <b>Drainage ditch, culvert or other low areas clogged by grass and weed clippings</b>                    | Remove grass and weed clippings so water can flow and/or drain freely.  |
| <input type="checkbox"/> | <b>Gutters, including "covered" types</b>  | Clean so water runs freely..  |
| <input type="checkbox"/> | <b>Hollow fence posts without caps</b>   | Put caps on open chain link or plastic fence posts.   |
| <input type="checkbox"/> | <b>Old playground equipment</b>  | Remove and dispose of. If it must be stored, put under cover. Be sure water drains off.                                 |
| <input type="checkbox"/> | <b>Sump pumps</b>  | Cover with screening  |
| <input type="checkbox"/> | <b>Under decks, porches or outbuildings: stored items, depressions in dirt or plastic ground linings</b> | Fill in depressions. Remove or turn over any stored items that hold water.  |

## AROUND THE BACKYARD / GARDEN

## HOW TO CORRECT

- |                          |  |  |
|--------------------------|--|--|
| <input type="checkbox"/> | <b>Base of patio umbrella or portable basketball stand</b> | Fill with sand or, if filled with water, be sure to screw on plug. Keep water out of depressions on stand also   |
| <input type="checkbox"/> | <b>Bird baths</b>  | Dump out once a week or flush out with garden hose.  |
| <input type="checkbox"/> | <b>Bromeliads (plants that hold water)</b>                 | Turn plant over to dump water. For plants too large to turn over, flush out cavities with garden hose once a week. Discard or remove from landscaping if possible. |
| <input type="checkbox"/> | <b>Ornamental ponds and fountains</b>                      | Stock with mosquitofish, apply larvicide or filter/aerate water..  |
| <input type="checkbox"/> | <b>Outdoor grills</b>                                      | Keep covered. Be sure vent is closed also..  |
| <input type="checkbox"/> | <b>Plastic in gardens to prevent weeds</b>                 | Use landscape cloth that will allow water to pass through instead of plastic sheets that hold water.   |
| <input type="checkbox"/> | <b>Wheelbarrow stored outside</b>                          | Store upside down when not in use.   |

## CHILDREN'S TOYS

## HOW TO CORRECT

<input type="checkbox"/>	Portable basketball hoops	Make sure caps for fill holes are in place; replace if lost.
<input type="checkbox"/>	Kiddie pools	Empty or change water in kiddie pools every 5-7 days. Store indoors or turn over when not in use.
<input type="checkbox"/>	Sand boxes	Drill small drainage holes on the bottom of sand box.
<input type="checkbox"/>	Toys, wagons, etc.	Keep toys turned over or inside when not in use. If water can get inside the plastic toy, so can a mosquito -- drill drainage holes in the bottom.
<input type="checkbox"/>	Deflated toys	Drain off water, dry out, and store indoors when not in use.

## RECREATION

## HOW TO CORRECT

<input type="checkbox"/>	Boats, canoes	Pump out bilges. Turn over canoes and small boats. If not possible to turn over, dump out after each rain. .
<input type="checkbox"/>	Jet skis	Rinse out the foot depressions with a hose every .
<input type="checkbox"/>	Pool pumps and drains	Check weekly to ensure water is draining from area.
<input type="checkbox"/>	Pools, spas, unused or abandoned swimming pools	Turn over kiddie pools when not in use. Contact the District for mosquitofish when swimming pools and spas are in non-operational condition. If draining, use wet/dry vacuum to remove water.
<input type="checkbox"/>	Old playground equipment	Remove and dispose of. If it must be stored, put under cover. Be sure water drains off.
<input type="checkbox"/>	Sump pumps	Cover with screening
<input type="checkbox"/>	Under decks, porches or outbuildings: stored items, depressions in dirt or plastic ground linings	Fill in depressions. Remove or turn over any stored items that hold water.

## INSIDE THE HOME

## HOW TO CORRECT

<input type="checkbox"/>	Flower vase with floral arrangements	Replace water every few days. Scrub interior of vase to eliminate mosquito eggs.
<input type="checkbox"/>	Holiday items such as tree stands	Replace water at least once a week and scrub thoroughly before storage.
<input type="checkbox"/>	Pet water bowls	Rinse out once a week.
<input type="checkbox"/>	Potted plants with saucers	Empty saucers once a week. Remove saucers from under plants.
<input type="checkbox"/>	Small, decorative fountains or water features	Maintain in operational condition or drain entirely
<input type="checkbox"/>	Standing water in disconnected pipes exposed during home renovations	Temporarily seal disconnected pipes until plumbing system is in working order
<input type="checkbox"/>	Stagnant toilet water	Flush water in extra toilet regularly.
<input type="checkbox"/>	Toilet bowl brush holder	Drain water collected on the bottom of container regularly.
<input type="checkbox"/>	Under kitchen sink	Keep space beneath sink clear and free of damp.



# Mosquito Prevention Tips & Tricks



*Beyond the nuisance factor, mosquitoes can cause sickness and death through the disease agents they can carry including Zika and West Nile virus.*

**Preventing mosquito bites is key. The Orange County Mosquito and Vector Control District offers the following tips:**

- Apply mosquito repellents to exposed skin before going outdoors; reapply as recommended
- Wear repellent containing DEET®, Picaridin, IR3535, or oil of lemon eucalyptus
- Close all unscreened doors and windows to prevent mosquitoes from entering your home or space; repair broken or damaged screens
- Wear long-sleeved shirts and long pants, and opt for lighter colored clothing

**Eliminating mosquito breeding sources from your property is critical:**

- Dump and drain any containers filled with water at least once a week
- Clean and scrub bird baths and pet water bowl weekly
- Dump water from potted plant saucers
- Do not transport or share plant stems rooted in water
- Drill a hole or puncture containers to eliminate standing water



714.971.2421 • 949.654.2421  
[www.ocvector.org](http://www.ocvector.org)

**Mosquito Dunks®** from Summit are a safe, nontoxic way to control mosquitoes before they become flying, biting, disease-carrying adults. Approved for Organic Production and Gardening.

### Frequently Asked Questions About Mosquito Dunks®

Mosquitoes have always been an annoying and sometimes deadly aspect of summer and with the recent spread of West Nile virus there has been a heightened interest in mosquito control throughout the United States. Homeowners, ranchers and farmers looking for a safe, nontoxic way to control mosquitoes can use Mosquito Dunks®, which kill mosquitoes **before they can become flying, biting, disease-carrying adults.**

### What is a Mosquito Dunk®?

A Mosquito Dunk® looks like a small, beige donut which floats on standing water. As the Dunk® slowly dissolves, it releases a bacterium which is toxic to all species of mosquito larvae. Mosquito Bits® are a granule that contains the same active ingredient found in the Dunks®, but unlike the Dunks® the Bits release the larvicide immediately.

### What is the active ingredient in Mosquito Dunks®?

The active ingredient in Mosquito Dunks® is *Bacillus thuringiensis* subspecies *israelensis*. (B.t.i.) B.t.i. is a bacterium that is deadly to mosquito larvae but harmless to other living things.

### Where should Mosquito Dunks® be used?

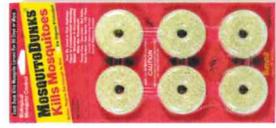
Just float a biodegradable Mosquito Dunk® in water troughs, koi ponds, birdbaths, rain barrels or any place where water collects and remains for periods of time. When female mosquitoes lay their eggs in standing water treated with a Mosquito Dunk®, the larvae will hatch and begin to eat the B.t.i. The B.t.i. will kill the mosquito larvae before they can grow up to become biting and disease-spreading adults.

### How do Mosquito Dunks® work?

While floating, a Mosquito Dunk® slowly releases a long-term biological mosquito larvicide at the water's surface. This larvicide gradually settles in the water, and while it travels through the water it is eaten by the mosquito larvae growing there.



Item # 102-12  
2 Dunks® per card  
12 cards per Case  
Case 100-18506 00102-5



Item # 110-12  
6 Dunks® per card  
12 cards per case  
Each UPC 0-18506 00110-0  
Case 100-18506 00110-7



Item #111-5  
20 Dunks® per card  
5 cards per case  
Each UPC 0-18506 00111-7



### What kinds of mosquito larvae will a Mosquito Dunk® kill?

There are approximately 2,500 species of mosquitoes throughout the world. The B.t.i. in Mosquito Dunks® will kill the larvae of **ALL SPECIES** of mosquitoes.

### How much water will one Dunk® effectively treat?

One Mosquito Dunk® will effectively treat 100 square feet of surface water for 30 days or more. For less water, a portion of a Mosquito Dunk® can be used. For breeding habitats where the Dunks® are impractical, B.t.i. is also available from Summit in a granular form called Mosquito Bits®. Eight ounces of Mosquito Bits® will treat approximately 2,000 square feet of surface water. Suitable treatment sites include swamps, fragmented puddles, trash dumps containing water, or water with a high concentration of organic material.

### Are Mosquito Dunks® safe to use around fish, birds, wildlife, pets and children?

Yes. B.t.i., the active ingredient in Mosquito Dunks®, is very target specific for mosquitoes and does not adversely affect other organisms in the water. Mosquito Dunks® are also safe for use around birds, wildlife, children and pets. The EPA has registered Mosquito Dunks® for use in animal watering troughs and fish habitats. More recently the Dunks® have been approved for use Organic Production and Gardening, under the National Organic Program guidelines.

### What if my dog eats a Mosquito Dunk®?

Don't worry. Even if your dog eats an entire Mosquito Dunk®, this will not adversely affect the animal. If an animal eats a Mosquito Dunk® or drinks water treated with a Mosquito Dunk®, it essentially gets a large dose of protein and calcium. The Dunks® are labeled for application to livestock watering troughs.

### What is the shelf life of Mosquito Dunks®?

Mosquito Dunks® can be stored indefinitely because, technically speaking, the dried B.t.i. in Mosquito Dunks® is not living, viable bacteria. (The toxicant that kills mosquito larvae is actually part of the B.t.i. spore). Government Mosquito Control programs have conducted field tests where Mosquito Dunks® of eight years age were effective at killing mosquito larvae at close to equal rate as new product. Additionally, alternate wetting and drying will not reduce the effectiveness of Mosquito Dunks®.

### Will storage temperatures affect the viability of Mosquito Dunks®?

The best storage condition for Mosquito Dunks® is a cool, well-ventilated place. Because B.t.i. is a bacterium, extreme cold or even freezing temperatures will not reduce the effectiveness of Mosquito Dunks®. However, prolonged exposure (more than 24 consecutive hours) to temperatures above 100 degrees F. may affect the efficacy of the product.

**For more information call 1-800-227-8664, or visit the website at [www.summitchemical.com](http://www.summitchemical.com).**



**Date: November 12, 2019**

**Time: 1:00 pm**

**Location: Clubhouse 4**

**MEDICARE HEALTH INSURANCE**  
HEALTH CARE FINANCING ADMINISTRATION

NAME OF BENEFICIARY  
**John Doe**

MEDICARE CLAIM NUMBER  
**000-00-0000**

SEX  
**Male**

IS ENTITLED TO EFFECTIVE DATE  
**HOSPITAL (PART A) 07-01-1966**  
**MEDICAL (PART B) 07-01-1966**

SIGN HERE \* John Doe

*SAMPLE*

# Protect Your Medicare from Fraud & Scams



**The Senior Medicare Patrol empowers us to prevent and fight healthcare fraud. We will learn:**

- **How to protect, detect and report suspicious behavior and / or potential fraud**
- **Latest scams affecting seniors**
- **How to read your Medicare Summary Notice**