

residents need to put their foot down and quit taking all this "HOG WASH." First of all, the board members who removed Director McDaniel from the board should be the ones to be removed. In December 2007, the residents spoke against the removal of Stanley Feldstein as President. In spite of the residents a majority of the Directors voted to remove him .

A few years ago there was a meeting of the United Mutual for an early HUD loan payoff, which was voted down. In January, 2009 it was brought up again. Many residents spoke against an early payoff at this meeting and, again, it was voted down. Then in February, 2009 the subject was brought up once more and the residents spoke against an early payoff. When asked, the United Board President, Lloyd Foster, conceded that, "it would not be brought up again."

Well, this game of, "LETS KEEP HAVING MEETINGS, CANCELLING MEETINGS AND CLOSED SESSION MEETINGS," is only a game of, "LET'S CONFUSE THE REAL ISSUES". All the residents need to step up to the plate and remove those board members who constantly keep playing this game of personal "hog wash" and help the ones who want to; open the books, create transparency, initiate an in depth audit, and review the Management Contracts, as this is what the residents want and is needed. We need to get a handle on our community.

HOA's, etc. are not that hard to manage and care for when you follow the laws, unless the confusion and complications are being thrown around for other reasons. We need to stop these games!

Delsie Zuzack

## *Mike Curtis Needs Help*

**F**acts: PCM attorney Cris Trapp and Finance Manager Janet Price both confirmed in December 2008 emails that PCM never disclosed payouts PCM took from our treasuries. Boards

had no knowledge. Price wrote that payouts averaged "\$450,000 per year" since 1996.

**Facts:** United's Occupancy Agreement was violated. Article 3 addresses excess assessments and requires that "all or any portion of the amount assessed and collected by the Mutual in excess of the amount required to meet the anticipated expenses ... shall be applied by the board of directors of the Mutual, in its sole discretion, to reduce the anticipated expenses ... for the next succeeding fiscal year of the Mutual." Third's CC&Rs have other specific restrictions. The full text of these documents can be found on our LVW web site.

**Facts:** Last week's response, signed by members of the United Board, was almost entirely composed by PCM. Much of the text came from Milt Johns' December 2006 confidential writings to the boards when he tried to justify PCM's secret payouts. If PCM's payouts were legitimate and honest, then why were no board disclosures and approvals obtained over the years?

**Facts:** United has spent more than \$20,000 trying to stop my access to records. They could have simply allowed me access as required by law.

What do I want? I want PCM of California, Inc., to pay back our money with interest. It totals about \$10Million and should be returned to our housing mutual reserves to lower assessments.

I need your support!

Mike Curtis

Director, United Laguna Hills Mutual

## The Execution

**F**riday the 13th, 4:00 P.M. The Board Room... Special Open Meeting of the Third Mutual Board. LWV I.D.Cards must be presented for proof of Third residency before admittance into the board room. Purpose of the Meeting: The Removal of Director Kathryn McDaniel from the board.

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