

A regular meeting of the Board of Directors of the Golden Rain Foundation of Walnut Creek will be held in Peacock Hall at Gateway Complex, commencing at 9:00 a.m., Thursday, October 27, 2016. The agenda for the meeting is listed below. It is sometimes necessary to add agenda items for consideration by the Board after the agenda has been prepared and distributed. These items will be described in the agenda available at the Board meeting. Regular meetings of the Board of Directors are open, and comments from residents are always welcome during the Residents' Forum.

A G E N D A

GOLDEN RAIN FOUNDATION OF WALNUT CREEK

REGULAR MEETING OF THE BOARD OF DIRECTORS THURSDAY, OCTOBER 27, 2016, AT 9:00 A.M.

1. MEETING CALLED TO ORDER: Leslie Birdsall, President
2. ROLL CALL: Birdsall (I), Fredlund (C), Delpech (E), Haley (H), Adams (A), Brown (B), Kelso (D), Pyle (G), Roath (F), and O'Keefe, ex-officio member
3. APPROVAL OF MINUTES: Regular meeting of September 29, 2016
4. TREASURER'S REPORT (Attachment) **Page 1**
5. CHIEF EXECUTIVE OFFICER'S REPORT (Attachment) **Page 2**
6. RESIDENTS' FORUM
7. RESIDENT MEMBER COMMITTEE REPORTS
 - a. Finance – David H. Smith, Chairman
 - b. Golf Advisory – John McDonnell, Chairman (Attachment) **Page 5**
8. UNFINISHED BUSINESS
 - a. Consider Policy Committee's recommendation that the Board approve proposed revised Policy 502.0, Bulletin Boards and Display Cases. Deferred September 29, 2016. (Attachment) **Page 12**

- b. Consider Policy Committee's recommendation that the Board approve proposed revised Policy 502.1, Flyers and Petitions. Deferred September 29, 2016. (Attachment) **Page 18**
- c. Consider Policy Committee's recommendation that the Board approve proposed revised Policy 201.3, Guidelines for Creating Resident Activity Advisory Committees. Deferred September 29, 2016. (Attachment) **Page 20**
- d. Consider whether to purchase electricity from PG&E (30% renewable energy) or Marin Clean Energy at either MCE Light Green (50% renewable energy) or MCE Deep Green (100% renewable energy). Deferred August 25, 2016. (Attachment) **Page 23**

9. NEW BUSINESS

- a. Consider approving a three-year compensation agreement with Arthur J. Gallagher & Co., Insurance Brokers, and authorizing the CEO to execute the contract. (Attachment) **Page 25**
- b. Consider approving the schedule of 2017 Rossmoor Golf Clubs (Men's, Women's 18, Women's 9, and Happy Hackers) that require reduced or waived fees; the 16 outside events that can be scheduled on Mondays throughout the year that provide additional income; and the two high school programs to play at Rossmoor with waived fees for both and the one "First Tee" Junior Event. (Attachment) **Page 42**
- c. Discuss matters related to establishing a Technology Innovation Committee.
- d. Consider approving proposed revised Rossmoor General Plan. (Distributed separately)

10. ANNOUNCEMENTS

- a. There will be a combined November/December end-of-the-month regular meeting of the Board on Thursday, **December 1, 2016**, at 9:00 a.m. in Peacock Hall at Gateway Complex.
- b. There will not be a mid-month regular meeting of the Board in December.

11. EXECUTIVE SESSION

- a. There will be an executive session of the Board following this meeting to discuss a personnel matter and any other appropriate business.

12. RECESS

pj

Golden Rain Foundation, Inc.
Treasurer's Report
Board Meeting October 27, 2016

For the month of September operating results were \$8,000 favorable to budget. Total revenue exceeded budget by \$47,000 and total expenses were over budget by \$39,000. Cumulative for the first nine months of the year, revenues were favorable to budget by \$142,000 and expenses were below budget by \$90,000, for a combined positive cumulative variance for the year of \$232,000 or 1.3%. All amounts are rounded to the nearest thousand for this report.

Revenues:

Favorable variances to budgeted revenues included \$12,000 in golf, \$18,000 in recreation, \$9,000 in bus grant, and \$8,000 in vehicle maintenance charges to Mutual Operations.

Expenses:

Expenses for September included unfavorable variances in professional/legal services of \$92,000 primarily due to the reimbursement to the Trust Estate of consulting fees related to the broadband contract and \$15,000 in cost of ticketed events and excursions related to the additional recreation revenue received during the month. These were partially offset by favorable variances of \$19,000 in equipment repairs and maintenance and \$16,000 in landscape repairs and maintenance due to normal seasonal fluctuations.

Trust Estate Fund

There were 47 membership transfer fees received in September generating \$423,000 as compared to 35 in 2015 that generated \$315,000. Total expenditures for the month were \$447,000 including \$141,000 for the Del Valle renovation project, \$142,000 in machinery and equipment purchases and \$137,000 in debt service.

October 20, 2016

CEO's Monthly Report
By Tim O'Keefe, CEO

Manor Sales and Membership Transfer Fees

There were 54 sales in September 2016 as compared with 45 in September 2015. 45 of the sales paid a membership transfer fee. 2 non-sale transactions also paid a fee for a total of 47 paid memberships. As of October 20th, there have been 31 sales for the month and there are 67 pending escrows.

Employee Transition

Two employees commenced employment with the Golden Rain Foundation in September: Deborah Laughlin, Front Desk Attendant, Fitness Center; and Diane Della Rosa, Gateway Receptionist, Executive Services.

Del Valle Fitness Center Renovation

At its October 11 meeting, the Board of Directors authorized staff to solicit proposals from licensed contractors for a \$10 million renovation of the Fitness Center. Proposals are due back by the end of December. If bids fall within the acceptable budget, construction could start as early as the first quarter of 2017. Staff is working with a project planner to determine the best solution for relocation of fitness equipment during the renovation. It is expected that most classes currently conducted in the fitness center will be relocated to other clubhouse facilities during the renovation.

Dollar Accessibility Study

A consultant who wrote the State of California's accessibility regulations to conform to the Americans with Disabilities Act and who specializes in accessibility issues for historic buildings has concluded his study of the Dollar clubhouse. Staff is in the process of reviewing and prioritizing the recommendations to be brought before the Board of Directors at a future meeting.

Gateway Multi-purpose Room Renovations

Earlier this year, the GRF Board of Directors authorized funds to renovate the three multi-purpose rooms at Gateway. MPR #3 is finished with new

flooring, paint, kitchen, lighting, acoustic tiles in the ceiling, and new kitchen cabinets and counter tops. MPR #1 and #3 are scheduled to be completed by the end of this month. They will have new paint, acoustic ceiling tiles, LED lighting, and new whiteboards. All rooms have received new drapes and new storefronts. Next year, we plan to ask for funding to finish the kitchens in rooms #1 and #2. Thank you for your patience while we complete the work.

Power Outages

Last month, there were several unexpected power outages in Rossmoor which have affected dozens of manors in Rossmoor as well as the MOD complex on Rockview. A few weeks ago, GRF staff met with several senior staff members and managers at PG&E to discuss the issues. PG&E explained that Rossmoor was one of the very first communities in California to have underground utilities. The power failures are usually due to corrosion or simply the failure of equipment that has operated far beyond its useful life. Some of their infrastructure is more than 50 years old. Unfortunately, the developers and contractors who installed the initial infrastructure did not keep detailed maps of all the locations of the underground systems and structures and it sometimes takes PG&E a while to determine exactly which equipment failed and where.

PG&E indicated that they have proactively undertaken a comprehensive program to replace aging equipment. They have already invested, and will continue to invest, several million dollars in upgrades to Rossmoor's systems as well as to our neighboring communities. When outages have occurred, they have typically had an emergency response team on site very quickly. The team conducts an initial assessment, removes any hazards and makes any emergency repairs needed to restore service. In some instances that require more comprehensive equipment repairs, they have brought in generators to provide temporary service while the larger repairs can be made.

Comcast TV and Broadband Service

Comcast has begun rolling out internet and high definition TV service to Rossmoor, mutual by mutual. They are contacting residents to make appointments to install wifi routers and HD boxes. The goal is to have every manor connected by December 31, 2016. For residents who don't want to wait for Comcast to contact them and are "tech savvy," a self-install kit is available. Be sure to let the representative know if you want the free upgrade to the X1 Xfinity platform including the very popular voice activated remote control. There is no cost for the installation or the equipment.

Anyone having questions about their Comcast services may visit with a Comcast representative on Monday or Friday 10am to noon or Wednesday 10am to 1pm in the Fireside Lobby. Alternately, you may call the Rossmoor Comcast Call Center at 1-800-407-2997 and speak to a Comcast representative who will be knowledgeable about Rossmoor's services.

So What Is the Internet and Why Should I Care?

I heard on KCBS radio this morning on my way to work that Google is in negotiations with the major networks to provide small bundles of channels via an affordable subscription on their YouTube platform. While this new development is not relevant to us in Rossmoor at this time, this is a major change in TV broadcasting philosophy, delivery and pricing. Many consumers are not necessarily happy that they have to purchase packages with 150 or more channels from the cable TV monopolies when all they want to watch are about a dozen channels. It is highly likely that 10 years from now most broadcast content will not come to your TV through a traditional cable but will instead arrive over the internet.

More relevant to our daily lives today, most people know that the internet is a great and fast tool to learn about the world, conduct research, share ideas, play games and create art. The internet can even help you monitor your home's heating systems, monitor visitors, even schedule your coffee maker to be ready for you in the morning. It is also a wonderful way to stay in touch with family and friends through social media and photo sharing. With the internet, you can even contact your doctor at Kaiser and other health providers by using a video feed directly from the comfort of home and save the hassle of getting to and from the doctor's office.

Recognizing that there may be several hundred residents in Rossmoor who do not currently use the internet, some of Rossmoor's technology clubs (Computer Club, Apple Users Group, Photography Club) have volunteered to host a series of presentations and workshops over the next few months to introduce the internet, computers, tablets, smartphones and other personal technologies to residents. The first session will be held in the Fireside Room on November 30 at 10am. Representatives from Best Buy and the technology clubs will be on hand to demonstrate some of the new technologies and devices and will be available to answer questions following an introductory presentation on the internet. Watch the Rossmoor News for more details!

GOLF ADVISORY COMMITTEE REPORT

REGULAR MEETING

FRIDAY, OCTOBER 14, 2016, AT 9:00 A.M.

A regular meeting of the Golf Advisory Committee (GAC) was convened by the Chairman, John McDonnell, at 9:00 a.m. on Friday, October 14, 2016, in the Board Room at Gateway Complex.

Present, in addition to the Chairman, were Donald A. Terry, Vice Chairman, Lydia F. Bolinger, William L. Herrick, Mary Hufford, Robert L. Montgomery, Susan Williamson, and Mary Lou Delpech, ex-officio member and GRF Board representative. Also attending were Leslie Birdsall, President, and Stephen D. Roath, Director, GRF; Mark K. Heptig, Director of Golf; Blake Swint, Golf Course Superintendent; and Dickey Nitta, Chief Marshal. Attendance

The report of the Committee's regular meeting held on September 9, 2016, was approved with the following correction: the first sentence of page 2 was deleted, which referred to Ms. Williamson representing the Happy Hackers and giving the Club's report. Report Approved as Corrected

The Chairman reported that Mr. Heptig had sent a very informative update on the golf course to all of the Golf Club members who have email. The email was read to the GAC for the benefit of those who had not yet read their emails. Chairman's Report

Ms. Delpech reported that work will soon begin on the Fitness Center and that it will likely put pressure on room reservations in the next year, since groups that normally meet at the Fitness Center will have to find rooms elsewhere. GRF Board Report

Ms. Hufford, representing the Women's 18-Hole Club, reported that the Club currently has 125 members and that the Club's season is winding down. Club Reports

Mrs. Bolinger, representing the Women's 9-Hole Club, reported the following: 1) the Club held its last general meeting of 2016 and elected the following 2017 slate of officers: Penny L. Ittner, Captain, Jean Moulaison, Co-Captain, Judith A. Southcott, Secretary, and Joyce D. Niebur, Treasurer; and 2) the Club's Halloween Tournament will be held on October 27th along with a hat contest and luncheon at the Event Center.

Mr. Montgomery, representing the Rossmoor Men's Golf Club, reported the following: 1) there are eight positions open on the Club's Board; 2) elections for the open Board positions will take place at the Club's annual meeting in November; 3) the Bay Area Seniors Association (BASA) had its annual meeting and modified guidelines for tournament participation. BASA is an association of country clubs whose senior members participate in Home and Home Tournaments. During the year, Rossmoor will host between 350 and 400 senior men from other clubs, which has the benefit of exposing those senior men to the benefits of living in Rossmoor. The men generally share how Rossmoor works, property valuation, and amenities. A luncheon follows the 11 Home and Home Tournament days. GAC members were reminded to know and understand the benefits of the tournaments; and 4) the Clubs were reminded the directory deadline is November 30th for those who want to be included in the directory.

Golf Advisory Committee
Regular Meeting

-2-

October 14, 2016

Ms. Williamson, representing the Happy Hackers Club, reported the following: 1) the Club's final tournament for the year will be held on October 14th, followed by a dinner; and 2) the membership continues to flourish with an additional 48 members signing up for next year.

Mr. Terry, reporting on the Golf Hosting Program, said that activity and interest in the program is picking up again. There were four groups of interested potential buyers who were hosted for a round of golf in the last two weeks. Berkshire Hathaway Home Services has asked the Committee to consider increasing the Committee's presentations to six times a year at the realtor's office.

Golf Hosting
Program

Mr. Heptig and Mr. Swint presented their reports, which are attached. Except for the rained out months of January and February, golf has had a very busy and financially good year. The weather is a factor that will affect revenues and over which there is no control. Getting and keeping the course in playable condition helps to mitigate bad weather and gets players back on the course paying green fees.

Staff
Reports

There was then discussion about the current condition of the course and plans for the next year. Mr. Swint reminded the Committee that he always has a 50-year plan in mind with the goal of preserving the golf course while maintaining playability.

Dickey Nitta, Chief Marshal, reported there may be an opening for a new Marshal in January. He will keep the Committee up to date on this matter.

Chief
Marshal's
Report

The Committee took up the unfinished business of reviewing the golf course rules, Rule R103.0, Golf Courses.

Rule
R103.0

After review and discussion, a motion was made by Mr. Herrick and seconded by Mr. Terry to recommend to the Golden Rain Foundation Board that it adopt the proposed changes to Rule R103.0, Golf Courses. The vote on the motion was taken, and the motion CARRIED UNANIMOUSLY.

Recom-
mendation
re. Rule
R103.0

Mr. Heptig will prepare the proposed changes for presentation to the GRF's Policy Committee for consideration at its next meeting.

There being no further business to come before the Committee, the meeting was adjourned at 10:30 a.m.

Adjourn-
ment

The next regular meeting of the Committee will be held on Friday, November 4, 2016, at 9:00 a.m. in the Board Room at Gateway Complex.

Next Mtg.
11/4/16


John McDonnell, Chairman
Golf Advisory Committee

JM/kv

2016 Golf Course Rounds

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2016 YTD	2015 YTD
Golf Cards														
18 hole - prepaid	499	1,050	984	1,299	1,381	1,238	1,341	1,425	1,236				10,453	12,407
9 hole - prepaid	401	773	643	1,174	1,181	1,015	1,376	1,243	1,249				9,055	10,827
Sponsored Guest													0	0
Subtotal - Cards	900	1,823	1,627	2,473	2,562	2,253	2,717	2,668	2,485	0	0	0	19,508	23,234
Greens Fees														
Residents														
18 holes @ 24.00	214	623	561	605	730	790	923	908	792				6,146	6,621
9 holes @ 12.00	173	616	585	818	809	954	1,011	1,030	1,053				7,049	7,446
18 holes @ 9 hole rate \$12.00	11	24	16	28	137	20	103	46	117				502	366
18 holes late @ 18.00	22	94	62	95	71	92	99	95	107				737	950
9 holes late @ 9.00	204	569	417	645	763	745	909	960	856				6,068	6,626
Subtotal - Residents	624	1,926	1,641	2,191	2,510	2,601	3,045	3,039	2,925	-	-	-	20,502	22,009
Sponsored Guest														
18 holes @ 24.00	15	32	24	42	51	47	43	33	32				319	327
9 holes @ 12.00	3	5	6	9	15	11	23	16	18				106	78
18 holes late @ 18.00	1	8	7	13	13	10	11	8	5				76	62
9 holes late @ 9.00	4	17	11	28	15	15	29	31	24				174	117
Subtotal - Sponsored Guest	23	62	48	92	94	83	106	88	79	0	0	0	675	584
Guests - Weekdays														
18 holes @ 40.00	41	100	78	98	104	133	185	165	160				1,064	1,189
9 holes @ 20.00	32	134	137	218	218	232	205	249	200				1,625	1,320
18 holes late @ 30.00	4	37	43	37	55	34	39	66	39				354	483
9 holes late @ 15.00	52	129	124	169	166	199	229	224	201				1,493	1,797
18 holes special @ \$24.00			22	15	104	79	105	30	31				386	536
9 holes special @ \$12.00			21	6		8	11	11	43				100	69
Subtotal - Guests weekdays	129	400	425	543	647	685	774	745	674	-	-	-	5,022	5,394
Guests - Weekends & Holidays														
18 holes @ 50.00	45	65	55	79	124	174	132	93	133				900	1,288
9 holes @ 25.00	52	66	45	77	120	93	146	123	93				815	839
18 holes late @ 38.00	15	27	13	24	22	30	43	33	41				248	291
9 holes late @ 19.00	34	81	26	54	68	55	109	71	38				536	706
Subtotal - Guests Weekends & Holidays	146	239	139	234	334	352	430	320	305	-	-	-	2,499	3,124
Total - Guests	298	701	612	869	1,075	1,120	1,310	1,153	1,058	0	0	0	8,196	9,102
Tournaments				224	178	252		171	52				877	295
Total Rounds Played	1,822	4,450	3,880	5,757	6,325	6,226	7,072	7,031	6,520	-	-	-	49,083	54,640

2016 Golf Course Cash Receipts

													Actual	YTD	Actual	YTD
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2016 YTD	2016 Budget	2015 YTD	2015 Budget
Golf Cards																
Annual 18 holes @ \$1,800.00	59,400.00	3,600.00	1,800.00										64,800.00		87,500.00	
1st Qtr (Jan-Mar) @ \$400.00	5,200.00												5,200.00		4,400.00	
2nd Qtr (Apr-Jun) @ \$600.00			6,600.00	16,800									23,400.00		20,000.00	
3rd Qtr (Jul-Sep) @ \$600.00				600		12,000	16,800.00						29,400.00		22,200.00	
4th Qtr (Oct-Dec) @ \$400.00				400					3,600.00				4,000.00		1,870.00	
Annual 9 holes @ \$900.00	20,700.00												20,700.00		30,625.00	
1st Qtr (Jan-Mar) @ \$200.00	2,800.00	2,700.00											5,500.00		2,800.00	
2nd Qtr (Apr-Jun) @ \$300.00			3,300.00	6,600									9,900.00		9,600.00	
3rd Qtr (Jul-Sep) @ \$300.00						3,000.00	11,400.00						14,400.00		10,100.00	
4th Qtr (Oct-Dec) @ \$200.00									2,400.00				2,400.00		800.00	
Sponsored Guest @ \$1,000.00	8,000.00	8,000.00	4,000.00		1,600	1,200.00		600.00					23,400.00		24,200.00	
Golf Card Income Deferred	87,300.00												87,300.00		94,425.00	
Subtotal - Cards	183,400.00	14,300.00	15,700.00	24,400.00	1,600.00	16,200.00	28,200.00	600.00	6,000.00	-	-	-	290,400.00	315,761.00	308,520.00	312,002.00
Greens Fees																
Residents																
18 holes @ 24.00	5,136.00	14,952.00	13,464.00	14,520.00	17,520.00	18,960.00	22,152.00	21,792.00	19,008.00				147,504.00		158,793.00	
9 holes @ 12.00	2,076.00	7,392.00	7,020.00	9,816.00	9,708.00	11,448.00	12,132.00	12,360.00	12,636.00				84,588.00		89,352.00	
18 holes @ 9 hole rate \$12.00	132.00	288.00	192.00	336.00	1,644.00	240.00	1,236.00	552.00	1,404.00				6,024.00		4,392.00	
18 holes late @ 18.00	396.00	1,692.00	1,116.00	1,710.00	1,278.00	1,656.00	1,782.00	1,710.00	1,936.00				13,276.00		15,200.00	
9 holes late @ 9.00	1,836.00	5,121.00	3,753.00	5,805.00	6,867.00	6,705.00	8,181.00	8,640.00	7,728.00				54,636.00		53,008.00	
Subtotal - Residents	9,576.00	29,445.00	25,545.00	32,187.00	37,017.00	39,009.00	45,483.00	45,054.00	42,712.00	-	-	-	306,028.00	291,430.00	320,745.00	287,041.00
Sponsored Guest													-			
18 holes @ 24.00	360.00	768.00	576.00	1,008.00	1,224.00	1,128.00	1,032.00	792.00	768.00				7,656.00		7,959.00	
9 holes @ 12.00	36.00	60.00	72.00	108.00	180.00	132.00	276.00	192.00	216.00				1,272.00		936.00	
18 holes late @ 18.00	18.00	144.00	126.00	234.00	234.00	180.00	198.00	144.00	80.00				1,358.00		992.00	
9 holes late @ 9.00	36.00	153.00	99.00	252.00	135.00	135.00	261.00	279.00	192.00				1,542.00		936.00	
Subtotal - Sponsored Guest	450.00	1,125.00	873.00	1,602.00	1,773.00	1,575.00	1,767.00	1,407.00	1,256.00	0.00	0.00	0.00	11,828.00		10,823.00	
Guests - Weekdays																
18 holes @ 40.00	1,640.00	4,000.00	3,120.00	3,920.00	4,160.00	5,320.00	7,400.00	6,600.00	6,400.00				42,560.00		45,182.00	
9 holes @ 20.00	640.00	2,680.00	2,740.00	4,360.00	4,360.00	4,640.00	4,100.00	4,980.00	4,000.00				32,500.00		25,080.00	
18 holes late @ 30.00	120.00	1,110.00	1,290.00	1,110.00	1,650.00	1,020.00	1,170.00	1,980.00	1,170.00				10,620.00		13,524.00	
9 holes late @ 15.00	780.00	1,935.00	1,860.00	2,535.00	2,490.00	2,985.00	3,435.00	3,360.00	3,015.00				22,395.00		25,158.00	
18 holes special @ \$24.00			528.00	360.00	2,496.00	1,896.00	2,520.00	720.00	744.00				9,264.00		12,864.00	
9 holes special @ \$12.00			252.00	72.00		96.00	132.00	132.00	516.00				1,200.00		828.00	
Subtotal - Guests weekdays	3,180.00	9,725.00	9,790.00	12,357.00	15,156.00	15,957.00	18,757.00	17,772.00	15,845.00	-	-	-	118,539.00		122,636.00	
Guests - Weekends & Holidays																
18 holes @ 50.00	2,250.00	3,250.00	2,750.00	3,950.00	6,200.00	8,700.00	6,600.00	4,650.00	6,650.00				45,000.00		61,824.00	
9 holes @ 25.00	1,300.00	1,650.00	1,125.00	1,925.00	3,000.00	2,325.00	3,650.00	3,075.00	2,325.00				20,375.00		20,136.00	
18 holes late @ 38.00	570.00	1,026.00	494.00	912.00	836.00	1,140.00	1,634.00	1,254.00	1,558.00				9,424.00		10,476.00	
9 holes late @ 19.00	646.00	1,539.00	494.00	1,026.00	1,292.00	1,045.00	2,071.00	1,349.00	722.00				10,184.00		12,708.00	
Subtotal - Guests Weekends & Holidays	4,766.00	7,465.00	4,863.00	7,813.00	11,328.00	13,210.00	13,955.00	10,328.00	11,255.00	-	-	-	84,983.00		105,144.00	
Total - Guests	8,396.00	18,315.00	15,526.00	21,772.00	28,257.00	30,742.00	34,479.00	29,507.00	28,356.00	0.00	0.00	0.00	215,350.00	245,443.00	238,603.00	237,116.00
Tournaments					8,900.00			8,550.00	2,600.00				20,050.00	12,315.00	9,600.00	16,285.00
Total Play Revenue	201,372.00	62,060.00	56,771.00	78,359.00	75,774.00	85,951.00	108,162.00	83,711.00	79,668.00	-	-	-	831,828.00	864,949.00	877,468.00	852,444.00
Misc income/Gas Sales	55.00	15.00	105.00	55.00	45.00	140.00		80.00	40.00				535.00		1,040.00	
Total Golf Course Revenue	201,427.00	62,075.00	56,876.00	78,414.00	75,819.00	86,091.00	108,162.00	83,791.00	79,708.00	-	-	-	832,363.00	864,949.00	878,508.00	852,444.00

2016 Golf Shop Sales

Golf Shop Sales	September	2016 YTD	2015 YTD
Merchandise Sales	12,837	156,864	166,419
Cart Rental	11,484	81,077	84,694
Club Repair	10	427	632
Golf Lesson	2,153	28,038	28,585
Driving RNG	4,596	44,702	49,959
Total	31,080	311,107	330,289

October 2016

GOLF MANAGEMENT REPORT

- Play for the month of September was steady with 6,520 rounds. This brings our total for the year to 49,083, a little under the outstanding pace set last year of 54,640. Our income for greens fees totaled \$832,363, which is also down from last year's record pace. With three months to go we are starting to get a good picture of the year. The last questions will be "when does the rain start?" and "how long will it last?" That will be what finally determines our overall numbers.
- The golf shop merchandise sales remained flat during the month of September. Meanwhile the cart rentals, golf lessons and driving range numbers are all very close to 2016 totals. Clothing sales are up significantly over last year but club sales are down quite a bit.
- We have been in the process of getting the golf shop ready for the fall and winter seasons. Jackets, sweaters and pullovers have been coming into stock. We still have a couple of men's and women's coordinated groups for the holidays! Shoes from New Balance and Footjoy just arrived. Plenty of rainwear and winter hats are also in the shop. So, poor weather may be here but golf will continue on if you are ready!
- I want to thank all four golf clubs for a great tournament year. We really had excellent participation throughout the year. The staff looks forward to helping with all the events in 2017.

Golf Course Superintendent's Report

October 14, 2016

Since May 18th, the date that we opened the EBMUD 8" valve that provides supplemental irrigation water to our irrigation reservoir, we have continued to apply 88% of the amount of irrigation water compared to the same time period in 2013.

The Dollar Ranch greens have been aerated and top-dressed with sand. With the exception of a small area on the first green of the Dollar Ranch greens are extremely healthy.

Tee over-seeding has been completed on both courses. Areas where turf was lost on both courses the result of irrigation reductions that occurred during the recent drought are currently being over-seeded along with recently eradicated Dallisgrass. This year there was less of the nasty weed Dallisgrass growing on our courses compared to years past because of success of many consecutive years of spraying the weed with a nonselective herbicide followed by over-seeding. Weeds continue to be a growing problem on the golf courses at Rossmoor. We must soon find a way to reduce or eradicate the increasing amount of Kikuyu grass that is growing in and near greens and tees on both courses.

Decomposed granite walkways have been installed at the 5th gold tee area and 7th main tee area on Dollar Ranch. At both locations the walkway installations were put in place after irrigation modifications to improve irrigation coverage to reduce chronic wet area conditions.

Agenda Item: 8a
Subject: Policy 502.0 (Bulletin
Boards and Display Cases)
Meeting Date: October 27, 2016

***SUMMARY REPORT
GOLDEN RAIN FOUNDATION BOARD OF DIRECTORS***

REPORT PREPARED BY:

Anthony W. Grafals, General Counsel and Director of Confidential Services

REQUESTED ACTION:

Review proposed revised Policy 502.0 and consider for possible adoption.

RECOMMENDATION:

At its September 6, 2016 meeting, the Policy Committee voted to recommend adoption of proposed revised Policy 502.0 (Bulletin Boards and Display Cases) by the Board.

BACKGROUND:

A number of complaints were received by residents regarding bulletin board postings on GRF property. Staff sought to limit postings in bulletin boards to exclude materials deemed offensive.

In response, some residents complained that Policy 502.0 was ambiguous and has been applied inconsistently by staff. Additionally, some residents have complained to the GRF Board alleging private censorship.

Although GRF is within its legal rights to censor information posted on Trust property, the question of whether or not to do so may be determined by the Board.

The Policy Committee reviewed edits suggested by staff and requested additional revisions, as noted in the attached markup, in order to clarify Policy 502.0 and improve the uniformity of its application.

This item was introduced to the Board for consideration at its September 29, 2016 meeting.

ATTACHMENTS:

- 1) Proposed Revised Policy 502.0 (Bulletin Boards and Display Cases) (markup)
- 2) Current Policy 502.0 (Bulletin Boards and Display Cases)

Subject: Bulletin Boards and Display Cases

Purpose: To Establish a Policy to Control Display of Club and Residents Material on bulletin boards and in display cases in or on common GRF Clubhouse Facilities and property

The placement of bulletin board materials and regulation of common area display cases in or on common GRF clubhouse facilities or property is managed by GRF staff. Del Valle Clubhouse is managed by the Fitness Center Supervisor, Pool facilities are managed by the Head Lifeguard and all other facilities and property are managed by the Recreation Supervisor. Bulletin boards and display cases located in or at facilities with primary management by a recognized Rossmoor Club shall be controlled by that designated club (for example the Lawn Bowling Club will control the use of the bulletin boards in the Mat House and the Ceramics Club will control the bulletin board in the ceramics studio)

A. General guidelines for posting material in display cases or on bulletin boards owned by GRF:

1. Space for All display of material is cases are reserved and assigned through the Recreation Department on a first come first served basis-based on, subject to space availability.
2. All materials must be submitted to the Recreation Supervisor for posting.
3. All materials submitted for posting must be approved by GRF.
4. Once approved, materials will be posted within three (3) days.
5. The process for reservations and any changes thereto will be posted in the Rossmoor News periodically.
- ~~2-6.~~ No advertising of outside contractors, vendors, or solicitation of ~~any non-humanitarian cause~~ outside causes or business is allowed.
- ~~3-7.~~ All posted material must have the name of the sponsoring club and/or resident with contact information on the front of the material.
- ~~4-8.~~ All material ~~may~~ must not be larger than 8.5" x 11.0".
- ~~5-9.~~ All material must have the date posted printed on the front of the material.
- ~~6-10.~~ Material may only be posted for a maximum of 30 days prior to an event and must be taken down no later than the day after the event.
- ~~1.~~ No obscene or offensive material may be posted as determined by GRF.
11. The purpose of the display cases is to allow Recognized Rossmoor Clubs & Organizations to provide information about their club which shall be limited to contact information, meeting dates and agendas, and social activities. Postings

Policy 502.0

- must not be about the club's beliefs, propaganda or causes it supports.
12. GRF reserves the right to remove any material posted that GRF determines, in its sole discretion, to be inappropriate which shall include but not be limited to comments or postings that could be construed as discriminatory towards a protected class, defamatory, libelous, hateful, of a political nature or propaganda.
 13. Initial violations of any of the Guidelines will result in a warning, and direction to remove non-compliant material. Repeat violations of the Guidelines may result in temporary or permanent loss of posting privileges for the applicable individual, club or organization.

B. Display Case outside Peacock Hall:

1. The General Guidelines set forth in Section A, above, apply.
- ~~4.2.~~ The locked display case outside Peacock Hall is only for the display of information for events scheduled at Peacock Hall.
- ~~1.~~ All material must be submitted to the Recreation Supervisor for posting.

C. Display Cases near the craft rooms at Gateway:

1. The General Guidelines set forth in Section A, above, apply.
- ~~1.~~ The display cases are for the display of information by recognized Rossmoor Clubs only.
- ~~1.2.~~ Recognized Clubs must submit a request to use one of the cases to the Recreation Supervisor. Space will be allocated on a first come basis. & Organizations only.
3. Display cases are reserved from January through June, and July through December.
- ~~2.4.~~ Display of material is limited to six (6) months for the smaller display cases and one (1) month for a large display case.
- ~~3.5.~~ The Activities Council has been granted permanent use of one (1) large display case.

D. Locked Display cases in the Hall by the Redwood Room at Gateway:

- ~~1.~~ Material must be submitted to the Recreation Supervisor for posting in the locked display cases in this area.
1. The General Guidelines set forth in Section A, above, apply.
- ~~1.2.~~ Information for Classified ads are provided by residents and will be typed and posted by the Recreation Supervisor.
- ~~2.3.~~ Classified ads may not include more than five items for sale.
- ~~3.4.~~ Classified ads are for Rossmoor Residents only to advertise items they may have for sale.
- ~~4.5.~~ Classified ads are posted for a maximum of 30 days.

Authority: Policy

5/29/03

5/29/14

/ /16

Subject: Bulletin Boards and Display Cases

Purpose: To Establish a Policy to Control Display of Club and Residents Material on bulletin boards and in display cases in or on common GRF Clubhouse Facilities and property

The placement of bulletin board materials and regulation of common area display cases in or on common GRF clubhouse facilities or property is managed by GRF staff. Del Valle Clubhouse is managed by Fitness Center Supervisor, Pool facilities are managed by the Head Lifeguard and all other facilities and property are managed by the Recreation Supervisor. Bulletin boards and display cases located in or at facilities with primary management by a recognized Rossmoor Club shall be controlled by that designated club (for example the Lawn Bowling Club will control the use of the bulletin boards in the Mat House and the Ceramics Club will control the bulletin board in the ceramics studio)

A. General guidelines for posting material in display cases or on bulletin boards owned by GRF:

1. Space for display of material is on a first come first served basis based on space availability.
2. No advertising of outside contractors, vendors, or solicitation of any non-humanitarian cause or business is allowed.
3. All posted material must have the name of the sponsoring club and/or resident with contact information on the front of the material.
4. All material may not be larger than 8.5" x 11.0".
5. All material must have the date posted printed on the front of the material.
6. Material may only be posted for a maximum of 30 days prior to an event and must be taken down no later than the day after the event.
7. No obscene or offensive material may be posted as determined by GRF.

B. Display Case outside Peacock Hall:

1. The locked display case outside Peacock Hall is only for the display of information for events scheduled at Peacock.
2. All material must be submitted to the Recreation Supervisor for posting.

C. Display Cases near the craft rooms at Gateway:

1. The display cases are for the display of information by recognized Rossmoor Clubs only.
2. Recognized Clubs must submit a request to use one of the cases to the Recreation Supervisor. Space will be allocated on a first come basis.
3. Display of material is limited to six (6) months for the smaller display cases and one (1) month for a large display case.
4. The Activities Council has been granted permanent use of one (1) large display case.

D. Locked Display cases in the Hall by the Redwood Room at Gateway:

1. Material must be submitted to the Recreation Supervisor for posting in the locked display cases in this area.
2. Information for Classified ads are provided by residents and will be typed and posted by the Recreation Supervisor.
3. Classified ads may not include more than five items for sale.
4. Classified ads are for Rossmoor Residents only to advertise items they may have for sale.
5. Classified ads are posted for a maximum of 30 days.

Authority: Policy

5/29/03

5/29/14

Agenda Item: 8b

Subject: Policy 502.1 (Flyers and
Petitions)

Meeting Date: October 27, 2016

***SUMMARY REPORT
GOLDEN RAIN FOUNDATION BOARD OF DIRECTORS***

REPORT PREPARED BY:

Anthony W. Grafals, General Counsel and Director of Confidential Services

REQUESTED ACTION:

Review proposed revised Policy 502.1 for possible adoption.

RECOMMENDATION:

At its September 6, 2016 meeting, the Policy Committee voted to recommend proposed revised Policy 502.1 (Flyers and Petitions) to the Board for adoption.

BACKGROUND:

At its June 7, 2016 meeting, the Policy Committee considered Policy 502.0 (Bulletin Boards and Display Cases) for possible revisions. In the course of its discussion, reference was made to Policy 502.1 (Flyers and Petitions). The Committee requested that Policy 502.1 be added to the July 5, 2016 agenda for concurrent consideration and discussion with Policy 502.0.

At its September 6, 2016 meeting, the Committee voted to recommend changes in order to make Policy 502.1 more consistent with proposed revised Policy 502.0 (Bulletin Boards and Display Cases).

This item was introduced to the Board for consideration at its September 29, 2016 meeting.

ATTACHMENTS:

Proposed Revised Policy 502.1 (Markup)

Subject: Flyers and Petitions

Purpose: To Establish a Policy to Control ~~Posting and placement~~ Placement of Flyers and Petitions by Members on GRF Property

1. The ~~posting and placement~~ of petitions or flyers in Clubhouses or on Foundation property is subject to approval by the Foundation.
2. Only GRF Members may ~~post or place~~ flyers or petitions.
3. Flyers or petitions may be left in Foundation facilities for circulation on a first-come first-served basis, provided ~~posting or placement~~ does not interfere with normal usage of space, damage any property, or litter the grounds.
4. Flyers and petitions may be attached to clipboards or placed on suitable counters as space allows, but may not be attached to walls, posts, poles or other structures, nor may they be ~~posted or placed~~ on vehicles on GRF property.
5. Only flyers or petitions for non-commercial purposes may be ~~posted or placed~~ on Foundation property.
6. No advertising of outside contractors, vendors, or solicitation of any ~~non-humanitarian outside~~ cause or business is allowed.
7. ~~Posting or placement~~ of flyers or petitions may be limited by the Foundation based on space availability.
8. GRF reserves the right to remove any material that GRF determines, in its sole discretion, to be inappropriate or offensive, including but not limited to comments of a political nature or which may be construed as discriminatory, defamatory, hate speech, or propaganda.
~~The Foundation may remove any petition or flyer that is found to interfere with normal facilities usage, or determined by the Foundation to be offensive, disruptive, or in violation of law or Foundation policies.~~
9. Each page of a flyer or petition must contain the name and contact information for the organization or party~~person posting or placing~~ the materials.
10. Flyers and petitions must include a date of ~~posting or placement~~ and must be removed by the earlier of either the date of day after the event/deadline, or thirty calendar days from the date of ~~posting or placement~~.
11. The person ~~posting or placing~~ a petition or flyer is responsible for any damage to property, including but not limited to, nail holes or staples, and for removal of any litter that results from such ~~posting or placement~~.

Authority: Policy

Agenda Item: 8c
Subject: Policy 201.3 (Guidelines for Creating
Resident Activity Advisory Committees)
Meeting Date: October 27, 2016

***SUMMARY REPORT
GOLDEN RAIN FOUNDATION BOARD OF DIRECTORS***

REPORT PREPARED BY:

Anthony W. Grafals, General Counsel and Director of Confidential Services

REQUESTED ACTION:

Review proposed revised Policy 201.3 for possible adoption.

RECOMMENDATION:

At its September 6, 2016 meeting, the Policy Committee voted to recommend proposed revised Policy 201.3 to the Board for adoption.

BACKGROUND:

On July 15, 2016, an email was sent by the CEO to the Chair of the Policy Committee (attached) regarding concerns expressed by GRF Director Geraldine Pyle that the Fitness Advisory Committee may have acted in a manner which exceeds the scope of its charter. The CEO requested that Policy 201.3 be reviewed by the Policy Committee for possible revision consistent with the concerns expressed.

At its September 6, 2016 meeting, the Policy Committee voted to recommend changes to Policy 201.3 to the Board for adoption.

This item was introduced to the Board for consideration at its September 29, 2016 meeting.

ATTACHMENTS:

- 1) Policy 201.3 (Blackline)
- 2) Email from CEO dated 7/15/16

Subject: Guidelines for Creating Resident Activity Advisory Committees

Purpose: To Establish Guidelines for Creating Resident Activity Advisory Committees

Prior to establishing a resident activity advisory committee the Board shall consider the amount of staff time that will be required to attend committee meetings and otherwise assist the committee. Additionally, an advisory committee should be created *only* when:

1. The facility in which the activity is held is managed by GRF staff; and
2. Specialized knowledge is required for proper oversight of the activity and such knowledge is more readily available among resident user groups rather than the Board; and
3. There are multiple venues or multiple user groups with minor differences that are best mediated by a Board-approved representative instead of the full Board.

An advisory committee should not be created exclusively to address the following:

1. A specific, non-recurring usage problem; or
2. A specific maintenance or repair problem; or
3. To serve as a vehicle to lobby the GRF Board for a capital expenditure. Notwithstanding the foregoing, nothing in this Policy shall prohibit an advisory committee from evaluating the need for capital expenditures in the normal course of the operation of the resident activity.

Authority: Policy

1/25/07
/ /16

From: [Tim O'Keefe](#)
To: [Bob Kelso](#); [Anthony Grafals](#)
Cc: [Geri Pyle](#)
Subject: Policy Committee review item
Date: Friday, July 15, 2016 3:02:33 PM
Attachments: [Policy 201.3.pdf](#)

Bob & Tony-

Geri Pyle has requested that the Committee review policy 201.3, specifically the charter prohibition against the committee serving:

"...as a vehicle to lobby the GRF Board for a capital expenditure."

She expressed to me that she is concerned that the Fitness Center Advisory Committee has overstepped its charter by advocating for the renovation of the fitness center. Although Geri didn't mention it, by extension, the Golf Advisory and Aquatics Advisory Committees have also advocated for capital expenditures which might also violate their charter.

The policy language only prohibits committees from being *created* for the purpose of advocating for a capital expenditure, which these committees were not created to do. Their primary responsibilities are to advise the Board on matters pertinent to their respective areas which may or may not include occasional capital expenditure requests. Capital expenditure requests often go through them and their input on the request is invaluable to the Board. So, it could be argued, that the phrase doesn't apply to the ongoing operations of the committees. But I think it could also be inferred that the listed prohibitions should apply to the ongoing operations of the committees.

I concur with her that we should either:

1. enforce the prohibition and remind the committees that they are not allowed to advocate for capital expenditures—which might seem counter-productive as an advisor to the Board—or;
2. revise the language to make the intent of the policy more clear, or;
3. remove the sentence from the policy

Tim

**SUMMARY REPORT
GOLDEN RAIN FOUNDATION BOARD OF DIRECTORS**

REPORT PREPARED BY:

Rick Chakoff, CFO

REQUESTED ACTION:

Resolve whether to purchase electricity from PG&E (30% renewable energy) or Marin Clean Energy at either MCE Green (50% renewable energy) or MCE Deep Green (100% renewable energy).

BACKGROUND:

PG&E is offering its Walnut Creek customers the option to buy cleaner power through Marin Clean Energy (MCE).

MCE would replace PG&E's sources of power generation. PG&E will continue to deliver power and provide gas service. In addition, all billing will come through PG&E.

There are three alternatives available.

1. MCE Light Green
 - This option provides energy that is 50% renewable and 63% carbon free. The customer is automatically enrolled in this option if no action is taken.
2. MCE Deep Green
 - This option provides pollution free 100% renewable energy.
3. PG&E
 - With this option the customer opts out and keeps PG&E's 30% renewable generation service.

RECOMMENDATION:

Staff analyzed the cost of the various options and found that the MCE Light Green option is approximately the same as the PG&E option whereas the MCE Deep Green was approximately 5% more expensive.

Staff's analysis was presented to the Board at the August 25th meeting. Subsequent to the meeting MCE prepared an additional analysis of the MCE Light Green option to the PG&E option and also found that the cost was approximately the same.

- 2 -

If the solar project is completed, it will provide about 60% of the total energy used. Adding this to the Light Green option will result in 80% clean energy overall.

Based on this information staff recommends the MCE Light Green option.

SUBSEQUENT ACTIONS:

Dependent on the option chosen

FINANCIAL IMPACT:

If the MCE Deep Green option is chosen the additional cost is estimated to be \$33,000 annually.

Agenda Item: 9a
 Subject: Broker Compensation
 Agreement
 Meeting Date: October 27, 2016

SUMMARY REPORT GOLDEN RAIN FOUNDATION BOARD OF DIRECTORS

REPORT PREPARED BY:

Rick Chakoff, CFO

REQUESTED ACTION:

Approve a three-year compensation agreement with Arthur J Gallagher & Co., Insurance Brokers, and authorize the CEO to execute the contract.

BACKGROUND:

GRF has a three year service agreement with its insurance broker Arthur J. Gallagher (AJG) that will expire on December 31, 2016. GRF began its relationship with AJG in July 2009 when, after an extensive brokerage selection process, AJG was selected.

Gallagher's contractual compensation comes from the commissions paid by the insurance companies. The commissions exceed the amount paid to Gallagher and the excess commissions are refunded back to the Mutuals and GRF. The refund is distributed on a prorated basis based on the amount received per policy. For the years 2014 through 2016 the commissions received, the amount paid to Gallagher and the amount refunded to Rossmoor were as follows:

Year	Total Commissions	AJG Compensation	Amount Refunded
2014	405,000	250,000	155,000
2015	314,000	262,500	51,500
2016	291,000	275,000	16,000
Total	1,010,000	787,500	222,500
Note: 2016 commissions are estimated			

In addition to marketing our insurance program to several carriers in order to minimize premiums while providing comprehensive coverage, AJG provides numerous other services. A partial list of these services includes:

- Risk control and safety planning
- GRF staff training
- Analysis and market research on earthquake insurance for various Mutuals and GRF

- Workers comp claim advocacy
- Contract consultation
- Working with the Mutuals to modify their governing documents language pertaining to insurance as needed
- Providing assistance to residents relating to their personal insurance

Providing these additional services has allowed GRF to minimize staffing costs.

SUBSEQUENT ACTIONS:

If approved, the CEO will execute the brokerage services agreement.

FINANCIAL IMPACT:

AJG is proposing a three year agreement beginning in 2017 that would provide them with compensation of \$285,000 per year. Each year that the total commissions exceed Gallagher's compensation there will be no additional cash outlay required.

ATTACHMENTS:

2011 broker agreement and extension of agreement

Compensation Agreement
Golden Rain Foundation of Walnut Creek & Arthur J. Gallagher & Co.
Insurance Brokers of California, Inc.

This COMPENSATION AGREEMENT ("Agreement") is made and entered into and effective the 1st day of January 2011 ("Effective Date") by and between GOLDEN RAIN FOUNDATION OF WALNUT CREEK ("Client") and ARTHUR J. GALLAGHER & CO. INSURANCE BROKERS OF CALIFORNIA, INC., a California corporation ("Gallagher").

I. TERM AND TERMINATION

This Agreement shall commence on the Effective Date for a term of three (3) years and shall automatically renew on the third anniversary of the Effective Date and annually thereafter for additional one (1)-year terms, but may be terminated by either party at any time upon thirty (30) days prior written notice.

II. OBLIGATIONS OF GALLAGHER

Gallagher will provide the services set out on Exhibit A attached hereto (collectively the "Services") to the Client. If the services include the placement of insurance coverages, Gallagher will transact this insurance on client's behalf and use its commercial best efforts to secure such insurance on Client's behalf. In the event an insurance company cancels or refuses to place such insurance coverages, Gallagher will use its commercial best efforts to obtain the coverage from another insurance company. Gallagher agrees to represent the Client honestly and competently.

III. OBLIGATIONS OF CLIENT

Client shall remunerate Gallagher an annual fee of **\$225,000** for the first year of this Agreement; **\$240,000** for the second year of this Agreement; and **\$250,000** for the third year of this Agreement for the Services. This fee has been previously disclosed to Client. The fees for each year under this Agreement shall be earned as follows: twenty-five percent (25%) on the Effective Date and on each anniversary date, fifty percent (50%) six months after the Effective Date and each anniversary date, one hundred percent (100%) nine (9) months after the Effective Date and each anniversary date. The fees will be due on invoicing. Such fee may be revised at the time of renewal of this Agreement by the execution of an amendment to this Agreement signed by the parties hereto. Gallagher may charge Client, and Client agrees to pay, additional fee(s) charged by outside consultants or consultants owned by Gallagher's corporate parent, for the following services: Appraisal, Actuarial Studies, and Probable Maximum Loss (PML) studies. Gallagher will receive no additional compensation for arranging and coordinating these additional services.

Gallagher may receive standard commissions from insurers for the placement of the Client's insurance coverage, which will be credited against the amount of the annual fee. If commissions exceed the annual fee amount, the excess will be returned to the Client. If the total commissions are less than the annual fee amount, Client will pay Gallagher the amount of the difference between the earned commissions and the amount of the annual fee.

Following are the nature all fees known to Gallagher that will be charged by persons other than Gallagher or the insurance company in connection with the current placement of the Client's insurance; these fees are not retained by Gallagher: Surplus lines broker fees and commissions, as disclosed and identified to the Client.

IV. DISCLOSURES

- A. In addition to such fees and commissions provided herein, Gallagher may also receive investment income on fiduciary funds temporarily held by it, such as premium or return premiums. Other parties, such as excess and surplus lines brokers, wholesalers, reinsurance intermediaries, underwriting managers, captive managers, and similar parties, some of them owned by Gallagher's corporate parent, may earn and retain usual and customary commissions and fees in the course of providing insurance products to clients. Gallagher may also participate in contingent and supplemental commission arrangements with insurance companies. Contingent commission arrangements provide for additional contingent compensation if underwriting profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. Supplemental commissions, unlike contingents, are known on the effective date of the policy, but are typically paid later and apart from when usual and customary commission is paid. Any such fees or commission will not constitute compensation to Gallagher under Section III above.
- B. Client is responsible for payment of the premiums for all insurance placed by Gallagher on its behalf. If any amount is not paid in full when due, including premium payments to insurance companies, that nonpayment will constitute a material breach of this Agreement that will allow Gallagher to immediately terminate the Agreement, at its option, without notice to Client. In addition, and not in lieu of the right to terminate, Gallagher reserves the right to apply return premiums or any other payment up to \$5,000 received by Gallagher on Client's behalf to any amounts owed by Client to Gallagher unless such return premiums or other payments are disputed by Client.
- C. Where applicable, insurance coverage placements which Gallagher makes on Client's behalf, may require the payment of federal excise taxes, surplus lines taxes, stamping or other fees, to the Internal Revenue Service (Federal), various state(s) departments of revenue, state regulators, boards or associations. In such cases, Client is responsible for the payment of such taxes and/or fees, which will be identified separately by Gallagher on invoices covering these placements. Under no circumstances will these taxes or other related fees or charges be offset against the amount of Gallagher's brokerage fees or commission referred to herein.
- D. Gallagher will not be operating in a fiduciary capacity, but only as Client's broker, obtaining a variety of coverage terms and conditions to protect the risks of Client's enterprise. Gallagher will seek to bind those coverages based on Client's authorization; however Gallagher can make no warranties in respect to policy limits or coverage considerations of the insurance carrier. Actual coverage is determined by policy language, so read all policies carefully and contact Gallagher with questions on these or any other issues of concern.

V. INDEMNIFICATION

- A. Gallagher agrees to indemnify and hold Client harmless from any loss, cost, damage, or expense (including reasonable attorney fees) arising from the negligent acts or omissions of Gallagher.
- B. Client agrees to indemnify and hold Gallagher harmless from any loss, cost, damage, or expense (including reasonable attorney fees) arising from the negligent acts or omissions of Client, including any financial obligation to pay premiums to any insurance company.

IN WITNESS WHEREOF, the parties hereto have caused the Agreement to be executed on the date first written above.

ARTHUR J. GALLAGHER & CO.
INSURANCE BROKERS OF
CALIFORNIA, INC.

GOLDEN RAIN FOUNDATION OF
WALNUT CREEK, CA

By: 

Name: Douglas Bowring

Title: Area President

By: 

Name: William Sams

Title: CEO

California Broker License N. 0726293

In case of questions or problems concerning broker fees or insurance, contact the California Department of Insurance at 1-800-927-HELP

**Golden Rain Foundation of Walnut Creek & Arthur J. Gallagher Risk Management
Services**

STANDARD BROKER FEE DISCLOSURE

This disclosure was prepared by the California Insurance Commissioner. Please READ IT CAREFULLY!

- I. Do not sign any broker fee agreement unless all of its blank lines and spaces have been filled in and you have read this entire document and the agreement carefully.
- II. Your insurance broker represents you, the consumer, and is entitled to charge a broker fee if he/she chooses. This fee is not set by law, and may be negotiable between you and the broker.
- III. It is illegal for an insurance broker to charge you a fee for placing coverage solely with the California Automobile Assigned Risk Plan or the California FAIR Plan. Fees may be charged for placement of other coverages.
- IV. Broker fees are often non-refundable even if you cancel your coverage. Refer to your broker fee agreement to see if your broker fee is non-refundable. However, you may be entitled to a full refund of a broker fee if your broker acted incompetently or dishonestly. Unresolved disputes over non-refunded broker fees can be forwarded to the Department of Insurance for review.
- V. You are entitled to obtain and keep a completed copy of this disclosure and any broker fee agreement you sign.
- VI. Your broker may receive commission from insurance company(ies) for placing your insurance. This commission may be paid to your broker by the insurance company(ies) in addition to any broker fee you pay.
- VII. If you will be paying your premium in installments to a finance company, by law you must receive a copy of a premium finance disclosure and agreement. Be sure to obtain and read those documents before signing a premium finance agreement. Also, ask the broker if the insurer offers its own installment payment plan. Insurer installment plans are often cheaper than premium financing through a separate premium finance company.
- VIII. If your broker is placing automobile coverage, your broker must provide you with a copy of the Department of Insurance pamphlet Automobile Insurance. If your broker is placing residential coverage, your broker must provide you with a copy of the Department of Insurance pamphlet Residential Insurance. By signing this disclosure you acknowledge receipt of the appropriate pamphlet(s).

Golden Rain Foundation of Walnut Creek

Client initials: WJ

EXHIBIT A

The following outlines services provided by Gallagher over the term of this Agreement:

Brokerage Placement Services

- Continue to identify available marketplace coverages and program needs to insure client's risks to loss, or to maximize self-retention of risk
- Compile underwriting data and information to prepare market specifications, including assistance with the completion of required worksheets as needed (e.g. business interruption, crime)
- Evaluate and analyze insurance quotations – each company reviewed for financial stability, solvency and service record
- Negotiate premiums and coverages with underwriters and intermediaries
- Prepare proposal, providing explanation of coverages, limits and exclusions as well as recommendations
- Bind coverages and confirm placement
- Secure policies, review for accuracy and provide GRF with summaries
- Administrative Services
- Meet on marketing plan 120 days prior to renewal
- Prepare schedules and a summary of insurance
- Premium allocation and invoicing
- Claim reporting, monitoring and consulting
- Certificates and Evidences of insurance issuance and assist and consult in the management of the program for tracking of incoming certificates
- Review audits and endorsements for accuracy
- Establish insurance calendar "to-do" list and schedule meeting in conjunction with GRF
- Maintain market relationships
- Research new markets or coverage concepts and determine if applicable to GRF
- Annual stewardship report
- Issue auto ID cards
- Consultation as needed for client's new development projects
- AJG to provide a dedicated phone line with voicemail for Rossmoor residents' service needs
- Review of vendor and contractor certificates for appropriate coverage

Claims Administration

- Arrange for and participate in regular claims reviews.
- Secure quarterly loss runs for past five years
- Provide status reports
- Work with adjusters and insurer claims staff to assure that reserves are set properly
- Report serious claims to excess insurers.
- Regular review of claims and client advocacy in the claims process
- Work with client and insurers to resolve claim and coverage disputes
- Assist client to manage claims within the various deductibles and self-insured retentions (SIR)
- Monitor third-part administrator (TPA) and conduct TPA selection process, as needed

Professional Consultation

- Inform client of essential changes in federal, state, local laws which could affect insurance and risk management operations
- Review classifications related to all lines of property and casualty insurance to control insurance costs
- Review rating sheets and calculation of Workers Compensation Experience Modification for accuracy; do annual projection of experience modification for planning and budget purposes.
- Assist client with the establishment of loss control programs
- Review CCR and By-Laws, leases, contracts, job specifications and other agreements for insurance and risk management liability implications to minimize risk

Risk Management Enhancements

- Participation in client's safety and other risk control and loss prevention programs.
- Consult with client in the establishment of replacement cost and other valuation of buildings and personal property. Provide references and participate in the selection of any vendors for appraisals, probable maximum loss (PML) studies and other outsourced services.
- Automobile fleet training, motor Vehicle Report analysis, defensive driving course, as needed or requested.
- Risk management consultation on emergency procedures and disaster planning
- Risk management consultation on environmental exposures, chemical or other hazardous materials.
- Consultation on managing risk associated with disabilities
- Assistance with Return to Work programs
- Assistance with staff training

Amendment to Compensation Agreement

Golden Rain Foundation of Walnut Creek & Arthur J. Gallagher & Co. Insurance Brokers of
California, Inc.

THIS AMENDMENT dated January 1, 2014 ("Amendment") TO COMPENSATION AGREEMENT effective January 1, 2011 ("Agreement") is made by and between GOLDEN RAIN FOUNDATION OF WALNUT CREEK ("Client"), and ARTHUR J. GALLAGHER & CO. INSURANCE BROKERS OF CALIFORNIA, INC., a California corporation ("Gallagher").

I. TERM

Section I of the Agreement is hereby amended and renewed for a three-year period beginning on January 1, 2014 and ending December 31, 2016.

II. FEE

Section III. of the Agreement is hereby amended so that the annual fee for the Services payable by Client shall be \$250,000 for the period January 1, 2014 to December 31, 2014; \$262,500 for the annual period January 1, 2015 to December 31, 2015; and \$275,000 for the annual period January 1, 2016 to December 1, 2016. The fees for each year under this Agreement shall be earned as follows: twenty-five percent (25%) of the current year's fees on the Effective Date and on each anniversary date, fifty percent (50%) of the current year's fees six months after the Effective Date and each anniversary date, one hundred percent (100%) of the current year's fees nine (9) months after the Effective Date and each anniversary date. This schedule will govern the amount due to Gallagher if commissions earned for the placement of insurance fall short of the agreed upon annual fee amount.

III. SERVICES

Exhibit A attached supersedes any previous Exhibit A agreed between the parties.

IV. LIMITATION OF LIABILITY

Section V., titled "INDEMNIFICATION," is replaced in its entirety by the following new Section V. titled "LIMITATION OF LIABILITY."

Liability arising from any negligent acts or omissions of either party, whether related to the Services provided hereunder or not, shall not exceed \$20 million in the aggregate. Without limiting the foregoing, each party shall only be liable for actual damages incurred by the other party and shall not be liable for any indirect, consequential or punitive damages.

V. NO OTHER CHANGES

Except as varied herein, the Agreement shall remain in full force and effect.

IN WITNESS WHEREOF, the parties hereto have caused this Amendment to be executed on the date first written above.

ARTHUR J. GALLAGHER INSURANCE
BROKERS OF CALIFORNIA, INC.

By: 

Name: Jim Buckley

Title: Area executive Vice President

Date: June 17, 2014

GOLDEN RAIN FOUNDATION OF
WALNUT CREEK

By: 

Name: WARREN SALMON

Title: CEO

Date: 9-5-14

EXHIBIT A

The following outlines services provided by Gallagher over the term of this Agreement:

Brokerage Placement Services

- Continue to identify available marketplace coverages and program needs to insure client's risks to loss, or to maximize self-retention of risk
- Compile underwriting data and information to prepare market specifications, including assistance with the completion of required worksheets as needed (e.g. business interruption, crime)
- Evaluate and analyze insurance quotations – each company reviewed for financial stability, solvency and service record
- Negotiate premiums and coverages with underwriters and intermediaries
- Prepare proposal, providing explanation of coverages, limits and exclusions as well as recommendations
- Bind coverages and confirm placement
- Secure policies, review for accuracy and provide GRF with summaries
- Administrative Services
- Meet on marketing plan 120 days prior to renewal
- Prepare schedules and a summary of insurance
- Premium allocation and invoicing
- Claim reporting, monitoring and consulting
- Certificates and Evidences of insurance issuance and assist and consult in the management of the program for tracking of incoming certificates
- Review audits and endorsements for accuracy
- Establish insurance calendar “to-do” list and schedule meeting in conjunction with GRF
- Maintain market relationships
- Research new markets or coverage concepts and determine if applicable to GRF
- Annual stewardship report
- Issue auto ID cards
- Consultation as needed for client's new development projects
- AJG to provide a dedicated fax and phone lines with voicemail for Rossmoor residents' service needs
- Review of vendor and contractor certificates for appropriate coverage
- Make regular presentations to the Presidents' Forum and s needed to various Mutual Boards and the GRF Board and the residents as required.
- Answer resident questions directed to Gallagher

Claims Administration

- Arrange for and participate in regular claims reviews.
- Secure quarterly loss runs for past five years
- Provide status reports
- Work with adjusters and insurer claims staff to assure that reserves are set properly
- Report serious claims to excess insurers.
- Regular review of claims and client advocacy in the claims process
- Work with client and insurers to resolve claim and coverage disputes
- Assist client to manage claims within the various deductibles and self-insured retentions (SIR)
- Monitor third-part administrator (TPA) and conduct TPA selection process, as needed

Professional Consultation

- Inform client of essential changes in federal, state, local laws which could affect insurance and risk management operations
- Review classifications related to all lines of property and casualty insurance to control insurance costs
- Review rating sheets and calculation of Workers Compensation Experience Modification for accuracy; do annual projection of experience modification for planning and budget purposes.
- Assist client with the establishment of loss control programs
- Review CCR and By-Laws, leases, contracts, job specifications and other agreements for insurance and risk management liability implications to minimize risk

Risk Management Enhancements

- Participation in client's safety and other risk control and loss prevention programs.
- Consult with client in the establishment of replacement cost and other valuation of buildings and personal property. Provide references and participate in the selection of any vendors for appraisals, probable maximum loss (PML) studies and other outsourced services.
- Automobile fleet training, motor Vehicle Report analysis, defensive driving course, as needed or requested.
- Risk management consultation on emergency procedures and disaster planning
- Risk management consultation on environmental exposures, chemical or other hazardous materials.
- Consultation on managing risk associated with disabilities
- Assistance with Return to Work programs
- Assistance with staff training

Second Amendment to Compensation Agreement

Golden Rain Foundation of Walnut Creek & Arthur J. Gallagher & Co. Insurance Brokers of California, Inc.

THIS SECOND AMENDMENT dated January 1, 2017 ("Amendment") TO COMPENSATION AGREEMENT effective January 1, 2011 ("Agreement") is made by and between GOLDEN RAIN FOUNDATION OF WALNUT CREEK ("Client"), and ARTHUR J. GALLAGHER & CO. INSURANCE BROKERS OF CALIFORNIA, INC., a California corporation ("Gallagher").

I. TERM

Section I of the Agreement is hereby amended and renewed for a three-year period beginning on January 1, 2017 and ending December 31, 2018.

II. FEE

Section III. of the Agreement is hereby amended so that the annual fee for the Services payable by Client shall be \$285,000 for each year in the the period January 1, 2017 to December 31, 2018. The fees for each year under this Agreement shall be earned as follows: twenty-five percent (25%) of the current year's fees on the Effective Date and on each anniversary date, fifty percent (50%) of the current year's fees six months after the Effective Date and each anniversary date, one hundred percent (100%) of the current year's fees nine (9) months after the Effective Date and each anniversary date. This schedule will govern the amount due to Gallagher if commissions earned for the placement of insurance fall short of the agreed upon annual fee amount.

III. SERVICES

Exhibit A attached supersedes any previous Exhibit A agreed between the parties.

IV. LIMITATION OF LIABILITY

Section V., titled "INDEMNIFICATION," is replaced in its entirety by the following new Section V. titled "LIMITATION OF LIABILITY."

Liability arising from any negligent acts or omissions of either party, whether related to the Services provided hereunder or not, shall not exceed \$20 million in the aggregate. Without limiting the foregoing, each party shall only be liable for actual damages incurred by the other party and shall not be liable for any indirect, consequential or punitive damages.

V. NO OTHER CHANGES

Except as varied herein, the Agreement shall remain in full force and effect.

IN WITNESS WHEREOF, the parties hereto have caused this Amendment to be executed on the date first written above.

ARTHUR J. GALLAGHER INSURANCE
BROKERS OF CALIFORNIA, INC.

By:  _____

Name: Jim Buckley

Title: Area President

Date: October 10, 2016

GOLDEN RAIN FOUNDATION OF
WALNUT CREEK

By: _____

Name: _____

Title: _____

Date: _____

EXHIBIT A

**Broker Services Agreement Between
Golden Rain Foundation of Walnut Creek and Arthur J. Gallagher & Co Insurance Brokers, Inc.
January 1, 2017 to December 31, 2018**

Insurance Brokerage Services

The following outlines services provided by Arthur J. Gallagher and Co. for Golden Rain Foundation and Rossmoor over the term of this Agreement. This is an overview; it does not include all of the detail on each individual service provided. Our overall mission is to be your advocate and partner in the identification and understanding of your risks and associated costs, the securing of insurance coverage, and the development and execution of risk management strategies.

Exposure Identification and Analysis

- In coordination with key members of GRF staff, identify all exposures to loss and discuss various risk management methods for managing risk and controlling costs.
- Consult in the establishment of replacement cost and other valuation of buildings and personal property. Provide references and participate in the selection of any vendors for appraisals, probable maximum loss (PML) studies and other outsourced services.
- Prepare studies as required for the evaluation of Earthquake exposures.

Program Structure and Marketing

- Approximately 120 days in advance of renewal begin process.
- Identify available markets for placement of all coverages that at minimum meet current (2016) coverage and pricing parameters.
- Meet with interested underwriters to review exposures, coverage and pricing requirements.
- Compile underwriting data and information to prepare market specifications, including assistance with the completion of required applications and detailed statement of values. This work is done in coordination with GRF staff.
- Evaluate and analyze insurance quotations as compared to specifications, this includes reviewing each company for financial stability, solvency and service record.
- Negotiate premiums and coverages with underwriters and intermediaries.

Document Preparation / Program Analytics

- Prepare proposal, providing explanation of coverages, limits and exclusions as well as recommendations for modifications of coverage.
- Prepare spreadsheets to analyze components of rate and premium by line of coverage including comparison to prior years.
- Prepare budget projections in August for following year premium expectations.

EXHIBIT A (Continued)

Insurance Brokerage Services

Binding of Insurance, Policy Review, Other Policy Related Services

- Bind all coverages in accordance with instructions and confirm placement to GRF.
- Secure policies, review for accuracy, and deliver to GRF.
- Provide an overview of coverage via insurance policy summaries.
- Prepare billings to GRF and monitor premium payments.
- Issue automobile identification cards for vehicles
- Ensure automobile insurance carrier processes required filings to the state.
- Maintain schedules of exposures during policy year.
- Preparation and delivery of evidences of insurance coverage to all interested parties including lenders, and residents.
- Track receipt of audits, review, and provide analysis.
- Prepare Workers Compensation Experience Modification projection and review with GRF results and implications on pricing. Review final modification when published for accuracy.

Claim Reporting and Consulting

Workers Compensation Claims Advocacy

- Provide training as needed to Human Resources staff on communication with injured workers, supervisors, department heads, and claims adjusters.
- Provide support in protocols and communications with Managed Provider Networks.
- Create a formalized Modified Work Program throughout GRF.
- Coordinate with Gallagher loss control to identify any claim trends.
- Conduct quarterly claim review of open claims with GRF and insurance company to identify action steps on claims and make any recommendations for adjusting/reducing claim reserves.

Property and Casualty Claims Advocacy

- Report all claims to insurance companies.
- Track and report the status of claims; frequency is dependent on the severity of the claim.
- Engage Gallagher regional claim experts as required on complex matters.
- Consult on incident reporting forms to ensure all pertinent information is gathered.
- Assist in subrogation of not-at-fault automobile claims.

EXHIBIT A (Continued)

Insurance Brokerage Services

Risk Control Services

- Coordinate insurance company inspections and compliance with recommendations.
- Conduct property inspections to identify hazards and make recommendations.
- Work in coordination with Human Resource Manager and Public Safety Manager to:
 - Develop annual service safety plan including training goals includes but not limited to:
 - train staff on OSHA required programs
 - train the trainer on ergonomic evaluations
 - accident investigation training for managers
 - review, maintain, and train staff on IIPP
 - defensive driving courses
 - hazard communication/GHS
- Work in coordination with Public Safety Manager on Emergency / Disaster Planning.
- Consult on environmental exposures regarding chemicals or other hazardous materials.
- Consult on safety programs for large project renovations (e.g. Del Valle).

Contract Review, Consulting, and Tracking of Vendor/Sub-Contractor Insurance Requirements

- Consult on contracts with vendors and contractors in regard to insurance requirements and indemnification clauses as it relates to current insurance placements.
- Provide ongoing training and tools to assist GRF insurance representative in first review of contractor's insurance requirements.
- Review in coordination with GRF insurance representative compliance by contractors with GRF insurance requirements.
- Maintain current insurance requirements for other parties, and design new requirements as needed for unique situations.

Other Services

- Maintain calendar of insurance with GRF to track service requirements.
- Prepare information and participant in Presidents forum, Mutual Board meetings, and GRF board as required.
- Prepare and present to residents overview of insurance and other meetings as requested.
- Provide dedicated phone line for resident service needs; respond to all calls within 24 hours.
- Inform GRF of essential changes in federal, state, and local laws which could affect insurance and risk management operations.
- Review CC&R and By-Laws, leases, contracts, job specifications and other agreements for insurance and risk management liability implications to minimize risk.

Agenda Item: 9b
Subject: Golf Tournament Schedule
Including Reduced and
Waived Fees
Meeting Date: October 27, 2016

**SUMMARY REPORT
GOLDEN RAIN FOUNDATION BOARD OF DIRECTORS**

REPORT PREPARED BY:

Mark Heptig. Director of Golf

REQUESTED ACTION/RECOMMENDATION:

For the golf calendar year of 2017, we are asking for the following three actions from the Board:

- Approve the schedule (Attachment 1) of 2017 Rossmoor Golf Club's (Men's, Women's 18, Women's 9 and Happy Hackers) that require reduced or waived fees.
- Approve the 16 outside events that can be scheduled on Mondays throughout the year that provide additional income.
- Approve the two high school programs to play at Rossmoor with waived fees for both and the one "First Tee" Junior Event.

BACKGROUND:

The four Golf Clubs have presented their schedules to the Director of Golf. There will be over 100 tournaments in 2017, with no major changes in the requests for the few reduced or waived fee events. These events have traditionally had reduced or waived fees because they fall into three basic categories; they help with local charities, they help promote Rossmoor or they are reciprocal in nature so that the clubs can continue to be part of larger organizations.

Outside tournament requests are coming in now for 2017. The plan is to host 14-16 of these events during the year.

ALTERNATIVES AND OPTIONS:

- Do not approve the schedule.
- Modify the schedule.

- 2 -

SUBSEQUENT ACTIONS:

Proceed with the planning and implementation of the golf schedule based on Board action.

FINANCIAL IMPACT:

For internal club tournaments it varies depending on the event, but for most events it is nominal because the event will only occur with the granting of the request. For outside tournaments it could provide as much as \$25,000 of additional income.

ATTACHMENTS:

- 1) 2017 Tournament List
- 2) Description of Events

ATTACHMENT 1**2017 GOLF CLUB TOURNAMENTS- WAVIED OR REDUCED FEES (resident rates).**MENS CLUB-reduced fees

Six (6) Home & Home Tournaments with Orinda, Round Hill, Contra Costa, Oakhurst, Crow Canyon, Moraga and Mira Vista.

Six (6) Guest Days, one each month during the spring, summer and fall.

MENS CLUB-waived fees

Invitational. Total players 120.

NCGA matches which are against three (3) other clubs with practice rounds. Maximum 24 players each match.

WOMENS 18 CLUB-reduced fees

Three (3) Guest Days, held during the summer months.

WOMENS 18 CLUB-waived fees

Invitational. Total players 120.

Swinging Seniors (WGANC Event)

East Bay Team Play, approximately 60 players.

Diablo League Team Play, approximately 60 players.

WOMENS 9 CLUB-reduced fees

Spring Fling with 18ers.

Jamboree.

Crow Canyon exchange day

One (1) Guest Day.

WOMENS 9 CLUB-waived fees

Team Play, approximately 40 players.

First Tee Tournament for juniors.

ATTACHMENT 2

DESCRIPTION OF EVENTS

Regular Club Member Events - These events are scheduled by the Happy Hackers, Women's Nine Hole Group, Women's 18 Hole Group and the Men's Club. They are for their club members only and they are charged the full resident rates in all cases. Participation can range from 20 to over 200 depending on the event. There are about 60-70 of these events per year scheduled by the four clubs.

Men's Club Home & Home - Almost all clubs in Northern California participate in the "Home and Home" program. The idea is to build relationships with other golf courses in the area. We have seven of these events tentatively scheduled in 2015 here at Rossmoor. There will also be seven away dates where Rossmoorians can play at other golf courses. Players playing here all pay the Rossmoor resident rate. Participation is approximately 30-60 guests per event.

Guest Days - There are 12 Guest Days scheduled in 2015. The Men's Club has seven, 18ers have three, 9ers have one and the Happy Hackers have one. All residents may invite up to four guests on these days and they can play for the resident rate. These events are used as a chance to introduce Rossmoor to non-residents and an excellent revenue stream.

Invitational - The 18ers and Men's Club have traditionally had one day events in which residents can invite one guest to play. All greens fees are waived for these two events. Tournaments like this are an excellent opportunity to introduce Rossmoor to non-resident golfers.

Team Play - Each club is part of a golf league made up of Northern California golf clubs. The 9ers are part of the WNHGA (Women's Nine Hole Golf Association), the 18ers are part of the EBTP (East Bay Team Play) and DLTP (Diablo League Team Play) and the Men's Club is part of the NCGA (Northern California Golf Association). Being a member of these organizations means you are obligated to host an event at your course. All the clubs waive the fees for these events. All of these events occur on the golf clubs regular scheduled day, which means our Rossmoor golfers are volunteering not to play on those days or times.

Open Day - Both the Women's 9ers and Women's 18ers sometimes host an Open Day event. The 9ers host this event every three years. Meanwhile, the 18ers host this event every year. Both Rossmoor groups do not play during the "Open Day" format. All greens fees are waived for these two events. It is an obligation of being a 9ers (WNHGA) or the 18ers (WGANC) Northern California organizations (and is a part of their charters) to have an "Open Day" and it gives us an opportunity to introduce Rossmoor to many non-residents. In 2015 the 18ers will host an Open Day. However, in 2016 they are looking to host a special Northern California event that would replace any Open Days until 2018.

Charity Day - The 18ers once a year host a tournament for charity. The last few years that has been for hospice and Brun's House. To maximize the funding to the charity and increase participation we waive the greens fees.

Spring Fling and Jamboree - These are long standing events that have modified greens fees because of their format.

First Tee - The 9ers host beginner girls from a local "First Tee" program. They pair with them for a round of golf and have lunch too. We waive the greens fees for the juniors in this event.

Outside Tournaments - These events are non-resident tournaments that allow us to bring in substantial income (nearly \$25,000 in 2013) and introduce Rossmoor to many people. These tournaments often raise money for local charitable organizations; therefore we act as a partner helping improve our community. Most of these events will occur on Mondays and start at 12:00 noon. During 2015 we have set a goal of 16 days between April 1 and November 15 that could be scheduled for these types of tournaments.

Junior Golf (High School) - We host two high school programs here at Rossmoor. The Acalanes High School boys play in the spring and the girls play in the fall. Each group brings about 10-12 players each visit. They play on Tuesday and Thursday afternoon for about two months. The Bentley High School plays Tuesday afternoon in the spring only. We host one Monday event each spring that is the High School Bay Area Susko Championship. 26 high schools participate in this tournament.