

MINUTES  
WALNUT CREEK MUTUAL NO. TWENTY-EIGHT  
FIFTY-SECOND ANNUAL MEETING OF MEMBERS  
WEDNESDAY, MARCH 1, 2023 AT 9:30 A.M.  
DONNER ROOM-EVENT CENTER

The Fifty-Second Annual Meeting of Members of WALNUT CREEK MUTUAL NO. TWENTY-EIGHT was convened at 9:30 a.m. on Wednesday, March 1, 2023 in the Donner Room.

ROLL CALL: Present: Susan Hildreth, President  
Marsha Young, Vice President  
Isabelle Chen, Treas/Sec

Absent: None

GRF Staff was represented by Paul Donner, Director of Mutual Operations; Rick West, Building Maintenance Manager and Anne Paone, Administrative Secretary. John Tawaststjerna, Landscape Manager-Excused

President Hildreth welcomed the 15 residents who were present and then had the Board and staff introduce themselves.

CERTIFICATION OF NOTICE OF MEETING

Anne Paone certified that notice was published in the Rossmoor News on December 22, 2022, and mailed to members on February 13, 2023.

CERTIFICATION OF ELECTION

Anne Paone certified that Susan Hildreth came forth as of the deadline of December 1, 2022, was declared qualified and was elected by a vote of the membership and will be seated on the Board of Directors at this 52<sup>nd</sup> Annual Meeting of Members held on March 1, 2023.

PRESIDENT'S REPORT – Susan Hildreth

Ms. Hildreth reported that she wanted to acknowledge GRF staff, Paul Donner's retirement and the leadership of Rick Saillard. She thanked Marsha Young for stepping up to fill the vacancy. The Mutual had a busy year in 2022 and we expect to have a similar year in 2023  
Roof replacement – We are in the 3<sup>rd</sup> year of a 5 yr. project, with 8 buildings re-roofed in 2022 and another 8 to be done in 2023. Entry 12 roofs done in 1<sup>st</sup> year of project, remaining roofs are in Entry 11. All Carport roofs will be done in the 5<sup>th</sup> year.  
Sewer clean-outs – We are in the 3<sup>rd</sup> year of a 5 yr. project - Adding 2-way sewer clean-outs to buildings. Seven were done in 2022 and we plan to do 6 more in 2023.  
Lighting – We are researching lighting options and will finalize fixtures and an installation plan soon.

Tree trimming and removal – We removed several pines and did tree trimming in both entries. We plan to do removal and some trimming in 2023 and are determining priorities.

Turf reduction – Turf reduction is a priority to minimize water use in light of drought. We did significant turf reduction in Entry 11 and 12 in 2022 and are planning additional turf reduction in 2023. The initial major project is eliminating turf on roadway from unit 2133 – 2181 on both sides of roadway.

Thanks to the Landscape Committee for their continued dedication to keeping Mutual 28 beautiful.

Parking reminders – Parking is always challenging. Just a few reminders – please do not park in guest spots regularly – they are designed for residents' guests. Each entry has open parking spaces that can be used by care-givers or employees of residents as well as residents who may have more than 1 car.

Thanks to the Social Committee I hope some of you were able to attend the Winter Gathering. I want to thank the Social Committee for their efforts.

Roster – We will produce an updated roster soon. Some residents have requested paper copies. Let me know if anyone has a commercial printer and might be willing to make copies.

VICE PRESIDENT – Marsha Young

#### REPORT ON TRASH SORTING

The Rossmoor phonebook-pages 23-30 has an alphabetical list of items and how to sort them. Residents should tear out these pages to keep on refrigerators or near recycling and compost in the kitchen.

#### FINES AND PROBLEMS

In 2022 there were a few fines, but in 2023 and forward, Republic Services has a grant to inspect our trash sorting more thoroughly and fine up to \$75 per bin. more frequently. We also had some trouble with items being left on the bin lids or on the floors of the trash enclosures.

Nothing should be left outside a bin, inside or outside of any enclosure.

Overfilled bins, so that the lids do not close means that Republic may refuse service, in which case we have to pay for an extra unscheduled pickup. We have had many instances of overflowing bins. Also, bins must not be removed from enclosures.

Electric or electronic items with a cord require a phone call to

925 671-9008 to schedule a pickup that is free to the resident, but that the Mutual has already paid for in advance.

#### TRASH PICKUP

Republic Services picks up Recycling and Compost on Wednesday and Landfill on Thursday.

Our compost cans are cleaned on the 4th Thursday after compost is picked up. Then a volunteer lines the bin with paper. Residents should not put compost in unless this paper has been placed. Republic Services has a grant from the state of CA to do spot checks to see that we have no food scraps in the landfill. This is a result of a new law, S.B. 1383 that requires food waste to be composted with a CA state goal to reduce food in our landfill by 75% in order to reduce greenhouse gases.

We need VOLUNTEERS who can view their own enclosure and report any problems. Thanks to Chuck Rawlings who has been doing this. In the Spring, some educational meetings will be held, in which residents may ask questions about sorting. For more info residents may contact Marsha Young [chocdoc1@yahoo.com](mailto:chocdoc1@yahoo.com)

#### TREASURER/SEC – Isabelle Chen

Ms. Chen deferred to Mr. Donner stating that he would go over the numbers.

Mr. Donner reported that he has the financials for the full year. The operating fund ending balance was \$134,739. The reserve fund ending balance was \$579,386. The total for the two funds was \$714,125. The operating fund is a bit low. He would like to see that increased. Revenue, which was \$47,259, exceeded the budget. GRF gave a credit to the Mutual for \$35,007 from the Payroll Protection Plan. MOD refunded the Mutual \$12,252.00. The Mutual came in better than budget due to these refunds.

Insurance and possible special assessment- Cost of insurance for Mutual 28 increased by 66.8% for 2023, mostly due to increase in fire insurance (2023 total = \$169k). We have to pay for the 2023 insurance in January 2023. From a cash flow point of view, we have to pay the current year's premium with the funds collected from the previous year. Through December 2022, we collected \$110k to pay 2023 insurance premiums of \$175K. There was a shortage of \$65k so we had to borrow \$63k from Mutual 28 reserves to make the 2023 insurance payment. We have increased by 67% the amount we are collecting for 2024 insurance payment and believe that insurance costs will level off. We are not sure that we can repay the amount we borrowed from reserves for 2023 insurance so we may be required to consider a special assessment to repay those funds.

#### BUILDING MAINTENANCE REPORT

Mr. West reported that material costs, labor costs and everything else has gone up. It will cost \$600,000 by the end-of-year to complete the roofing. There will be all new roofs, gutters, downspouts, and painting will be done by the end of 2025. They are always looking for trip hazards Please call if you see one. In January 2023 the gutter/downspout cleanings were completed. Call if you have an emergency such as rain pouring over your front door making exiting difficult.

#### MOD – Paul Donner

Mr. Donner preciously gave the treasurer's report.

#### SEATING OF DIRECTOR

Ms. Paone announced that Susan Hildreth was elected by a vote of the membership and is now seated for a 3-year term.

#### RESIDENTS' FORUM

Resident asked about her sidewalk being painted orange. Mr. West stated the work for this is scheduled. She reported that her slider has water in between the glass. Mr. West advised her to call it in to the work order desk.

Resident stated that she received the flyer regarding the removal of 3 trees. She was advised that the Evergreen is not coming out yet. They will see what the area looks like once the 2 Liquid Ambers are removed.

Resident reported that rain got into her carport and it ruined some of her things. It got into the storage area. Mr. West stated he will look at it.

Resident reported that GRF has a grant to do major mitigation that might lower the insurance premiums. Mr. West reported that they are experimenting with gutter and downspout filters. Leaves and acorns will go on to the ground. Resident also reported Entry 11 has fascia that is full of something that is black and ugly looking, looks like tar. Can this be cleaned? Mr. West will take a look. Ms. Hildreth will, too.

Resident reported that the landfill container is rusted out on the bottom. Ms. Young will look to see if they need a new one.

Resident reported that they have a green compost, but the landfill bin is so big. Smaller might work.

Resident reported that he had gutter guards on his home in Oregon. They were very expensive. Leaf filters might work.

#### APPOINTMENT

*Ms. Hildreth moved to appoint Anne Paone as Chair Pro Tem for the Organizational Meeting directly following adjournment of this annual meeting. Ms. Young seconded and the motion carried without dissent.*

#### ADJOURNMENT

Having no further business, the meeting adjourned at 10:29 a.m. to an Organizational Meeting to elect officers.



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Anne Paone, Assistant Secretary  
Walnut Creek Mutual Twenty-Eight