



WALNUT CREEK MUTUAL TWENTY-EIGHT

BOARD OF DIRECTORS REGULAR MEETING

Friday, October 31, 2025, at 2:00 p.m.

Meeting is Conducted In-Person and Virtually
Gateway Clubhouse– Board Room
1001 Golden Rain Road, Walnut Creek, CA 94595

MINUTES

Call to Order

Meeting called to order by Lawson at 2:00 p.m.

Roll Call of Directors

Virginia Lawson – President
Vacant - Vice President
Tara Murphy - Secretary
Isabelle Chen – Treasurer
Carolyne Hudson - Director

Rossmoor Property Management

Jeroen Wright – Mutual Operation’s Manager
Todd Arterburn – Chief Financial Officer
Luis Dueñas – Building Maintenance Manager
John Tawaststjerna – Landscape Manager
Janneth Lujan – Board Services Coordinator
Lucy Limón- Board Services Coordinator

Reorganization of the Board

- a. President
- b. Vice President
- c. Treasurer
- d. Secretary
- e. Director at Large

Motion made by Lawson seconded by Chen, to appoint Carolyn Hudson as the Vice President of the Board. **Approved by unanimous vote (4-0)**

Appointment of Assistant Treasurer- Virginia Lawson

- a. Motion to appoint Todd Arterburn as Assistant Treasurer to the Board.

Motion made by Lawson was seconded by Murphy, to appoint Todd Arterburn as Assistant Treasurer. **Approved by unanimous vote (4-0)**

Appointment of Assistant Secretary Virginia Lawson

- a. Motion to appoint Janneth Lujan, as Board Services Coordinator

Motion made by Lawson seconded by Murphy, to appoint Janneth Lujan as Board Coordinator. **Approved by unanimous vote (4-0)**

Meeting Minutes

- a. Board of Directors Regular Meeting Minutes – September 24, 2025
- b. Board of Directors Special Meeting Minutes- October 7, 2025

Motion made by Lawson, seconded by Hudson, to approve the Regular Meeting Minutes of September 24, 2025, and the Special Meeting Minutes of October 7, 2025, as submitted.
Approved by unanimous vote (4–0).

Presidents Report - Virginia Lawson

Lawson provided a brief report, noting that the main purpose of the meeting is to review the budget, with no expected increase in the coupon. She also reported that the management agreement is in the approval process and will go into effect on January 1, 2026,

Lastly, Lawson highlighted that the implementation of CAL FIRE rules for Mutual 28 is expected to impact costs and operations in the coming years.

Treasurer's Report- Isabelle Chen

- a. Motion to Certify Compliance with Civil Code 5500

No certification at this time, as there are still outstanding questions regarding the financials.

RPM Manager's Report – Jeroen Wright

Wright provided a brief update, noting that he will deliver his detailed budget presentation later in the meeting. He reported that the management agreement is currently in the approval stages and will require Board approval prior to January 1, 2026.

Chief Financial Officer Report – Todd Arterburn

Arterburn reported on the successful implementation of new budgeting tools and systems, emphasizing the importance of forward-looking business plans and the personalization of budgets for 2026. Arterburn expressed satisfaction with the process and highlighted the potential of Workday Adaptive for comprehensive financial management.

Building Maintenance Report – Luis Dueñas

Informational Items:

Work Scheduled, In Progress, or Completed

5star 2205 #2 asphalt repair **Completed**
5star/ASM 2129 sewer backup **Completed**
Welcome gutter cleaning start date **Dec 15th**

Action Items:

KR electric 2145 #2 sub-panel \$4,729.54 includes \$200 inspection credit

Motion made by Lawson; seconded by Hudson, to approve the KR electric 2145 #2 sub-panel.

Approved by unanimous vote (4-0)

KR electric exterior panel priority list replacement (6) \$50,000

Motion made by Lawson; seconded by Hudson, to approve the KR electric exterior panel priority list replacement. **Approved by unanimous vote (4-0)**

5star Ptarmigan Entry 11 Water Pressure & Flow Rate Testing \$6,000

Action on this item was deferred to a future meeting to provide the Board adequate time for proposal review.

5star Perform snaking and camera inspection of all main sewer drain lines \$6,875.00

Action on this item was deferred to a future meeting to provide the Board adequate time for proposal review.

Landscape Report – John Tawaststjerna

John reported that he and Luis inspected two crape myrtle trees and determined that they could be removed without a permit, as they are below the required permit size. While the trees are unlikely to cause structural damage to the building, John noted that leaving them in place could result in future asphalt repairs.

The Board will need to decide whether to remove one or both trees, particularly due to proximity to a resident's air conditioning unit. John will request a cost estimate from Waraner for the removal of both trees, which he estimated to be approximately \$1,000.

John also reported that anthracnose treatment was completed on October 3, 2025, and that the total cost for RPM days in September was \$9,336.00.

Officers' Reports

- a. Vice President- No Report
- b. Secretary- No Report
- c. Director –No Report

Committee Reports

- a. Social Committee

Lawson announced that Pat McSween has been added to the Social Committee to handle events.

- b. Landscape Committee- No Report
- c. Infrastructure Committee

This committee has been established with three members and is tasked with investigating water pressure issues. The members of the Committee are Leo Pederson, Tom Hayes, and Mike Sosinski.

New Business

- a. 2026 Budget Review

Wright presented a flat coupon of \$1,465 for 2026, unchanged from 2025. The budget reflects a positive variance of \$83,392, which Wright explained represents working capital, with revenues remaining steady at \$1.108 million. He also presented the new insurance budget of \$338,006 for 2026.

Wright reviewed the budget details, explaining that the \$354,322 is a pass-through amount and the \$75,755 represents the management agreement, which includes a \$5,000 increase due to cost-of-living adjustments for managers. He also outlined various other budget line items.

Motion made by Chen; seconded by Hudson, to approve the 2026 Budget. **Approved by unanimous vote (4-0)**

b. Approval of 2026 Meeting Calendar

Motion made by Lawson; seconded by Hudson, to approve the 2026 Meeting Calendar as submitted.
Approved by unanimous vote (4-0)

Member Forum

Members were afforded the opportunity to express their concerns, make comments, or have questions for the Board. Several clarifications on the budget were expressed.

Announcements

The next scheduled Board of Directors Regular Meeting is on Wednesday, January 28, 2026, at 10:30 a.m., Zoom only.

Adjournment– Meeting was adjourned at 3:01 p.m.

Secretary's Certificate

I hereby certify that the foregoing is a true and correct copy of the minutes.

Janneth Lujan