

THIRD WALNUT CREEK MUTUAL
BOARD MEETING MINUTES OF THE BOARD
MONDAY, FEBRUARY 13th, 2023, AT 9:00AM
ZOOM MEETING AND IN-PERSON
BOARD ROOM – GATEWAY
1001 GOLDEN RAIN RD
WALNUT CREEK, CA 94595

Call to Order

President Warren called the Regular Meeting of the Board of Directors of Third Walnut Creek Mutual (TWCM) to order at 9:00 a.m.

Roll Call

Directors Present:

Nan Warren, President Dist. XIV, (2025)
Mike Abell, Treasurer Dist. IX, (2025) Marty Schwager, VP Dist. X, (2024)
Les Birdsall, Director Dist. XIII, (2023) Tom Lauck, Director Dist. IV, (2023)
Bill Leary, Director Dist. V, (2025) Lauralee Barbaria, Director Dist. XV (2025)
James McFarland, Director Dist. III, (2024)

Directors Absent: John Swearingen, Secretary Dist. VII, (2024)

Also Present: Mutual Operations staff was represented by Paul Donner, Director of Mutual Operations; Joel Lesser, Chief Financial Officer; Clayton Clark, Building Maintenance Manager; John Tawaststjerna, Landscape Manager; and Lucy Limon, Board Services Coordinator

Members' Forum

Members were afforded the opportunity to express their general concerns and make comments. Topics discussed included: commentary on the proposed governing document changes.

Approval of Meeting Minutes

President Warren asked for any corrections and/or additions to the following sets of minutes:

- a) Regular Board Meeting MinutesJanuary 9th, 2023
- b) Executive Meeting Minutes.....January 9th, 2023
- c) Special Meeting Minutes.....January 24th, 2023
- d) Special Meeting Minutes.....February 6th, 2023

A motion was made to approve the aforementioned sets of minutes.

Moved, Seconded, Carried 8-0

President's Report

President Warren thanked director Les Birdsall for all the time he has dedicated to the governing document restatement project. She also extended her gratitude to John Rice for accepting to be the inspector of elections. Jeff Matheson, General Manager, held a meeting with mutual presidents, most of the meeting was in regard to insurance.

President Warren reminded members to cast your ballots to John Rice as soon as possible.

Secretary's Report

No report was given.

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Treasurer's Report

No report was given.

- a. Motion that the Mutual Funds Report has been reviewed by the Treasurer and a summary provided to all Directors:
Moved, Seconded, Carried 8-0.
- b. Motion that all Directors have reviewed their Project Specific Financials.
Moved, Seconded, Carried 8-0.

Finance Committee Meeting

No report was given.

Building and Maintenance Committee

Tom Lauck presented the following report:

BUILDING MAINTENANCE COMMITTEE

Third Walnut Creek Mutual

January 19, 2023

Attendees: Tom Lauck, chairman, Mike Abell, Nan Warren, Roxanne Stallings, Lauralee Barbaria, Clayton Clark

The Third Walnut Creek Mutual Building Maintenance Committee discussed the following items at the meeting:

1. Status of outstanding items from prior Committee meeting.

a. TWCM Survey of Structural Integrity and Performance of Occupied Buildings.

The IDA report has been posted on the Third Mutual webpage under Useful Information on the Rossmoor.com website. A note has been added on the report to refer any questions on the report to Tom Lauck.

As one of the options to quantify the cost of voluntary seismic upgrades Clayton received cost information from a seismic retrofit of a single-story unit in Project 39 that required an upgrade based on a lateral system rebuild after a fire. The cost for seismic hardware and its installation was \$28,000 and did not include plywood sheathing for seismic shear walls. It is estimated that materials and installation for the shear walls added \$15,000 to the cost, for a total cost of \$43,000 for one single-story unit. The committee considered that this amount is a likely estimate of the cost per unit for a voluntary seismic upgrade, and that it is a cost that the Mutual cannot afford.

Given this estimate the committee did not consider that the option of requesting IDA to perform additional engineering to develop of set of structural documents for pricing of a seismic retrofit to be a reasonable expense for the Mutual to incur.

2. Maintenance Issues from Storms

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a. Gutters, drains, flooding

MOD was swamped with calls during the storms. Gutters were a problem even though projects had their gutters cleaned between Thanksgiving and Christmas. Gutter problems occurred after cleaning due to two issues: first was the leaves that fell from the trees after the gutters were cleaned; second was an issue with cleaning of downspouts, both the downspouts that were exposed at the bottom, and those that connected directly to underground drain lines that were clogged.

Gutter cleaning is supposed to include clearing of gutters and downspouts. MOD does receive a report from the gutter cleaning company regarding broken tile, leaky gutters, and downspouts or subdrains that are clogged. This report is given to MOD after the gutter cleaning and Clayton is now reviewing it. MOD can share this report with directors who can then work with directly with workorder desk to resolve issues.

It appears we can address some of these overflowing gutter locations by providing gutter guards where trees are overhanging roofs. Cost is roughly \$8/foot.

When rain leaks occur through the roof, they are followed up with the use of moisture detectors to check for moisture in the walls. In some cases, dry out and drywall replacement become project expenses. Other leaks may be owner billable for roof alterations to install solar tubes and skylights. Mold damage is handled separately from roof leaks.

Some storm work is billable to the project, and some is billable to the owner. This will be worked out through the billing process. Mudslides are being handled by landscape maintenance.

3. Exterior inspections

- a.** Exterior inspections are uncovering maintenance issues that require a lot of carpentry work, not covered by current budget.

4. New items for Maintenance Committee

a. Balcony loading

Concern is the overloading of balconies. Some instances of overloading have been flagged as part of required balcony inspections. Some conditions are undetected because there is no alteration permit required for installation of potted plants on balconies. Policies and enforcement should be reviewed by the committee.

b. Drainage issues affecting settlement of buildings.

There are locations where French drains are needed to get water away from building foundations. MOD also looking at regrading to take water away from foundations. For many projects MOD has the original grading plans.

c. Removable of junipers creating lakes at bottom of hill.

Conditions have been created where water accumulates against wood siding at the backside of carports. Conditions have occurred at Entry 14 and 16 on Ptarmigan. This condition requires Landscape interface with building maintenance.

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d. New members for Maintenance Committee

Put notice in the newspaper to solicit new committee members.

Clayton Clark presented the following report:

TWCM BUILDING STATUS REPORT

For the month of February 2023

Project 23

- ❖ **Review of SB 326 report for next year's work, pending. Working on 2-story building's balcony deck issues.**
 - **Alteration issues with decks will be discussed with owners.**

Project 26

- ❖ **1501 Pt rehab:**
 - **Near completion except.**
 - **Newly discovered landing area by stairs**
 - **Beam repair.**
 - **Old rain leak discovered along wall of beam.**
- ❖ **Pool contract approved. Reviewing samples. Rough start date is Mid-May.**
- ❖ **Drainage issues during the storm with landscape drains.**
- ❖ **Gutter guard test approved for 1621 Ptarmigan.**

Project 27

- ❖ **A roof section will be repaired next year along with a roof in Project 31.**
- ❖ **Few rain leak repairs and dryouts due to rains.**

Project 31

- ❖ **2733 Pt roof section will be repaired in 2023.**
- ❖ **SB 326 report received, and MOD carpenters are providing repair costs.**

Project 32

- ❖ **Looking into gutter guard test. No action to report.**
- ❖ **Same root issue with 2528 Pt drains, referred to landscape.**
- ❖ **SB 326 inspection report received, and MOD carpenters are providing repair scope.**
- ❖ **Mold issue uncovered during wallpaper removal. Source was old leak.**

Project 33

- ❖ **Pricing out painting per Entry 9 request for 2023.**
- ❖ **Repaired a deck section at 4024 TGR. Deck follow up will be done later in 2023.**
- ❖ **Looking into bird issue at 4032 TGR carport trash enclosure.**

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Project 34

- ❖ Pricing out gutter guards.
- ❖ Fixing items noted from SB 326 inspections.

Project 35

- ❖ No action to report.

Project 36

- ❖ Resolving rain leak issues at 2105 CC. Waiting on storm test to ensure issue resolved to meet owners request. No action to report.
- ❖ Odor at 2005 CC 4 unresolved after Davis Plumbing and MOD infared inspections.
- ❖ Painting directional sign near 1955 CC due to concerns of visibility.

Project 37

- ❖ No action to report

Project 38

- ❖ Several landscape drains backed up at end of Entry 2 TCal.
- ❖ Couple of electrical issues in entry 6 Tcal.

Project 42

- ❖ No action to report. Will inspect crawl spaces this month due to prior issues of drainage from golf course.

Project 44

- ❖ Discussed golf balls hitting and breaking solar panels.
- ❖ Termite report received and will start doing estimates for 3076 RP rehab.
 - New color committee wil need to be formed.

Project 45

- ❖ Assisting with collection issues.
- ❖ Mudslides on Entry 3, 7 and 8 RP during storms. Refer to Landscape dept for oversight.

Project 49

- ❖ Looking into new entry signs consistent with Entry 5 SD, recently completed. Waiting on sign delivery.
- ❖ Pumped out elevator pits due to rainstorms.

Project 51 A:

- ❖ 4243 TGR-rotten roof beams under review. No action to report.

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- ❖ Termite reports received for rehab of Entry 13 TGR pricing.

Project 51 B:

- ❖ No action to report.

Project 54:

- ❖ Color committee is being formed.
- ❖ Rehab planned for 1404 SD.

Project 64

- ❖ Gutter guards being approved for buildings.

General:

1. Continue to review work orders-accounting processing. Will help in Jenark conversion.

End of report

Landscape Committee

Jerry McNair provided the following report:

Evaluation for Monterey Pine, located on Golden Rain, Entry 12, and **Cork Oak**
below 2115 Cactus Court on November 17, 2022

by Michael Baefsky, *Certified Arborist, Registered Consulting Arborist, Qualified Tree and Plant Appraiser, Qualified Tree Risk Assessor, Licensed Agricultural Pest Control Advisor and Licensed Landscape Contractor*

Members of the Tree Protection and Preservation Committee, Linda Zercher, Peggy Pearson, and Jerri McNair, met with Mr. Baefsky to hear his evaluation of the health of a large Monterey Pine and wrote the following report.

Given the age and location of the Monterey Pine tree, it appears to be basically healthy. He found three holes of limited bark beetle activity, but the tree has not suffered decline from it. The tree has good taper and also appears to have good genetics because it is able to thrive in this area, which is not at all hospitable to Monterey pines. The tree appears to be quite stable and in no danger of falling over.

The tree is hanging over the roofline of the adjacent residence and it would be advisable to do some reduction pruning for that.

There is a limited rooting zone for the tree because of its location next to the road and the ivy surrounding the pine competes with it for water. Shallow watering is beneficial to the ivy, not to the tree. Changing the irrigation schedule to water more deeply and less often would be very

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helpful to the health of the tree and is the easiest way to increase its chances for survival.

Because of the many benefits derived from the tree (shade and cooling, less need for water where other plants are shaded, wildlife habitat, etc.), it is important to protect our large, existing trees.

The Cork Oak (*Quercus suber*) located directly below 2115 Cactus Court, #7-8, has a large dark stain on it and appears to have a narrow crack in the crotch of the tree below the stain. Mr. Baefsky said he could send a sample to a lab to identify the pathogen. However, it was decided to first refer this to Steve Ormond at MOD. Michael also referred us to a plant pathologist who said it was probably slime flux based on a verbal description. We are currently waiting for a new arborist to join MOD who can advise us.

Mr. Baefsky pointed out that oak trees should not be irrigated during the dry season (July to October). During dry winters (increasingly common), they may need watering slowly and deeply (to 12) once every 3 or 4 weeks. They should never have water sprayed directly onto their trunks as this encourages growth of pathogens. The spray heads, irrigation layout and watering schedule will need to be changed all along this lowest level of Cactus Court to keep these oaks healthy. We have over 20 oaks in this area and the cost of making irrigation changes will be much less than the cost of removing these trees.

Governing Documents Committee

Les Birdsall presented the following report:

Adrian Byram, is the chair of the Dispute Resolution Committee and he resolved a dispute that was brought to his attention by a Mutual 3 resident. Lucy has provided you with a copy of the document he prepared because of the resolution. He also has some recommendations about what the Board may do regarding committees.

Below is what the law says about committees and there are no substantial requirements regarding committees. It is at the Board's discretion.

Corp Code 7212. Committees

- (a) The board **may** by resolution adopted by a majority of the number of directors then in office, provided that a quorum is present, create one or more committees, each consisting of two or more directors, to serve at the pleasure of the board. Appointments to such committees shall be by a majority vote of the directors then in office, unless the articles or bylaws require a majority vote of the number of directors authorized in or pursuant to the articles or bylaws. The bylaws **may** authorize one or more such committees, each consisting of two or more directors, and **may** provide that a specified

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officer or officers who are also directors of the corporation shall be a member or members of such committee or committees. The board **may** appoint one or more directors as alternate members of such committee, who **may** replace any absent member at any meeting of the committee. Such committee to the extent provided in the resolution of the board or in the bylaws **shall have all the authority** of the board except with regard to:

- (1) The approval of any action for which this part also requires approval of the members or approval of a majority of all members.
- (2) The filling of vacancies on the board or in any committee which has the authority of the board.
- (3) The feeling of compensation of the directors for serving on the board or on any committee.
- (4) The amendments or repeal of bylaws or the adoption of new bylaws.
- (5) The amendment or repeal of any resolution of the board which by its express terms is not an amendable or repeatable.
- (6) The appointment of committees of the board or the members thereof.
- (7) The expenditure of corporate funds to support a nominee for director after there are more people nominated for director than can be elected.
- (8) With respect to any assets held in charitable trust, the approval of any self-dealing transaction except as provided in paragraph (3) of subdivision (d) of Section 5233.

- (b) The committee exercising the authority of the board shall not include as members persons who are not directors. **However the board may create other committees that do not exercise the authority of the board and these other committees may include persons regardless of whether they are directors.**
- (c) Unless the bylaws otherwise provided, the board **may** delegate to any committee, appointed pursuant to paragraph (4) of subdivision © of section 7151 or otherwise, powers as authorized by section 7210, but **may not** delegate the powers set forth in paragraphs (1) to (8), inclusive, of subdivision (a).

The next Governance level is the CC&Rs and the only item in the CC&Rs regarding committees is ARTICLE 7. Which is only about the Architectural Review Committee. The committee consists of (3) members and the Chair shall be a Director. There are some very specific directions regarding the ARC and one of them is Section 7.2.5 regarding meetings, etc.

Section 7.2.5 Meetings, Minutes, Reimbursement. The ARC (Architectural Review Committee), if any, shall meet as necessary to properly perform its duties hereunder. The vote or written consent of a majority of the members of the ARC shall constitute an act by the ARC. The ARC shall keep and maintain a record of all actions/recommendations taken by or

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made by it at such meetings or otherwise. The ARC and its members shall be entitled only to reimbursement for reasonable out of pocket expenses incurred by them and the performance of any ARC function.

The next Governance level is the **Bylaws**. The only mention of committees is:

ARTICLE 11 COMMITTEES

The Board may appoint an Architectural Review Committee as provided in Article 7 of the Declaration and a Nominating Committee as provided in Section 6.4 of these Bylaws. The Board may also appoint such other committees as it deems appropriate in carrying out the powers and purposes of the Mutual. The Board shall appoint all of the Members of any committee created by the Board and said committee Members shall serve at the pleasure of the Board. Any “committee of the Board” (that is a committee consisting only of Directors, as referred to in *Corporations Code* section 7212) shall consist of at least two (2) Directors and shall have such powers and duties as the Board shall determine, subject to the limitations of *Corporations Code* section 7212.

The next Governance level is the **Policies**:

14.0.0 COMMITTEES OF THE BOARD Page 1 of 1

The Board, on its own initiative or on recommendation by the President, appoints committees of the Board (Bylaws Article VII, Section 4). The chairperson of each committee shall be a member of the Board and shall be designated by the Board, or by the President, or by the members of the committee, as specified in the resolution appointing the committee.

The objective of each committee shall be stated in writing.

A committee shall serve until its work is finished and it is discharged, or until the end of the annual meeting following the committee’s appointment, whichever occurs first.

In reviewing **Bylaw Article VII, Section 4**, I can find nothing in it that relates to committees.

In short, Board Committees operate at the discretion of the Board. The Committee meetings do not have to be announced in advance nor be open to members unless those are requirements set up by the Board when the Committee is established.

Alteration Permit Application Review

No report presented.

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Communication Committee

No report presented.

Emergency Preparedness Committee

Fran Gibson reported that her 3rd year as Rossmoor EPO president has ended. If any member would like to be part of the TWCM EPO committee, please contact Fran. Only half of TWCM entries have an EPO coordinator.

Dispute Resolution Committee:

No report presented.

Trash Committee – AD HOC

A motion was made terminate the AD-HOC trash committee.

Moved, Seconded, Carried 8-0

AD-HOC Electric Vehicle Charging Committee

Bill Leary presented the following report:

Lauralee and I are members of a new EV charging committee created by Sustainable Rossmoor. Several Electrical engineers and other experts on EV charging are members. Here are some things we have learned so far:

Residents with Electric vehicles (EVs) and Plugin Hybrid Electric vehicles (PHEVs) who have garages or attached carports with outlets connected to their personal meters seem to find Level 1 charging adequate for their purposes, though the “trickle” charging speed on a 120 outlet is very slow. Those outlets can provide enough charge for about 30 miles of usage, which for many residents is often enough. Besides, if necessary, they can take advantage of the Level 2 chargers made available by GRF or commercial chargers in the area.

The greater problem is for the many residents of Rossmoor who park their vehicles in detached carports. These carports accommodate the parking of multiple cars and golf carts, in some cases as many as a dozen. The available outlets are generally owned by the mutual and so the use of electricity is a cost to all the residents. Importantly, simultaneous charging a multiple PHEVs and EVs, or even multiple golf carts, can overwhelm the circuit. Most carports can only safely accommodate a draw of 15 amps at a time and a typical EV draws at 8-12 amps. The aging wiring was not designed to accommodate such a load.

VARIOUS PROPOSALS

The committee is studying immediate as well as longer-term solutions for residents who are prohibited from or otherwise restricted in charging their vehicles in their carports. The committee

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is also looking for more affordable ways for PHEV and Ev owners to upgrade their charging capability. Two mutuals have come up with creative solutions that seem to be working.

The first is the Second Mutual (SWCM). About four years ago the SWCM decided to experiment with a straightforward plan that allows residents in multi-vehicle carports to charge their PHEVs and EVs in the existing non-metered 120-volt carport wall outlets. To avoid overload, there are numerous restrictions. The member must arrange with MOD to review the outlet to be used and replace it as necessary to safely accommodate the use. Their vehicle must be capable of drawing power at only 8 amps because the carport circuit can typically only accommodate a draw of 15 amps.

As a consequence, members wishing to charge their vehicles must coordinate one another to avoid tripping the circuit. Members who sign up for this program pay a charging fee of \$25 per month for a PHEV and \$50 per month for an EV payable quarterly to SWCM for the use of its power. This program benefits from its simplicity and has been quite successful at self-policing. It has about 20 happy customers though there are obvious limits to its ability to eventually handle the increasing demand.

Several years ago, Mutual 48 installed a Level 2 charger similar to the ones at the Event Center that can charge two vehicles at a time. The 240-volt supply line is wired to a dedicated EV charging circuit in the nearby mutual meter subpanel. Mutual subpanels are designed to power irrigation, lighting, and external plugs for lamp posts and carports. Mutual 48 members found that many of these subpanels are lightly loaded and can readily accommodate adding a new 120-volt circuit or even a 240 circuit to support a Level 2 charger. Several members convinced the mutual to allow them, at their expense, to connect a Level 2 charger to one of the mutual subpanels. Those members pay for the use of the charger in much the same way they would pay at the chargers at the Event Center.

A resident of Mutual 4 is exploring a more comprehensive solution that would allow all residents with EVs to use, but it is currently way too expensive.

Another is suggesting that we explore installing SOLAR POWER sufficient to meet the changing needs of EVs, but again there us the issue of who pays for that.

Lauralee and I will continue to participate in monitor progress by the Sustainable Rossmoor Committee and participate in their discussions. They and we are a long way from making a recommendation to the board for TWCM. Funding is a huge issue as is fairness in defraying costs.

Old Business

- a) Hard Surfaced Policy for Upstairs Units:

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This matter was tabled until future meetings.

b) CC&R, Bylaw, and Policy Mailing:

The governing document proposed amendments were mailed to all TWCM members on January 26th, 2023. Director Les Birdsall reminded members to please vote and mail their ballots to the inspector of elections, John Rice, as a quorum is needed to begin counting ballots. Currently, March 13th, 2023, is scheduled to be the ballot count day, however if the quorum has not been met by that date the inspector and the Board will advise the members of the date change.

c) Motion to Certify Compliance with Civil Code 5502:

This matter was tabled for another meeting.

d) Status of Outstanding Receivables Balances:

Owner Billable Recap / Delinquent Coupon - TWCM				
	Delinquent	Outstanding	Total	
	Coupon	Owner Billables	Delinquent	
30-Jun-22	\$164,290	\$229,544	\$393,834	
31-Jul-22	\$157,199	\$252,458	\$409,657	
31-Aug-22	\$144,187	\$252,834	\$397,021	
9/30/2022	\$117,044	\$242,813	\$359,857	
10/31/2022	\$102,197	\$179,169	\$281,366	
11/30/2022	\$109,154	\$101,911	\$211,065	
12/31/2022	\$82,778	\$75,288	\$158,066	
1/31/2023	\$75,000	\$70,000	\$145,000	Estimate

New Business:

- a. Board Resolution to reinvest \$150k from P31 Reserves into a 6-month T-bill...Mr. Abell/Ms. Barbara

A motion was made to invest \$150k from P31 reserves into a 6-month T-bill.

Moved, Seconded, Carried 8-0

- b. Board Resolution to reinvest \$150k from P45 Reserves into (2) 6-month T-bill...Mr. Abell

A motion was made to invest \$150k from P45 reserves into (2) 6-month T-bill.

Moved, Seconded, Carried 8-0

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Announcements

The next scheduled meeting will be held on Monday, February 13th, 2023, at 9 am in the Board Room at Gateway and on Zoom.

Adjournment to Executive Session

There being no further business, the Regular Meeting of the Board was adjourned at 10:25 am and the Board moved into executive session.

Executive Session Summary

The Board met in executive session from 10:33 am to 11:03 am to discuss member matters, delinquent accounts, liens, and foreclosures, contract formation.

Secretary's Certificate

I hereby certify that the foregoing is a true and correct copy of the minutes of the Board of Director's meeting.

Lucy Limon

Assistant Secretary

Third Walnut Creek Mutual