

THIRD WALNUT CREEK MUTUAL

Regular Board Meeting Minutes

Monday, August 11, 2025, at 9:30 a.m.

Zoom and In Person

Board Room at Gateway

1001 Golden Rain Rd. Walnut Creek, CA 94595

MINUTES

1. Call to Order

President Tom Lauck called the Regular Meeting of the Board of Directors of Third Walnut Creek Mutual (TWCM) to order at 9:32 a.m.

2. Roll Call

Present:

Tom Lauck, President Dist. 4, (2026)

Kim Starr, Treasurer Dist. 7, (2027) Florence McConnell, VP Dist. 13, (2026)

Lyman Shaffer, Secretary Dist. 10, (2027) Bill Leary, Director Dist. 5, (2026)

Vacant, Director Dist. 15, (2028) Harvey Baumel, Director Dist. 3, (2027)

Mike Abell, Director Dist. 9, (2028), Nan Warren, Director Dist. 14, (2028)

Staff Present:

Jeroen Wright, Director of Rossmoor Property Management

Todd Arterburn, Chief Financial Officer

Rick West, Sr. Building Maintenance Manager

John Tawaststjerna, Landscape Manager

Lucy Limon, Board Services Coordinator

3. Members' Forum

Members were afforded the opportunity to express their general concerns and make comments. Comments included:

- Paving in Project 51-B entry 16
- ECHO Membership
- Reserves
- Contractors used by RPM

4. Approval of Meeting Minutes

President Lauck addressed the Board for any corrections and/or additions to the following sets of minutes:

- a. Regular Board Meeting Minutes of July 14, 2025
- b. Executive Board Meeting Minutes of July 14, 2025
- c. Special Board Meeting Minutes of July 21, 2025
- d. Executive Board Meeting Minutes of August 4, 2025

Tom Lauck made a motion, seconded by Kim Starr, to approve the minutes mentioned above.

Moved, Seconded, Carried 9-0

5. Accept Resignation of Mike Abell:

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The Board accepted Mike Abell's resignation as Treasurer and expressed their appreciation for his dedicated service and contributions in strengthening the financial management of TWCM over the past several years.

6. **Appointment of Director for District 9 – 3-Year Term (2025-2028)**

Tom Lauck made a motion, Nan Warren seconded to appoint Al Rothman to the Board to fill the vacancy in District 9 for a 3-year term ending in 2028.

Moved, Seconded, Carried 8-0

7. **President's Report**

Florence McConnell attended as Tom Lauck was out of town.

Ann Peterson gave a presentation on the redesign of the Rossmoor web portal. There will be two parts, one for non-resident prospective buyers and another for residents only. MyRossmoor.com for residents only will be password protected for each resident and can be used to manage guest lists and resident services online. In person services will continue to be available, the online services are for convenience of the members. There will be also be a communication section for each Mutual. The launch date is early 2026 with a 60-day soft launch prior to the final launch. There will be video instructions, written material and a potential for one-on-one session at the Computer Club.

Public Safety gave a presentation on the Shaded Fuel Break. A \$3.1 million grant had been obtained for Rossmoor to safeguard the community which included to limbing up trees and removing lower vegetation around the perimeter of Rossmoor land. 90% of the work has been completed. This year goats were used to reduce brush rented from Goats R Us, a local family owned and operated grazing company.

Todd Arterburn gave an update on Netsuite and confirmed the 2026 budget process was to start soon.

There was a discussion in the Presidents only portion of the meeting regarding pots being overwatered and a lack of saucers under those pots. This causes a problem in the decking, the cement patios and the front entrance patio areas. Several Mutuals indicated that they are cracking down on common area pots and decorations.

8. **Secretary's Report**

No report was given.

9. **Treasurer's Report**

Kim Starr provided the following report:

Reviewed Mutual and Project YTD Financial Statements and note:

Operating Accounts – variances primarily due to insurance savings.

Some Directors have inquired about moving excess funds due to these savings to reserve accounts.

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Recommend keeping funds in operating accounts due to expected change in insurance premium due dates from January 1 to July 1 - which will have the effect of accelerating insurance premiums by 6 months in 2026. Savings from the current year are expected to help offset this timing when premiums are due. Keep this change in mind when doing the 2026 budget.

Reserve Accounts – Variances primarily due to timing of project completion for:

Carpentry Painting Interest Income Asphalt Landscaping

Recommend all Directors consider these items carefully as the new year budget season approaches as well as electrical panels, fire resistant landscape needs and a contingency line item for unexpected costs. I am happy to help Directors once budgets are distributed for review.

Awaiting signature cards from Todd to become signor and have access to TWCM bank accounts and banking information.

Awaiting Access to NetSuite system for ability to see directly TWCM information in accounting system.

- a. A Motion that Mutual Funds Report has been reviewed by the Treasurer and a summary provided to all Directors:

Kim Starr, Tom Lauck, All – 9-0

- b. A Motion that all Directors have reviewed their Project Specific Financials:

Kim Starr, Lyman Shaffer, All - 9-0

10. GRF Senior Staff Reports

Jeroen Wright, Director of Mutual Operations:

Jeroen Wright reported that his main focus has been the approval of the Management Agreement, which is on track for completion and signature by the Mutual Presidents. After several iterations, the final draft will be presented to the Presidents on Monday, August 25. The Presidents will then review and discuss the draft with their Boards and attorneys, with completion targeted for September 22. The agreement is expected to be ratified by October 31.

He further reported that the budget process is proceeding well. Preliminary budgets will be reviewed, discussed with members, and approved by the Board at an Open Meeting in November. The final budget must be completed and ready for inclusion in the 2026 Annual Report by December 1.

Finally, Jeroen invited Kim Starr and Al Rothman to participate in a new director orientation to review the role of RPM with TWCM.

Todd Arterburn, CFO:

Todd Arterburn reported that good progress is being made on the financial reports and that the budgeting program in NetSuite is now fully operative. He noted that the organization is better positioned to produce budgets this year than in prior years. He added that NetSuite tools continue to improve, and his team will refine the financial reports on an ongoing basis.

John Tawaststjerna, Landscape Manager:

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John reminded residents that plants replacement suggestions are due on August 15. Please submit your requests before the deadline.

Rick West, Senior Building Maintenance Manager

Rick gave the following report:

INFORMATION ITEMS: Work scheduled in progress or completed.

Project 23

- Painting of guardrails – Work has been completed.
- Phase 2 in 2026 level 4a through 6C, scheduled for July 2026. and Phase 3 is budgeted from 1a through 3C....\$100K per year based on Phase I work this year. Additional inspections scheduled for Nov – Dec 2025.
- Proposal to remove debris in storage room submitted from custodial person.
- SF to provide Modernization Estimate For budgeting Purpose. Door operator estimate was received.
- Entry One Carport Damage due to fallen tree – Update.

Project 26

- 1621 Ptarmigan guardrail work was completed. Painting Completed by Spectrum Painting July 2025.
- Once financials are reviewed, 5 more buildings could possibly be scheduled for this year.
- Deck coating completed for 1805 Ptarmigan. Painting is unresolved as it was higher than anticipated. Will need to inspect.

Project 27

- Reviewing concrete ditches for maintenance. Recommend more cleaning of the ditches more than once per year before winter. Will inspect for cracks and displacement.

Project 31

- Wood fence replacement under review due to Firewise zone-zero concerns – Borg Fencing to send Estimate with new 5' Clearance metal fence.
- Reviewing concrete ditches for maintenance. Will inspect for cracks and displacement.
- Bldg. 2645 RPM to tighten loose railing per FWC.
- New 10-year Smoke Detectors Due in 2026.
- Asphalt seal coat is due -in 2026.

Project 32

- Bldg. 2500 Deck inspection and recoating per FWC.
- Paving estimates received for 2026 Budgeting.

Project 33

- Waiting on financials to decide on rehab due to drainage work in the winter. 4024 was scheduled along with paving.

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- Bldg.4024 Rodent issues reported to the Pest Control Dept. Bldg. 4012 Woodpecker issues.

Project 34

- Electrical panel inspections Completed by KR Electric.
- Received Main Panel Replacement estimate from KR Electric. Out to Bid.
- Dry rot inspections Scheduled for 2025.

Project 35

- Reviewed signage improvement in front of 3126 TGR.
- Pilot electrical panel inspection completed at 3109 TGR

Project 36

- MOD rehab of 3 buildings Deck coating 100% Completed . AC Enterprise to start Bldg. 2095 August 18th, 2025.
- Review electrical panel inspections to fund with reserve plan.
- Pilot program to coat low slope roof with CertainTeed product. Fiala Roofing to provide Pricing.

Project 37.

- Electrical panel inspection review for funding in reserve.
- Roof repair under solar panel completed.

Project 38

- Electrical panel inspections – KR Electric waiting for report .
- Roof moss issue will be reviewed by MOD roofing.

Project 42

- Vehicle accident impacting 622 and 626 TCal, work underway.
- FWC provided report on 600 TCal crawl space. MOD will be making recommended repairs primarily drainage due to soil conditions under the building.
- 612 TCal scheduled for rehab 2025 Carpentry 100% completed. Deck Coating and Painting Bids are in progress

Project 44

- 3142 RP Patio work underway by FWC design. Completed. Spectrum to touch up paint.
- Pilot program of electrical inspections by Pure Electric due to an issue discovered in one of the units.
- Daniel completed water break costs with 5 Star.
- Rehab 3064 and 3050 Planned for this year after P36.
- 3128 RP #2 Carport Damage – RPM to inspect.

Project 45

- Entry 8 Rossmoor Parkway rehab: 3612 RP. Scheduled Start dat. Sept. 2025
- TARC paving Entry 8 completed.
- Entry 7 rehab bidding completed and under review. Jim Hayes is assisting with paint colors.
- Director approved main panel electrical inspections. KR Electric to complete inspections.

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- Roof Replacement and Tune Up - Fiala Roofing Work in Progress.

Project 49

- Pump station equipment installation Completed.
- Director looking into carport conversions to garages and power usage.
- Director looking into new address signs from plastic to metal.
- Rehab of 1766 SD month by AC Enterprises, and under observation by FWC engineers.
- Contract awarded for work at 1752 Stanley Dollar due to sliding door leak and waiting on schedule
- Completed building panel breaker replacements by KR Electric.
- 1824 Elevator Back in service on August 8th. Contractor SF Elevator

Project 51 A:

- Planning on rehab of Entry 12 TGR this year.
- Electrical inspections approved and will be scheduled. Contractor: KR Electric

Project 51 B:

- Rear wood rail painting costs pending. 4593 obtained and waiting on 4521.
- Swallow pricing waiting approval
- Electrical inspections approved, and waiting on schedule. Contractor: KR Electric

Project 54:

- Inspection of 1434 Stanely Dollar to take place this month. Meeting FWC on structural beam.
- Rehab by RPM.

Project 64

- Electrical inspections planned. Contractor: KR Electric

11. Committee Reports

a. **Finance Committee**

Ms. Starr gave the following report:

The Finance Committee is being reassembled with currently 5 confirmed members:

Kim Starr, John Doyle, Roxanne Stallings, Harvey Baumel, Jonathan Shaffer

Nan Warren made a motion, Al Rothman seconded to approve Kim Starr as committee chair and John Doyle, Roxanne Stallings, Harvey Baumel, Jonathan Shaffer as members.

Moved, Seconded, Carried 9-0

b. **Governing Documents Committee**

No report was made.

c. **Building Maintenance Committee**

No report was made.

d. **Landscape Committee**

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Jerri McNair presented design options to address drought, flood, fire, and heat. She explained that increased use of ground covers and trees can help mitigate these issues, as ground covers reduce flame height, prevent erosion, and lessen heat, while trees provide cooling benefits. She shared examples of Zone 0 fire-resistant designs, including permeable surfaces, decomposed granite paths, and paving options. Jerri also discussed lawn maintenance considerations, noting that sod is non-flammable but requires significant water, and reviewed the trade-offs between mulch, which can be flammable but retains moisture when wet, and other landscaping options.

e. **Dispute Resolution:**

No report was made.

f. **Communications Committee**

Lyman Shaffer provided the following charter:

THIRD MUTUAL OF WALNUT CREEK COMMUNICATIONS COMMITTEE CHARTER

August 2025

Establishment of Communications Committee

The Third Walnut Creek Mutual (TWCM) Board of Directors established the Communications Committee in 2024.

Mission Statement

The purpose of the Communications Committee is to provide timely and easily digestible content to Third Mutual residents about matters that affect them.

Committee Members and Meetings

The Committee is chaired by a TWCM Board member and is composed of TWCM residents with skills in writing, editing, and graphic design.

Committee members are appointed or re-appointed by the TWCM Board of Directors annually.

Meetings are held at the discretion of the Committee chairperson.

Communication Tools

The Committee's newsletters are sent via email to each TWCM Director for distribution to residents within their respective Districts.

The Committee's newsletters are not published on a set schedule. The TWCM Board suggests relevant newsletter topics.

All communications prepared by the Committee must be approved by the TWCM Board prior to distribution to residents.

Committee Activities

The Committee serves in an advisory capacity to the TWCM Board.

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The Communications Committee chairperson shall provide an oral report on the Committee's activities at the monthly TWCM Board meeting.

The Committee has no budget allocation from the TWCM Board.

Charter Amendments

Any amendment to this Committee's charter requires a majority vote by the TWCM Board.

Kim Starr made a motion, Tom Lauck seconded to adopt the new Communications Committee charter.

Moved, Seconded, Carried 9-0

g. Alterations Committee

Nan Warren reported that there were 31 new alteration applications since the last meeting.

12. Old Business

a. Policy 64 Electric Vehicle and Golf Cart Charging issued for 28 Day Comment Period – Ms. McConnell/Mr. Lauck:

Ms. McConnell and Ms. Limon reported that the proposed Policy 64 mailer was delivered to the post office last Friday and has also been emailed to residents who prefer electronic communication. The proposed policy revision is scheduled for adoption at the September meeting.

13. New Business

a. P-45 KR Electric Main panel inspection 37 panels at \$250 each total cost \$9,250. 00 – Mr. Lauck/Mr. West:

Tom Lauck made a motion, Nan Warren seconded to inspect 37 main panels in Project 45 at \$250 each for a total of \$9,250.

Moved, Seconded, Carried 9-0

b. Estimates for P26 Trenching and Asphalt - Mr. Lauck/Mr. West

Deferred to the next Board meeting.

c. Board Resolution to Approve Repayment of Funds Borrowed from Reserves for Insurance Payments–Ms. Starr/Mr. Lauck

Ms. Starr gave the following report:

As of July 31, was distributed to all Directors.

Recommend Reserve Borrowing repayment immediately for Projects where the per manor balance in the operating account is more than \$2,000 per manor after the repayment.

For those projects where the balance is less than \$2,000 per unit after repayment, those repayments be made after evaluating cash balances at the end of August if the resultant balance is more than \$2,000 per manor.

d. Board Resolution and Policy Regarding Placement of Personal Items in the Common Area – Mr. Lauck

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Nan Warren made a motion, Al Rothman seconded to approve the resolution as written by the Mutuals' attorney.

Moved, Seconded, Carried 9-0

After further discussion, Kim Starr made a motion, Bill Leary seconded to rescind the motion in which the Board approved of the resolution mentioned above.

Moved, Seconded, Carried 9-0

14. Announcements:

The next scheduled Regular Meeting of the Board of Directors will be on Monday, September 8, 2025, at 9:30 am, via zoom and in-person, in the Gateway Boardroom.

15. Adjournment

There being no further business, the Regular Meeting of the Board was adjourned at 12:08 p.m.

Executive Session Summary

The Board met in executive session from 9:00 a.m. to 9:33 a.m.

1. IDR – Governing Documents Enforcement: The Board discussed the ongoing IDR case. Mr. Baumel and Mr. Shaffer requested that Lucy find a room for all parties to meet.
2. 3216 RP: Board discussed the need to address water damage issues affecting two units on Rossmoor Parkway. They discussed the need to replace both units, although one is clearly at fault per TWCM's governing documents. *The Board decided to fix both decks, then place a lien on the property who is at fault to recover costs. Florence McConnell, Bill Leary – All (unanimous vote).*
3. **Delinquent Assessment:** The Board discussed the situation regarding a family in Project 27, who have not paid their entry fee and are experiencing financial difficulties.

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