

## THIRD WALNUT CREEK MUTUAL

### **Regular Board Meeting Minutes**

Monday, September 8, 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 9:35 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)

Al Rothman, 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:

- Membership IDR Process
- Landscape Projects

#### **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 August 11, 2025
- b. Executive Board Meeting Minutes of August 11, 2025

Lyman Shaffer made a motion, seconded by Al Rothman, to approve the minutes mentioned above with one correction.

**Moved, Seconded, Carried 9-0**

#### **5. President's Report**

Tom Lauck gave the following report:

At the Presidents' Forum the only issue on the agenda was a detailed review of the final draft of the Management Agreement and the Exhibits prepared by RWC for the services provided by each

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department in RWC.

A copy of the final draft of the Management agreement and the Exhibits was distributed to the Mutual Presidents prior to the meeting. The Mutual Presidents were requested to review the agreement and the exhibits with the Mutual Boards in an executive session, and to provide the documents to the legal counsel for each Mutual.

Comments and concerns are to be submitted by the Mutual Boards and their attorneys by noon on Monday, September 22<sup>nd</sup>. The RWC Managers and the Presidents Work Group will review and resolve feedback from Mutual Board and their attorneys in a meeting on Wednesday, September 24<sup>th</sup>. A final draft, incorporating revisions based on received feedback, will be presented at the Presidents' Forum on Monday, September 29<sup>th</sup>.

Ratification of the final agreement by the Mutual Boards is expected between September 30<sup>th</sup> and November 30<sup>th</sup> with the Agreement signed by the Mutual Board President and the RWC General Manager.

The new Management Agreement will take effect January 1<sup>st</sup>, 2026.

#### 6. Secretary's Report

No report was given.

#### 7. Treasurer's Report

Kim Starr explained that the analysis of investment amounts revealed inaccuracies in the budgeted figures and uncertainty about the repayment status of reserve accounts from operating funds. She recommended postponing the investment decision until further information is verified, particularly regarding reserve repayments and planned expenditures for the remainder of the year. Kim emphasized the importance of reviewing budget-to-actual reports and comparing them with the 2025 budget spreadsheets to ensure accurate financial planning. Todd clarified that reserve spending is distributed throughout the year, which can result in apparent discrepancies in the financial reports when expenses occur at a higher rate than initially projected.

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

**No motion was made.**

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

**No motion was made.**

#### 8. GRF Senior Staff Reports

Jeroen Wright, Director of Mutual Operations:

Jeroen Wright reported that his primary focus has been the approval of the Management Agreement, which remains on track for completion and signature by the Mutual Presidents. After several iterations, the final draft was presented to the Presidents on Monday, August 25. The Presidents will review the

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draft with the rest of their Board members and attorneys. Comments are to be submitted by September 22. The agreement is expected to be ratified by October 31.

He noted that the budget season has begun and that he and Todd Arterburn will be reaching out to Directors to schedule preliminary budget reviews. Jeroen emphasized that TWCM presents the greatest challenge due to its many separate projects. The final budget must be completed and ready for inclusion in the 2026 Annual Report by December 1.

Jeroen also shared that he and Kim recently held a Directors Orientation and that he plans to contact Al Rothman to schedule an orientation, hopefully by the end of the month.

Additionally, Jeroen reported that a large tree in TWCM fell and caused significant damage to a carport. Fortunately, no vehicles were in the carport at the time, and no residents were injured. Based on preliminary estimates, the Mutual should expect that the shared deductible agreement will be activated.

Todd Arterburn, CFO:

Todd Arterburn, CFO, provided an overview of the organization's financial management, noting the challenges of implementing new systems while maintaining existing processes. He informed the Board that Jason Lopez has been hired to replace Daniel Margolis. Jason brings experience with NetSuite and Workday, which will be particularly valuable as budget season approaches in the coming weeks.

John Tawaststjerna, Landscape Manager:

No report was given.

Rick West, Senior Building Maintenance Manager:

### 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.
- SF to provide Modernization Estimate For budgeting Purpose. Door operator estimate was received.
- Entry One Carport Damage due to fallen tree – Waiting for FWC Structural Engineers Report.

#### 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 1805 PT.
- 1621 PT new door elevator operator on order. Cost \$35,650.00 Contractor SF Elevator.

#### Project 27

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- 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 – Outdoor Living to send Estimate with new 5 ‘ Clearance metal fence. On site inspection with fence company scheduled.
- Reviewing concrete ditches for maintenance. Will inspect for cracks and displacement.
- 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. Contractor Mount. Diablo Flooring Scheduled for inspection Sept. 5<sup>th</sup>.
- Paving estimates received for 2026 Budgeting.

#### Project 33

- RPM rehab for 4020 to be completed in 2025.
- Entry 9 paving out to bid Low Bid including Drain SVP - \$105,110.00 For Board approval.
- Bldg.4024 Rodent issues reported to the Pest Control Dept. Bldg. 4012 Woodpecker issues.

#### Project 34

- Electrical panel inspections Completed by KR Electric.
- Received Mian 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

- RPM rehab of 3 buildings Deck coating 100% Completed . AC Enterprise started Bldg. 2095 Painting 90% completed. 2027 is 30% completed.
- 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 RPM Roofing Dept..

#### Project 42

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- Vehicle accident impacting 622 and 626 TCal, work underway.
- FWC provided report on 600 TCal crawl space. RPM sent out to Bid for Foundation Monitoring recommended drainage due to soil conditions under the building.
- 612 TCal scheduled for rehab 2025 Carpentry 100% completed. Deck Coating and Painting Contractors: Mt. Diablo and Spectrum will be sent via DocuSign for signature.

#### Project 44

- 3142 RP Patio work underway by FWC design. Completed. Permits Finaled. Spectrum paint Completed.  
Deck Coating by Perfect painting started.
- 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.
- Mini Rehab 3064 and 3050 completed. Spectrum Painting Cost \$3,837.00 scheduled for Sept. 8<sup>th</sup>.
- 3128 RP #2 Carport Damage – RPM Completed work.

#### Project 45

- Entry 8 rehab: 3612 RP. RPM Rehab Completed. 3612 #2 enclosed alteration. #1 Mt. Diablo for deck coating.
- TARC paving Entry 8 completed.
- Entry 7- 3520 & 3580 RP rehab Ace 85% completed. Mt. Diablo Deck Coting 60% completed. 3580 Spectrum Start date Sept. 12<sup>th</sup>.
- Director approved main panel electrical inspections. KR Electric to complete inspections.
- 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 by AC Enterprises 95% Completed. Waiting for final paint touch up.
- 1752 SD sliding door leak Work completed.
- Completed building panel breaker replacements by KR Electric.
- 1824 Elevator Back in service on August 8<sup>th</sup>. Contractor SF Elevator

#### Project 51 A:

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

#### Project 51 B:

- Rear wood rail painting 4593 , 4521. Ace and Spectrum have provided estimates.
- 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.

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- Rehab by RPM. 1434 SD Estimated Cost \$23,139.73 For Board Approval.

#### Project 64

- Electrical inspections planned. Contractor: KR Electric

## 9. Committee Reports

### a. Finance Committee

No report was made.

### b. Governing Documents Committee

Florence McConnell reported that the committee reviewed the documents posted on the TWCM website under “**Useful Information**,” which includes general items of interest to residents as well as the TWCM Architectural Standards. The committee’s task was to identify items that should be removed or updated. Florence will work with Lucy Limon to implement the recommended changes to the website.

The following report was given:

### **Gov Docs Report - Meeting August 13, 2025**

**Attendees: Bill Leary, Nan Warren, Tom Lauck, Lu Lynn de Silva and Florence McConnell**

The Committee reviewed documents posted on the TWCM web page under Useful Information which includes general items of interest to residents and TWCM Architectural Standards. The task was to recommend which items could be removed or updated. The results of the review are outlined in the tables below.

<b>GENERAL ITEMS</b>	<b>COMMITTEE RECOMMENDATIONS</b>
Rossmoor Seismic Evaluation Rpt. 12/13/22	Retain as reference for residents and prospective buyers
3M Front Screen Door and Flooring Standard, 12/2021	Remove because Flooring Standard conflicts with TWCM Policy and CC&Rs. The Gov Doc Committee will compare the Policy and CC&Rs to review the carpet issue in the sink area outside the bathroom/shower area. Move Screen Door to Architectural Standards page.
3M Projects 23-55 Maps 2019	Update to remove projects no longer in TWCM: 39, 40, 41, 44, 45, 50,53, and 55.
3M Emergency Preparation Rpt. 8/14/2023	Remove since current information is available on the Public Safety webpage.
3M Emergency Preparation Rpt. 7/20/2023	Remove since current information is available on the Public Safety webpage.
3M Landscape Representative Quick Reference Sheet (2023)	Retain as reference for Residents.
3M Emergency Preparation Rpt. 9/12/2022	Remove since current information is available on the Public Safety webpage.

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3M BOD Emergency Report 11/13/2022	Remove since current information is available on the Public Safety webpage.
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ARCHITECTURAL STANDARDS	COMMITTEE RECOMMENDATIONS
Awnings/Basswood Shades/Sunshine	Remove since identical to information on RPM Alteration webpage.
Stairway Chairlifts	Retain as TWCM Standard.
Front Door/Screen Doors	Refer to Building Maintenance Committee to review and update.
Hard Surface Flooring	Remove. This is not an architectural standard but an interior design issue.
HVAC-Heat Pump Replacements	Refer to Building Maintenance Committee to review and update.
Satellite Dish Installation	Remove as no longer being installed by residents
Skylight and Solar Tubes	Refer to Building Maintenance Committee to review and update. Can only be applied to top story units.
Window Alteration Standards	Refer to Building Maintenance Committee to remove out of date information. Insert no obscure glass except in bathrooms.
Wrought Iron Fences and Gates	Retain as TWCM Standard

Florence made a motion, Nan Warren seconded to approve the Committee Recommendations with the following changes: Retain 3M Emergency Preparation Rpt 8/14/2023, 3M Emergency Preparation Rpt 7/20/2023.

**Moved, Seconded, Carried 9-0**

**c. Building Maintenance Committee**

Harvey Baumel presented the Building Maintenance Committee Charter to the Board. The Board decided to defer adoption until the next Board meeting.

**d. Landscape Committee**

e. No report was made.

**f. Dispute Resolution:**

No report was made.

**g. Communications Committee**

Lyman Shaffer reported that Form 4041 has been distributed to all TWCM residents by mail, email, or both. A notice was also sent to residents explaining the purpose and importance of this document. He added that the committee's next project will be an article focused on recycling.

**h. Alterations Committee**

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

**10. Old Business**

a. Repayment of Funds borrowed from Reserves for Insurance Payments – Ms. Starr



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*Please see under Treasurers Report.*

b. Policy 64 Electric Vehicle and Golf Cart Charging Review of Comments/Board Approval – Ms. McConnell

*Deferred until all the comments have been reviewed by the Board.*

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

*This topic was tabled until further review by the Mutuals attorney.*

### **11. New Business**

a. Contract Review for Board Approval

Nan Warren made a motion, Al Rothman seconded to amend the agenda under New Business and include the approval of electrical panel replacement in P36.

**Moved, Seconded, Carried 9-0**

1. Asphalt Paving P33 Entry 9 Terra Granada > \$100,000

Bill Leary made a motion, Lyman Shaffer seconded to approve the Silicon Valley paving proposal in P33 entry 9 in the amount of \$100k.

**Moved, Seconded, Carried 9-0**

2. Change Order #1 Contract MU3P45.ACE.RP7.25 > \$10,000

Tom Lauck made a motion, Al Rothman seconded to approve the ACE proposal for P45 in the amount of \$10k.

**Moved, Seconded, Carried 9-0**

3. Work Order 733471 Dry Rot Repair 1434 Stanley Dollar Dr. > \$20,000

Harvey Baumel made a motion, Tom Lauck seconded to approve work order #733471 for dry rot repair at 1434 Stanley Dollar in the amount of \$23,139.73.

**Moved, Seconded, Carried 9-0**

4. Nan Warren made a motion, Al Rothman seconded to approve the KR Electric proposal for panel replacement of electrical main panels at 2125 and 2185 Cactus Ct. in the amount of \$34k.

**Moved, Seconded, Carried 9-0**

b. Investment Actions – Kim Starr

Kim Starr will be meeting with Todd on Thursday to discuss investments.

c. Falling Tree Damage in P23 – Shared Deductible Occurrence - Mr. Lauck

Jeroen reported that a large tree in TWCM fell and caused significant damage to a carport. Fortunately, no vehicles were in the carport at the time, and no residents were injured. Based on preliminary estimates, the Mutual should expect that the shared deductible agreement will be activated.

### **12. Announcements:**

Special Executive Session Meeting of the Board will be held on Wednesday, September 10, 2025, at 10:00 am, to discuss Management Agreement and Exhibits. Board Members only. The next scheduled Regular Meeting of the Board of Directors will be on Monday, October 13, 2025, at 9:30 am, via zoom



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and in-person, in the Gateway Boardroom.

**13. Adjournment**

There being no further business, the Regular Meeting of the Board was adjourned at 11:52 a.m.

**14. Executive Session Summary**

The Board met in executive session from 9:02 a.m. to 9:33 a.m. and reconvened from 11:56am to 12p.m.

1. IDR – Governing Documents Enforcement: A motion was made, seconded and carried to deny the resident request to place a tall sculpture in the common area after Richard Fong has completed his review. ***Motion passed unanimously.***

2. 3216 RP: After legal review, the Board agreed to amend the motion made at the August TWCM executive meeting to address only one deck repair, separating it from the repairs to the downstairs unit. ***Motion was passed 8-1 (abstention).***

**15. 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

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**Assistant Secretary**

Third Walnut Creek Mutual