

MINUTES  
FOURTH WALNUT CREEK MUTUAL  
MONDAY, SEPTEMBER 15, 2014 AT 1:30 P.M.  
BOARD ROOM – GATEWAY

President Kelzer called to order a regular meeting of the Board of Directors of Fourth Walnut Creek Mutual at 1:30 p.m. on Monday, September 15, 2014 in the Board Room at Gateway complex, 1001 Golden Rain Road, Walnut Creek, California.

ROLL CALL: PRESENT:	Pauline Kelzer	President
	Sheila Peverill	Vice President
	Donald Cardinal	Treasurer
	Sara Seltzer	Secretary

EXCUSED: None

Representing Mutual Operations were Paul Donner, Director of Mutual Operations; Rick West, Building Maintenance Manager; Rich Perona, Landscape Manager; and Anne Paone, Administrative Secretary.

Ms. Kelzer welcomed sixteen residents in attendance.

APPROVAL OF MINUTES

Ms. Seltzer moved to approve the minutes of the regular session Board meeting of July 21, 2014. Ms. Peverill seconded and the motion carried without dissent.

Ms. Peverill moved to approve the minutes of the Organizational Meeting of August 13, 2014. Ms. Seltzer seconded and the motion carried without dissent.

RESIDENTS' FORUM

Fran Marx, Skycrest - Entry 7, Ms. Marx asked who is paying for the attorney for the lawsuit against Karen Hoyt. Ms. Kelzer responded that it is a settlement process, not a lawsuit. Mr. Cardinal responded that there is a line item in the budget for legal expenses.

Janet Schreiber, Skycrest – Entry 1, Ms. Schreiber explained why she resigned from the Board. She thought she would be Treasurer and was not happy when the Board had a meeting that she was unaware of and it was decided that Mr. Cardinal would be the Treasurer. She decided to resign.

Carl Brown, Skycrest – Entry 16, Mr. Brown reported that there is a problem with people walking behind his manor and looking in his windows. He would like some boulders placed in a manner that prevents them from getting that close to his manor. He would

also like a rock cover placed over the manhole to match the boulders in the area. The residents are willing to pay for the rock. Ms. Kelzer advised that this will be referred to the landscape committee, with a consultation by management. The Board will get back to him on the matter.

### RESIGNATION

Ms. Kelzer announced the resignation of Janet Schreiber from the Board of Directors.

Ms. Seltzer motioned to accept the resignation of Janet Schreiber. Mr. Cardinal seconded and the motion carried without dissent.

Ms. Kelzer reported that this position is now open and anyone interested would serve through July 2015. Please send a letter of interest or a resume to the Board and they will hold interviews.

### PRESIDENT'S REPORT – Pauline Kelzer

Ms. Kelzer reported that the Presidents' Forum is a monthly meeting where all eighteen Presidents meet and discuss items of interest to the Mutuals. Some topics include water rationing, electric vehicles and charging of those vehicles. Parking seems to be a widespread issue. The renewal of the Comcast contract was also discussed. An executive of Golden Rain spoke to the Presidents regarding the renewal of the insurance policies. The broker, Mr. Castor, stated that he is shopping for the best rates. He commented that the Mutuals did a really good job of fire abatement and as a result, there may be a reduction in rates.

Additionally, PG&E is doing a re-conducting project, which means they will be re-stringing electrical lines. They would like an easement onto GRF and Mutual property.

### LANDSCAPE AND GROUNDS, FIRE CLEARANCE:

Ms. Seltzer reported that there are at least 10 rehab contracts that are being rewritten per a meeting with Kevin Jackson. The water situation was addressed with Mr. Perona and Mr. Jackson. When we plan for landscape rehab, we must take water into consideration.

Mr. Perona reported that there were two EBMUD fairs that reviewed what residents can do to conserve water. Regarding landscaping, there will be no planting right now. Bark is being spread around. EBMUD has said that watering can only be done twice weekly. If something is really stressed, it could be watered more often.

**LAWN MAINTENANCE:** Lawns were fertilized with sulfur coated urea in mid-August. The next fertilization will be in late October with Turf Supreme. Irrigation is watering twice a week.

ENTRY MAINTENANCE: Entry crews are working on monthly schedules. Pruning shrubs and groundcovers, spot spraying weeds, etc.

TREE MAINTENANCE: Waraner Brothers Tree Service handles all work orders.

LANDSCAPE REHAB: In March and early April, the MOD landscape crew completed work that was planned out by the landscape committee. The MOD crew is scheduled to come back into the Mutual for 13 days starting Monday September 22<sup>nd</sup>. I will review the work with Ms. Seltzer, as some projects include planting.

Ms. Seltzer commented to the membership that they should report any broken sprinklers or other problems they see to the work order desk.

Ms. Kelzer asked Mr. Perona to check Entry A on Tice Creek as the landscaping is not looking very healthy. The lawns on Skycrest look severely stressed. Mr. Perona reported that trees are sucking up the moisture. Some lawns will be lost or at least portions of them.

#### BUILDING MAINTENANCE REPORT – Rick West

Mr. Cardinal reported that shingles are falling off at 2589 Pine Knoll #7. He would like someone to take a look.

Mr. West reported entry 10, project 21, carpentry rehab work is in progress. They have completed 3 additional carports. They are getting close to the approved \$15,000 and will put a hold on it until all the hours and material costs are in.

The building material debris has been picked up and the disposal is completed.

The new reflective entry signs are on hold, pending direction from the Board.

The 2015 budget for building maintenance, pending approval, will include repair and replacement of asphalt at entries 16 and 17. Entry 10, project 21, will have painting done. There will be 89 new carport lights. There will be a new roof B/U and downspouts on buildings #1433, #1833, and #2116. There will be curb painting and some dry rot wood replacement.

#### ARCHITECTURAL CONTROL AND ALTERATIONS; COMPLIANCE:

Mr. Cardinal reported that there are 4 alterations in progress and 8 have been completed.

The Board is rewriting policies. He reminded the membership that carports are for cars and not storage. If a member has a question, they should check the policies. The Board is also working on compliance issues.

### EMERGENCY PREPAREDNESS COMMITTEE

Ms. Peverill reported that there will be a fair held on September 27 for emergency preparedness. It will include lunch and a raffle. It will be held at the Hillside Clubhouse from 10 a.m. to 2 p.m. Louise Venetucci has agreed to be a chair for entry 4 on Skycrest. She will coordinate the other entry coordinators. There was an EPO meeting for training and 185 people out of 285 volunteers participated. Rossmoor is slowly getting coordinators to cover in case of an emergency. There will be a CERT fair in October. Watch the Rossmoor News for updates.

Mr. Adza reported that radio equipment is not available at some entries. Without equipment, there needs to be a plan on how to contact Cert in an emergency. On August 16, there was a CERT drill with about 40 Walnut Creek CERT participants. This was a county drill. There is a bill in Congress moving from the Senate to the House. The FCC has been directed to extend reasonable accommodations to operators for those that want to put up antennas. Currently, the policies don't address this issue and amateur radios. The Mutual has about 4-5 licensed amateur radio operators. Mr. Adza will provide the Board will pictures of antennas that might be used.

### COMMUNICATIONS COMMITTEE

Ms. Kelzer is the acting Chair. She is looking for volunteers. This committee is responsible for the website, newsletter and the annual meeting preparations.

### POLICY COMMITTEE

Ms. Peverill reported that the Board has been meeting to review the policies. There are 15 policies that have been divided into thirds. The committee hopes to have 5 policies done by year's end. These policies require a lot of thought.

### FISCAL COMMITTEE – Pauline Kelzer

Ms. Kelzer reported that the audit letter has been signed. This covers the audit report expenses and tax preparation

Mr. Cardinal motioned to approve the audit letter presented by Walters & Kondrasheff in the amount of approximately \$3,380. Ms. Seltzer seconded and the motion carried without dissent.

Mr. Cardinal reported that each year the Board sits down with Mutual Operations and they review each line item in the budget. The Mutual might be looking at a \$10 increase in the coupon for 2015. This is based on increases in water, insurance, trash and reserves. Ms. Kelzer reminded the membership that this is a progress report and not the final budget.

Mr. Chakoff reported that the Board will adopt the budget before the insurance information comes in. The policies don't get placed until December. The recommended increase is 5%, but this is only an estimate right now.

### OFFICERS REPORTS

1. President's Report: Ms. Kelzer reported the Board reviews resales and tracks marketability. The median price is \$350,000 per manor.
2. Vice President: None
3. Treasurer: None
4. Secretary: None

### OLD BUSINESS

A resident wondered if the PG&E crisis in San Bruno will affect raising of the coupon. Mr. Donner reported that the Mutual's portion is very small for PG&E. There might be an increase in personal PG&E bills.

### NEW BUSINESS

Ms. Kelzer asked the Board to approve the Calendar of Meetings for 2015.

Ms. Peverill motioned to approve the Calendar of Meetings for 2015. Mr. Cardinal seconded and the motion carried without dissent.

Mr. Cardinal reported to the membership that the Mutual has money invested in CDs. With a program called C-DARS, the Mutual would be able to move money around in an easier manner and the money is FDIC insured. Mr. Chakoff explained that the program is administered through City National Bank. The Mutual would make a deposit in City National and in turn, City National would broker that money out to various banks who would buy CDs for a shorter duration of 4 weeks. This provides for easier access to the money. Additionally, interest rates are still very low. By brokering the money out to other banks, it assures that the money remains FDIC insured, with the limit being \$250,000.

Mr. Cardinal motioned to open a checking account and a C-DARS account with City National Bank in order to assure that the accounts will be federally insured with the current limit of \$250,000 per account. Funds will be transferred as necessary. Ms. Peverill seconded and the motion carried without dissent.

Mr. Donner reported on the proposed trail easement from East Bay Parks and Recreation. There is a trail that currently runs just outside of Golden Rain Foundation property. They would like to alter the trail slightly so that it would go in closer than the original trail. The trail would be about 4 feet wide and there would be a fence to separate it from Golden Rain. It doesn't appear that it will impact Fourth Walnut Creek Mutual. Ms. Kelzer thanked Mr. Donner and Golden Rain for keeping them informed.

After the final easement is official, the Board agrees it may be posted to their website by Mr. Brown.

Ms. Peverill reported that there is a cat creating havoc in entry 15 and entry 8. She has spoken to residents about this problem. She has tried to locate the cat, but cannot find it. Mr. Adza will keep on the alert for the animal. However, at this time, there is nothing that the Board can do.

#### ANNOUNCEMENT

The next regular board meeting is scheduled for October 20, 2014 at 1:30 p.m. in the Board Room at Gateway.

#### ADJOURNMENT

Having no further business, the meeting adjourned at 2:50 p.m.

/s/

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Sara Seltzer, Secretary  
Fourth Walnut Creek Mutual