



WALNUT CREEK MUTUAL FIFTY

ANNUAL MEMBERS MEETING

Wednesday, May 28, 2025 at 1:00 p.m.

Meeting was Conducted In Person and Virtually

**Creekside Clubhouse – Fairway Room
1010 Stanley Dollar Drive, Walnut Creek, CA 94595**

MINUTES

1. Meeting began at 1:00 p.m.

2. Introductions

Jim Bolinger – President
Vacant – Vice President
Rich Johnstone – Treasurer
Steve Vartabedian – Secretary – Absent
Peter Jones – Director-at-Large

Mutual Operations Staff

Jeroen Wright – Director of Mutual Operations
Todd Arterburn – Chief Financial Officer – Virtually
John Tawaststjerna – Landscape Manager
Victoria Thomas – Board Services Coordinator

3. **Certification of Notice of Meeting** – *Victoria Thomas*

Thomas read the Certification of Notice of Meeting

4. **Announce Election Results**

Thomas announced that George Condon will be seated on the Board at the Board of Directors Organizational Meeting via acclamation.

5. **Officers and Committees Reports**

a. President's Report

Topics discussed at the Presidents' Forum continues to be on Firewise and the formulation of the GRF Management Agreement.

Golden Rain Foundation has changed its Doing Business As (DBA) name to Rossmoor Walnut Creek (RWC) and Mutual Operations Division (MOD) has changed to Rossmoor Property Management (RPM). Signs at entry and freeway plan to be changed.

b. Treasurer's Report – *Rich Johnstone*

Operating Fund

1. Used for routine payments, such as building and landscape maintenance, insurance, utilities, and professional services.

2. As of April 30, Operating expenses were 24% of the 2025 budget.

3. Significant financials:

a. The monthly charge for property insurance is \$18,058 compared to the monthly budget of \$24,361.

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- b. There was a mutual shared deductible credit of \$1,076 in January, which reversed a December 2024 charge for a tree fall in another mutual.

Reserve Fund

1. Used mainly to pay for capital improvements in the current year and to fund capital improvements in future years.
2. As of April 30, Reserve expenses were 22% of the 2025 budget. The remaining major 2025 expenses will be for the rehabilitation (carpentry, painting, and deck recoating) of the 5313, 5325, 5333, and 5349 buildings on entry 23.
3. Significant financials:
 - a. \$40,788 was paid to A-Dependable for 17 garage doors on entries 23 & 24. This expense was not budgeted as it was expected to be paid in 2024.
 - b. \$36,326 was paid to Dellamar Electric for installation of smoke and carbon monoxide alarms on entries 22-24. This expense was not budgeted as it was expected to be paid in 2024.
 - c. \$24,300 was paid to Flowing Water Plumbing to install 11 pressure reducing valves at the 9 manor buildings on entry 25. This expense was not budgeted as it was a safety issue to prevent possible flooding in the event appliances are damaged by high water pressure.

Bank Accounts

1. As of April 30, the balance of the M50 checking account for Operating funds was
 - a. \$264,174, which was above the \$250,000 limit for FDIC insurance coverage.
 2. As of April 30, \$735,787 of Reserve funds were deposited in CNB Deposit Sweep accounts, which were 100% covered by FDIC insurance. These deposits earned
 - a. \$2,031 for April. \$8,334 has been earned during 2025.
 3. US Treasury Bills are on deposit with City National Securities:
 - a. \$403,000 will mature on 6/5/25 with an annual yield of approximately 4.0%
 - i. \$188,000 matured on 2/20/25 with a yield of \$4,380. \$193,000 was reinvested with a maturity date of 8/21/25.
- c. Secretary's Report
No Report
- d. Landscape Report
Board/Staff will research private garden permit.
Tree trimming has been completed. Cost was \$5,600. Going forward, signs will be placed prior to work beginning.
RPM removed the rosemary and golden sunset coleonema plants.
Plans to replace the retaining wall with keystones.
- e. Financial Report
No Report
- f. Buildings and Facilities Report – *Rich Johnstone*
Dryer Vent Cleaning
 1. The committee has discussed alternative solutions for a contractor to clean dryer vents

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- in all M50 units. The concern is clogged vents might become a fire hazard.
2. Demonstration cleanings by a contractor were conducted at 5301 #1B and 5401 #2A. The cleaning process (brushing, vacuuming, and blowing) was effective.
 3. The contractor has submitted a proposal to clean the dryer vents of the remaining 108 units for \$9,180 (\$85/unit).
 4. The committee recommends Board approval of up to \$10,000 for this project.
 5. Project overview:
 - Rich Johnstone will notify residents via email. Residents will be provided with contractor (Bay Air Flow) contact information and asked to schedule a cleaning appointment, which would be charged to M50.
 - Rich will provide the contractor with an M50 roster including addresses and phone numbers for contacting residents who do not schedule an appointment.
 - The cleaning process should require approximately 30 minutes per unit.
 - After vent cleaning has been completed, MOD/Property Management will check the roof vent caps of 20 units to confirm they have been cleaned.

Motion made by Johnstone, seconded by Bolinger, to approve Bay Air Flow contract for the dryer vent cleaning project in the amount of up to \$10,000. Approved by unanimous vote. (3-0)

Water Pressure

1. The high water pressure originally delivered by EBMUD (which is within their service level) to entry 25 buildings could possibly damage appliances and cause flooding in a unit.
2. A plumbing contractor installed a pressure reducing valve (PRV) at 5581, which reduced building water pressure to a preferred level. The cost was \$2,300.
3. During April 8-14, the contractor installed PRVs on 10 lines at the remaining 8 manor buildings on Entry 25 at a total cost of \$22,000.
4. After one PRV installation, a resident complained their water pressure was too low. The PRV setting was adjusted to a higher pressure and the issue was resolved.

Building Rehabilitations

1. MOD/Property Management is planning to solicit bids in July from multiple contractors for the rehabilitation of buildings 5313, 5325, 5333, and 5349. Manor building and garage rehabilitation occurs approximately every 10 years and consists of carpentry repairs, painting, and deck recoating.
2. MOD/Property Management has been requested to obtain bids from contractors who have cost-effective mesh products to prevent birds from building nests. The mesh would be applied in selected areas (e.g., roof eaves over balconies) of each building.
3. Rehabilitation work is tentatively scheduled to begin in August.

M50 Permits and Approvals Table (see attached draft)

1. This document has two purposes:
 - An understanding between the Board and the B&F Committee regarding whether the B&F Committee Chairperson, B&F Committee, or Board has the authority to approve an alteration on behalf of M50 (for those alterations that require M50 approval). In some cases, the B&F Committee would make a recommendation to

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- the Board regarding the Board's approval decision.
- Provide M50 Members with a summary of the alteration permit requirements of the Rossmoor Alterations and Resales Department and the City of Walnut Creek. The table lists many types of alterations that may or may not require an M50 approval, a Rossmoor alteration permit, or a Walnut Creek permit. The table also includes a disclaimer that was prepared by the M50 attorney.
2. The Rossmoor and Walnut Creek alteration permit information was obtained from:
 - The Alterations Department website <https://youtu.be/3T54ASF0QHI> and 2025-Fee-Schedule.pdf
 - The Walnut Creek Building Permits FAQs website (Building Permit FAQs | City of Walnut Creek)
 3. Board approval is requested for
 - The M50 approval authorities listed in the table
 - Distribution of the table to M50 Members

The Mutual 50 Permits and Approvals Table has two purposes:

1. An understanding between the Board and the Buildings & Facilities Committee regarding whether the B&F Committee Chairperson, B&F Committee, or Board has the authority to approve an alteration on behalf of M50 (for those alterations that require M50 approval). In some cases, the B&F Committee would make a recommendation to the Board regarding the Board's approval decision.
2. Provide M50 Members with a summary of the alteration permit requirements of the Rossmoor Alterations and Resales Department and the City of Walnut Creek. The table lists many types of alterations that may or may not require an M50 approval, a Rossmoor alteration permit, or a Walnut Creek permit. The table also includes a disclaimer that was prepared by the M50 attorney.

The Rossmoor and Walnut Creek alteration permit information in the table was obtained from:

1. The Alterations Department website <https://youtu.be/3T54ASF0QHI> and [2025-Fee-Schedule.pdf](#)
2. The Walnut Creek Building Permits FAQs website ([Building Permit FAQs | City of Walnut Creek](#))

M50 Member questions regarding alteration descriptions in this table, alterations not included in this table, or Alterations Department and Walnut Creek permits should be directed to the Alterations and Resales Department (925-988-7660 or alterations@rossmoor.com). Any questions regarding M50 approvals or Governing Documents should be directed to me (rich.johnstone.mutual.50@gmail.com).

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Alteration Description (1)	Mutual 50 Provision (2)	Alterations Dept. Permit (3)	B&F Committee Chair Approval (4)	B&F Comm. Approval	M50 Board Approval	Walnut Creek Permit
Interior to Unit						
Acoustic Ceiling Removal		Yes	No	No	No	No
Bathroom Remodel		Yes	No	No	No	Yes
Built-In Microwave		Yes	No	No	No	Yes
Ceiling Fans - New or Moved		Yes	No	No	No	Yes
Dishwasher		Yes	No	No	No	Yes
Faucet or Toilet Replacement		No	No	No	No	No
Fireplace or Gas Line for Fireplace		Yes	No	Yes	No	Yes
Flooring - Carpet for Carpet		No	No	No	No	No
Flooring - Lower-Level (not carpet for carpet)	P&P 20.16	Yes	Yes	No	No	No
Flooring - Upper-Level (not carpet for carpet)	CC&R 4.11	Yes	No	Yes	Yes	No
Gas-Fired Appliance - New or Moved		Yes	No	No	No	Yes
Hard Surface Flooring Refinishing	P&P 20.17	Yes	No	Yes	Yes	No
Hard-Wired Electrical Appliance - New or Moved		Yes	No	No	No	Yes
Heating and Air Conditioning Replacement	CC&R 6.15	Yes	No	No	No	Yes
Insulation		Yes	Yes	No	No	No
Interior Door Replacement		Yes	No	No	No	No
Interior Light Fixtures - Replacement		No	No	No	No	Yes
Interior Light Fixtures - New or Moved		Yes	No	No	No	Yes
Interior Recessed Lighting		Yes	No	No	No	Yes
Kitchen Remodel		Yes	No	No	No	Yes
Other Electrical (not in this list)		Yes	No	No	No	Yes
Other Plumbing (not in this list)	CC&R 6.19	Yes	No	No	No	Yes
Painting	CC&R 6.26	No	No	No	No	No
Structural (e.g., wall removal)		Yes	No	Yes	Yes	Yes
Washer and/or Dryer Installation		Yes	No	No	No	Yes
Water Heater Replacement	CC&R 6.23	No	No	No	No	Yes
Window Coverings Installation		No	No	No	No	No

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Alteration Description (1)	Mutual 50 Provision (2)	Alterations Dept. Permit (3)	B&F Committee Chair Approval (4)	B&F Comm. Approval	M50 Board Approval	Walnut Creek Permit
Exterior to Unit						
Deck or Balcony Enclosure	CC&R 6.17	Yes	No	Yes	Yes	Yes
Electric Vehicle Charging Station	P&P 33.0	Yes	No	Yes	Yes	Yes
Encroachment on Common Area		Yes	No	Yes	Yes	No
Exterior Camera	P&P 20.20	Yes	No	Yes	Yes	No
Exterior Door Non-Standard Color		Yes	No	Yes	No	No
Exterior Door Replacement or Screen Door	CC&R 6.12	Yes	Yes	No	No	No
Exterior Light Fixture Replacement		Yes	Yes	No	No	No
Other Outside Appearance Change (not in this list)		Yes	No	Yes	Yes	No
Pergola or Trellis		Yes	No	Yes	No	No
Satellite Dish or Antenna	CC&R 7.1.1	Yes	No	Yes	Yes	No
Skylight or Solar Tube	CC&R 6.20	Yes	No	Yes	Yes	Maybe (5)
Solar Energy System	P&P 34.0	Yes	No	Yes	Yes	Yes
Stairway Chairlift		Yes	Yes	No	No	Yes
Sunshade and/or Awning		Yes	Yes	No	No	Maybe (5)
Window Replacement	CC&R 6.24	Yes	Yes	No	No	Yes

(1) The sequence of approvals and permits when needed: 1) Mutual 50, 2) Alteration Department, 3) City of Walnut Creek

(2) Link to Rossmoor Mutuals website on Rossmoor.com: <https://rossmoor.com/residents/mutuals/>
 When on the Mutuals website, click on Mutual 50 and then Governing Documents to access CC&Rs and Policies & Procedures (P&P)

(3) Link to Rossmoor Alterations website on Rossmoor.com: <https://rossmoor.com/residents/resident-services/alterations/>

(4) CC&R 7.2.1 requires the Buildings & Facilities (B&F) Committee chairperson to be a Board Director

(5) Link to City of Walnut Creek Building Permit Frequently Asked Questions:
<https://www.walnutcreekca.gov/government/community-development-department/permits/building-permits/building-permit-faqs>

Mutual 50 Permits and Approvals Table

Disclaimer

This document is provided for general informational purposes only and is not intended to serve as a comprehensive or legally binding statement of all maintenance, repair, or management responsibilities within Walnut Creek Mutual 50 ("Mutual 50"). The responsibilities and obligations of Mutual 50, its Board, the Golden Rain Foundation ("GRF"), and individual Members are governed by the Mutual's Governing Documents (including the CC&Rs, Bylaws, and Board-adopted Policies), the Management Agreement with GRF, and applicable law. (GRF is doing business as Rossmoor Walnut Creek.)

If there is any difference between this document and the official Governing Documents or the Management Agreement, the Governing Documents and the Management Agreement will control. Members should not rely solely on this summary to make cost or responsibility decisions.

Mutual 50 Member questions regarding alteration descriptions in this table, alterations not included in this table, or Alterations Department and Walnut Creek permits should be directed to the Alterations and Resales Department (925-988-7660 or alterations@rossmoor.com). Any questions regarding Mutual 50 approvals or official documents should be directed to the Buildings & Facilities Committee chairperson (rich.johnstone.mutual50@gmail.com).

g. Governing Documents – *Steve Vartabedian*
 No Report

h. Social Committee – *Jim Bolinger*
 BBQ is scheduled for August 14th at 4:00pm at the Sportsman Park at Hillside.

6. Managers' Report

a. Director of Mutual Operations – *Jeroen Wright*
 – Rossmoor may receive a grant for fuel removal. Staff asked for \$2M and fire detecting cameras

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- Answers to the questions that stemmed from the Firewise town hall will be posted on the Rossmoor website.
- The GRF Management Agreement continues to be reviewed by legal counsel.
- A shared drive is being created for the Board Members to view stored documents, meeting minutes, forms, financials, etc. Will be launched soon.
- AB3074 requires that no flammable mulch, wood fence, and/or vegetation be within five feet of buildings. The requirement is for areas that are in very high fire danger zones. Rossmoor is not in a very high fire danger zone but still advocates for the removal of flammable mulch.
- Staff is working with Kroll to complete the third year evaluation of the Valley to determine the value and how much insurance can be acquired. Rossmoor is currently insured at \$1.16B, which is 43%.
- Golden Rain Foundation Doing Business As (DBA) name changed to Rossmoor Walnut Creek (RWC) and the Mutual Operations Division name changed to Rossmoor Property Management (RPM).
- Clayton Clark is retiring. Rick West, Sr. Building Maintenance Manager, will now manage the Mutual.

b. Chief Financial Officer – *Todd Arterburn*

- NetSuite implementation continues. January-April financials have been distributed to the Board.
- 2024 audit will be completed soon and distributed.
- Arterburn plans to meet with the Board to provide training on the new financial reports.

c. Sr. Building Maintenance Manager – *Clayton Clark*

Training will be provided to Clark's replacement to allow for a smooth transition.

d. Landscape Manager – *John Tawaststjerna*

Weed abatement within 100 feet of the buildings and fire breaks projects are complete.
Goats will be used for weed abatement.
Disking continues.

7. **Residents' Forum**

Residents were afforded the opportunity to express their concerns, make comments, or pose questions to the Board. There were no comments made.

8. **Announcements** – The next scheduled meeting is the Board of Directors Regular Meeting on June 17, 2025 at 1:00 p.m. in the Fairway Room at the Creekside Clubhouse and virtually.

9. **Adjournment**

There being no further business the meeting was adjourned at 2:02 p.m.

Secretary's Certificate

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

Victoria Thomas



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ORGANIZATIONAL MEETING

Wednesday, May 28, 2025 at 1:00 p.m.

Meeting was Conducted In Person and Virtually

Creekside Clubhouse – Fairway Room
1010 Stanley Dollar Drive, Walnut Creek, CA 94595

MINUTES

1. **Call to Order**

President Landeros called the meeting to order at 2:16 p.m.

2. **Roll Call of Directors**

Jim Bolinger – President
Vacant – Vice President
Rich Johnstone – Treasurer
Steve Vartabedian – Secretary – Absent
Peter Jones – Director-at-Large

Mutual Operations Staff

Jeroen Wright – Director of Mutual Operations
Todd Arterburn – Chief Financial Officer
John Tawaststjerna – Landscape Manager
Victoria Thomas – Board Services Coordinator

3. **New Business**

Action Item

Appoint George Condon as a Director on the Board

Motion made by Bolinger, seconded by Johnstone, to appoint George Condon as a Director on the Board. Approved by unanimous vote (3-0)

4. **Resident's Forum** (3 minutes per speaker)

Residents were afforded the opportunity to express their concerns, make comments, or pose questions to the Board. Comments were: Mesh will be installed on lower units to prevent animals from getting under the decks and to help block fire embers.

5. **Consent Calendar** - Bolinger

a. Board of Directors Executive Session Meeting Minutes – April 4, 2025

b. Board of Directors Regular Meeting Minutes – April 15, 2025

Motion made by Bolinger, seconded by Johnstone, to approve the Consent Calendar. Approved by vote. (3-1 Condon abstained)

6. **New Business Cont.**

Action Item

Selection of Officer Positions

a. President

Motion made by Johnstone, seconded by Jones, to appoint Jim Bolinger as the President of the Board. Approved by unanimous vote. (4-0)

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- b. Vice President
Motion made by Bolinger; seconded by Johnstone, to appoint George Condon as the Vice President of the Board. Approved by unanimous vote. (4-0)
 - c. Secretary
Motion made by Bolinger; seconded by Johnstone, to appoint Steve Vartabedian as the Secretary of the Board. Approved by unanimous vote. (4-0)
 - d. Treasurer
Motion made by Bolinger; seconded by Condon, to appoint Rich Johnstone as the Treasurer of the Board. Approved by unanimous vote. (4-0)
 - e. Director-at-Large
Motion made by Bolinger; seconded by Johnstone, to appoint Peter Jones as the Director-at-Large of the Board. Approved by unanimous vote. (4-0)
7. Appointment of Assistant Treasurer
Motion made by Bolinger; seconded by Johnstone, to appoint Todd Arterburn as the Assistant Treasurer of the Board. Approved by unanimous vote. (4-0)
8. Appointment of Assistant Secretary
Motion made by Bolinger; seconded by Johnstone, to appoint Victoria Thomas as the Assistant Secretary of the Board. Approved by unanimous vote. (4-0)
9. Appointment of Committee Chairs
- a. Finance Committee
Motion made by Bolinger; seconded by Jones, to appoint Rich Johnstone as the Chair of the Finance Committee. Approved by unanimous vote. (4-0)
 - b. Buildings and Facilities Committee
Motion made by Bolinger; seconded by Jones, to appoint Rich Johnstone as the Chair of the Buildings and Facilities Committee. Approved by unanimous vote. (4-0)
 - c. Landscape Committee
Motion made by Bolinger; seconded by Jones, to appoint Carol Johnstone as the Chair of the Landscape Committee. Approved by unanimous vote. (4-0)
 - d. Governing Documents Committee
Motion made by Bolinger; seconded by Jones, to appoint Steve Vartabedian as the Chair of the Governing Documents Committee. Approved by unanimous vote. (4-0)
 - e. Social Committee
Motion made by Bolinger; seconded by Johnstone, to appoint Susan Buller as the Chair of the Social Committee. Approved by unanimous vote. (4-0)
10. Old Business
There was none



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11. New Business

- a. Approval of alterations matrix
No Discussion
- b. Clean 109 dryer vents
No Discussion

Announcements

The next scheduled meeting is the Board of Directors Regular Meeting on June 17, 2025 at 1:00 p.m. in the Fairway Room at the Creekside Clubhouse and virtually.

Adjournment

There being no further business, the meeting was adjourned at 2:26 p.m.

Secretary's Certificate

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

Victoria Thomas



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