

ANNUAL MEMBERS MEETING**Monday, November 3, 2025 at 1:30 p.m.****Gateway Clubhouse – Board Room
1001 Golden Rain Road, Walnut Creek, CA 94595**

MINUTES

1. **Call to Order** – *Bonnie Waxman*
2. **Certification of Notice of Meeting** – *Victoria Thomas*

Thomas read the Certification of Notice of Meeting

I, Victoria Thomas, Assistant Secretary to Walnut Creek Mutual Fifty-Nine, certify that a Call for Candidates notice was published three times in the Rossmoor newspaper on June 4th, 11th, and 18th as well as mailed to residents. The notice announced that, if at the close of the time period for making nominations, there are the same number or fewer qualified candidates as there are board positions to be filled, then the Board of Directors may, after voting to do so, seat the qualified candidates by acclamation without balloting.

The Mutual received one nomination:

– Bonnie Sundberg

Bonnie Sundberg will be seated on the Board at the Organizational Meeting via acclamation. In accordance with the Davis Stirling Act, Mutual 59 was eligible to appoint by acclamation for the 2025 election. Therefore, a ballot was not mailed.

In accordance with Corporations Code § 7511(b), a notice of the Annual Membership Meeting was mailed to the membership on October 8, 2025.

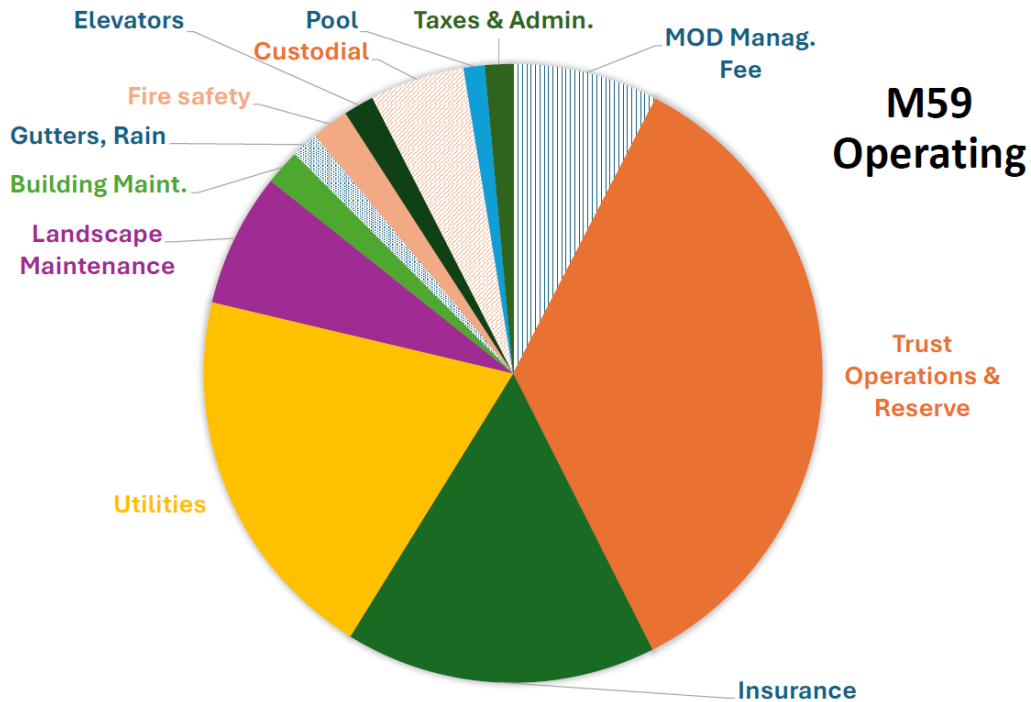
3. **Board of Directors' Reports**

- a. **President**

- Golden Rain Foundation DBA name changes: GRF is now called RWC for Rossmoor Walnut Creek and MOD is now called RPM for Rossmoor Property Management.
- Rossmoor Walnut Creek Management Agreement is complete. Mutual Board Presidents are currently reviewing and approving the agreement. The agreement is for one year. The agreement is considered an evergreen agreement that automatically renews unless the contract is amended or terminated. The Board will vote on the agreement.
- RWC is developing a new website that will be more of an informational site about Rossmoor. A portal called myrossmoor.com is also being developed that will allow for residents in the Mutual to view financials, minutes, governing documents, make reservations, etc. The portal should go live at the beginning of 2026. A moderator within the Mutual will be required to keep the portal up to date. A volunteer for the task is needed.
- Staff continues with the conversion of the new software program NetSuite. Residents will not have access to the software program.
- Upgrades to the buildings are planned as the reserve monies warrant.
- There will not be an increase with the 2026 monthly coupon.

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- b. Vice President
No Report
- c. Treasurer



M59 Building Management

- Changed Elevator maintenance contractor
 - San Francisco Elevator

Category	Avg. WO 2022 -2024	WO 2025	General Description
Elevator	42	7	Elevator stuck, trapped passengers (only 2 after change to SF Elevator)
Elevator repairs	0	5	Post permits, check phones

M59 Building Management

- Monitoring work orders to identify repeat calls for same problem

Category	Avg. WO 2022 -2024	WO 2025	General Description
Gutters	6	3	Clogged gutters/spouts
Rain	15	4	Water pouring down walls, ponding in walkways, intruding into condos
Plumbing related to gutters	12	1	Water gushing from garage ceiling and exterior walls, ponding in doorways

M59 Building Management

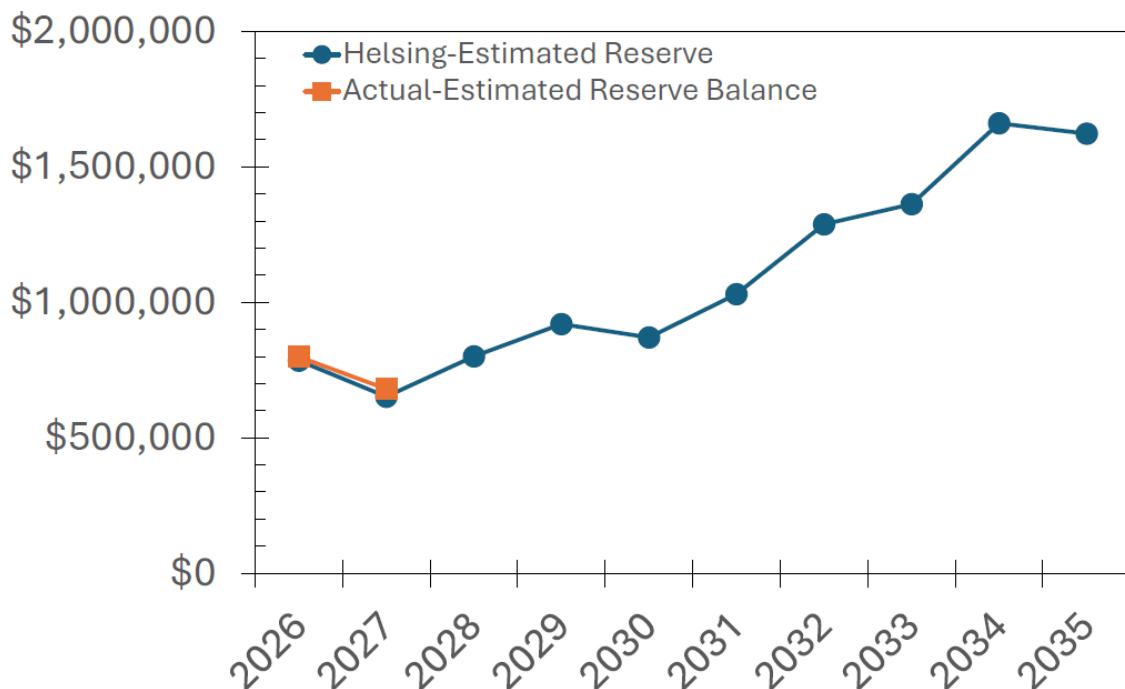
- Eliminating automatically renewed contracts
- Proactive maintenance
 - Weekly
 - Lighting inspection (RPM)
 - Bi-monthly
 - Courtyard/walkway cleaning (Omni)
 - Pool area cleaning (when open) (Omni)
 - Landscaping cleanup (Brightview)

M59 Building Management

- Bi-annual
 - Water heater maintenance (Five Star)
- Quarterly
 - Fire sprinkler inspection (CCCFPD)
- Annual
 - Window washing (Fish)
 - Dryer vent cleaning (Bay Air Flow)
 - Gutter cleaning (??)
 - Power washing (Omni)

M59 Reserves

Helsing forecast for next 10 years



M59 Reserves

- *Explanation for dip in Reserve balance*

Est. yearly contribution to Reserves	\$314,487
2026 anticipated expenditures	\$501,000
2026 Reserve Drawdown	(\$186,513)
Mid 2026 - Move 2025 Insurance Savings to Reserves	\$68,000
Est. End of 2026 Drawdown	(\$118,513)

M59 Planned Work (Reserve Account)

- Paint 5910 and 5920 Horsemans Canyon
- Paint pool cabana, retaining wall, and wrought iron fencing & gates
 - Rebuild trellises with dry rot
Est. \$270,000
- “Tune up” tile roof on one building this year
Est. \$ 15,000
- Water heater systems in two buildings
Est. \$ 45,000

M59 Planned Work (Reserve Account)

- Replace interior 10-yr smoke detectors
Est. \$ 27,000

- Pool and Spa
 - Spa work postponed from April 2025
 - Replace both spa and pool heaters, filters, and chemical dispensing system
Est. \$ 60,000

- Landscaping, irrigation system repairs (Standard)
Est. \$ 31,6000

M59 Budgeting Summary

- **No increase in coupon payment is needed**

- Due to:
 - Insurance savings moved to reserves
 - Potential additional 2026 savings from continued insurance, utility, and pro-actively dealing with chronic issues

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d. Secretary
No Report

e. Director
No Report

4. **Director's Report** – *Jeroen Wright*

- Topics stated were previously mentioned in the President's Report.
- GRF Management Agreement will be implemented on January 1, 2026.
- New Building Maintenance Manager for the Mutual is Luis Duenas.

5. **Chief Financial Officer's Report** – *Todd Arterburn*
No Report

6. **Building Maintenance Manager's Report** – *Luis Duenas*
Action Items: Proposals for Review or Approval
No new items

Informational Items: Work Scheduled, In Progress, or Completed

Urban painting 5913HM Completed with punch list.

RPM to replace dry rot/repair and woodpecker damage Completed.

5Star 5920HM Drainage work Completed.

5Star 5954 Aw 2 New Navien Tankless W/H & new 119 ga tank Completed.

5Star 5910 Hm 2 New Navien Tankless W/H & new 119 ga tank Completed.

Fish window cleaning Completed.

Welcome annual pressure washing Completed.

5Star Hot water maintenance every 6 months \$9,650 Annually.

Urban painting 5954Aw Painting in progress TBC by Nov 7th

RPM carpentry work in progress.

Outdoor Keepers Gutter cleaning Schedule for Nov.

7. Landscape Manager's Report – John Tawaststjerna

- Landscape maintenance items: Brightview is beginning the leaf debris pick up this week as well as cleaning the ditches and drains in preparation for upcoming rains.
- Irrigation will be shut off soon, contingent on upcoming rainfall levels.
- RPM workdays: in the spring Entries 1 and 3 were mulched, in the summer zone zero hardscaping work was done, November 12-19 replacement of trees and plants will be conducted. In the spring of 2026 mulching will be done at Entry 2 and Horsemans Canyon Entry 2.
- An inspection is scheduled with Waraner Brothers and Marshall Millsap and an estimate for all pruning and removal needs will be provided to the Board.

Committee Reports

- a. Finance Committee
No Report
- b. Landscape Committee
 - 5910 and 5920 hardscaping complete.
 - Budget planning for zone zero hardscaping.
 - New plants for impacted areas in 5961 courtyard and the southeast hillside slope between 5961 and 5951.
 - Other areas have been flagged and will be considered.
 - Entrance corner on Horsemans Canyon is getting new plants.
 - The inspection with Waraner and Marshall Millsap is scheduled for November 8th.
- c. Emergency Preparedness Committee
It is important to know that in case of an emergency all residents are on their own to take care of themselves.
- d. Swimming Pool Committee
Pool is open May 1st thru November 1st

Total Attendance:

1030 as compared to approximately 1500 in 2024. Weather had a significant effect due to cooler temperatures.

12 Contracted members: \$450 per household Mutual 61: 247 attendees

Mutual 55: 14 attendees

Mutual ? : 7 attendees (Another Terra Granada Mutual ?)

Sign in sheets were provided by Board Members in my absence.

There was a consistent problem with sign in sheets, as many users failed to either sign in at all, or didn't list Mutual, address, or number in their party.

Entry:

Another problem was with users attempting to enter through the "Exit Only" street side gate and refusing to utilize the hillside sign in entry. And still others asked people already in the pool facility to give them the gate code.

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The hillside gate code will be changed this month, and I will also ask for new key locks to the maintenance room. It appears that there are residents using unauthorized keys to enter and change the spa/pool temperatures.

Maintenance Room Storage:

Request Board to authorize a couple of wall shelves to be installed for janitorial supplies, etc. Recommend old locker cabinets and misc. items be removed to allow more space for storage of pool furniture.

Providers:

All providers go out to bid annually. I highly recommend both of the below incumbent companies.

Picture Perfect Pools: Our current equipment/pool facility maintenance company with an excellent history of providing great service and repairs.

Omni Cleaning Service: Our current janitorial cleaning service, doing a very attentive job at keeping the restrooms sanitized and the outside furniture cleaned.

Upcoming Project:

The spa repair/replacement will most likely occur in December as the work permit plan has to be resubmitted to the Health Department. The 90 day work commence period had expired. That will take about 3 weeks. The total project should last 1 to 1 ½ months depending on the weather and inspector availability.

Projected 2026 rehab projects for Board discussion:

Outside of the pool building to be painted.

New heaters, filters, and chemical dispensers.

Always in need of extra volunteers for the Swimming Pool Committee.

e. **Alterations Committee**

- No alteration applicants were submitted.

f. **Building Maintenance Committee**

No Report

g. **Social Committee**

Dinner event at Stanley Dollar was a success.

8. **Residents' Forum** (3 minutes per speaker)

- Appreciation was given to the Board for all their work.
- The light fixtures in the breezeways have been accumulating insects. A vendor has been contracted to clean them on a monthly basis moving forward.
- Courtyards are power washed annually.
- Sleeves on handrails do not fit at the pool and suggested using cool grips.
- Request about solar panels.
- Garage stairwell lighting is dark. Requested motion sensor lights be installed.
- Garage level parking needs to be cleaned.
- Requested RPM make labels on water valves located in the garage. It was noted that residents are not allowed to turn the water. Securitas will turn water off in case of an emergency.

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- Front door hardware can be changed by residents without applying for a permit.
- Helsing Report annual report showed a yearly contribution reserves in the amount of \$314,487.
- 5910 and 5920 only have two circuits for lighting vs 5 circuits for the other buildings.
- Coupon comparison will be emailed to Board Presidents once finalized.
- Asked for cost on replacing lighting in 5951.

9. Announcements

Board of Directors Organizational Meeting to follow adjournment of the Annual Members Meeting.

10. Adjournment

There being no further business, the Annual Members Meeting was adjourned at 3:03 p.m.

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.

Victoria Thomas

ORGANIZATIONAL MEETING**Monday, November 3, 2025 at 1:30 p.m.****Gateway Clubhouse – Board Room
1001 Golden Rain Road, Walnut Creek, CA 94595**

MINUTES**1. Call to Order**

President Waxman called the meeting to order at 3:15 p.m.

**2. Roll Call
Directors**

Bonnie Waxman – President
Bonnie Sundberg – 1st Vice President
Maureen Olsen – 2nd Vice President
Mary Stroup Gardiner – Treasurer
Vacant – Secretary

Rossmoor Property Management Jeroen Wright – Director
John Tawaststjerna – Landscape Manager
Luis Duenas – Building Maintenance Manager
Victoria Thomas – Board Services Coordinator

3. Members' Forum

Members were afforded the opportunity to express their concerns, make comments, or have questions for the Board. There were no comments.

4. Approval of Meeting Minutes

- a. Board of Directors Regular Meeting Minutes – September 9, 2025
Motion made by Belfiore, seconded by Stroup Gardiner, to approve the minutes. Approved by unanimous vote. (4-0)

5. New Business

- a. Appoint Billie Night as a Director on the Board
Motion made by Olsen, seconded by Sundberg, to appoint Billie Knight as a Director on the Board. Approved by unanimous vote. (4-0)

6. Election of Officer Positions

- a. President – Bonnie Waxman
b. 1st Vice President (Resident Relations) – Bonnie Sundberg
c. 2nd Vice President (Chairperson Relations) – Maureen Olsen
d. Treasurer (Building Maintenance) – Mary Stroup Gardiner
e. Secretary – Billie Knight
Motion made by Belfiore, seconded by Stroup Gardiner, to nominate a slate vote on the Board positions. Approved by unanimous vote. (5-0)

7. Appointment of Committee Chairs**a. Finance Committee**

Motion made by Stroup Gardiner, seconded by Sundberg, to appoint Mary Stroup Gardiner as the Chair to the Finance Committee. Approved by unanimous vote. (5-0)

b. Landscape Committee

Motion made by Stroup Gardiner, seconded by Sundberg, to appoint Marshall Milsap as the Chair to the Landscape Committee. Approved by unanimous vote. (5-0)

c. Emergency Preparedness Committee

Motion made by Stroup Gardiner, seconded by Sundberg, to appoint Marley Middlebrook as the Chair to the Emergency Preparedness Committee. Approved by unanimous vote. (5-0)

d. Swimming Pool Committee

Motion made by Stroup Gardiner, seconded by Sundberg, to appoint John Tienken as the Chair to the Swimming Pool Committee. Approved by unanimous vote. (5-0)

e. Alterations Committee

Motion made by Stroup Gardiner, seconded by Sundberg, to appoint Bonnie Waxman as the Chair to the Alterations Committee. Approved by unanimous vote. (5-0)

f. Building Maintenance Committee

Motion made by Stroup Gardiner, seconded by Sundberg, to appoint Mary Stroup Gardiner as the Chair to the Building Maintenance Committee. Approved by unanimous vote. (5-0)

g. Social Committee

Motion made by Stroup Gardiner, seconded by Sundberg, to appoint Bonnie Sundberg and Myra Belfiore as Co-Chairs to the Social Committee. Approved by unanimous vote. (5-0)

8. Appointment of Todd Arterburn as Assistant Treasurer

Motion made by Stroup Gardiner, seconded by Olsen, to appoint Todd Arterburn as the Board Assistant Treasurer. Approved by unanimous vote. (5-0)

9. Appointment of Victoria Thomas as Assistant Secretary

Motion made by Belfiore, seconded by Sundberg, to appoint Victoria Thomas as the Board Assistant Secretary. Approved by unanimous vote. (5-0)

10. Old Business**a. Update on Repairs and Remodel of the Spa**

Repair work is currently pending permit approval. Construction will start in one month. Hot water will be turned off.

11. New Business**a. 2026 Proposed Budget**

\$3.00 reduction from RWC which rolled into the reserves making the coupon flat.

Management Agreement increased \$5.31 per manor per month due to cost of living increase for Staff.

Insurance is holding flat for 2026.

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- b. GRF Management Agreement
Topic Deferred

12. Announcements

The next meeting scheduled is the Board of Directors Regular Meeting on January 13, 2026 at 1:30p.m. in the Board Room at the Gateway Clubhouse.

13. Adjournment to Executive Session

There being no further business, the Board of Directors Regular Meeting was adjourned at 3:40 p.m. and the Board moved into Executive Session.

Executive Session Summary

The Board in Executive Session from 3:44 – 3:49 p.m. to discuss formation of contract.

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.

Victoria Thomas