

FIFTH WALNUT CREEK MUTUAL**BOARD OF DIRECTORS REGULAR MEETING**

Wednesday, November 19, 2025 at 11:00 a.m.

Meeting was Conducted In Person and Virtually

**Gateway Clubhouse – Board Room
1001 Golden Rain Road, Walnut Creek, CA 94595**

MINUTES**1. Call to Order**

President Lew called the meeting to order at 11:01 a.m.

2. Roll Call of Directors

Sandra Lew – President
Joy Todd – Vice President
Mary Fielder – Treasurer
Marlene Farrell – Secretary – Absent
Nancy Valencia – Director-at-Large

Rossmoor Property Management

John Tawaststjerna – Landscape Manager
Luis Duenas – Building Maintenance Manager
Jesus Morales – Landscape Supervisor
Victoria Thomas – Board Services Coordinator

3. Members' Forum – Sandra Lew

Residents were afforded the opportunity to express their concerns, make comments, or have questions for the Board. Comments were:

- Three trees were removed and will be replaced with four redwood trees next year.

4. Approval of Minutes

a. Board of Directors Special Meeting Minutes – September 25, 2025

b. Board of Directors Special Meeting Minutes – September 30, 2025

Motion made by Fielder, seconded by Valencia, to approve the minutes. Approved by unanimous vote. (4-0)

5. President's Report – Sandra Lew

- A website is being created called Rossmoor.com. The website is for the residents to reserve rooms, make reservations, see alerts, view specific documents, etc. Each Mutual will have a contact list. The website launch is scheduled for January 2026.
- Juniper removal and annual tree pruning are scheduled.
- Residents are asked to notify Sandra Lew regarding the current condition of the vent screens on their building and if it needs repair.
- 2026 Coupon of \$1,178.



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- Residents need to be more cautious of what is thrown into the garbage containers.
- There is one condo for sale.

6. **Vice-President's Report** – Joy Todd

No Report

7. **Secretary's Report** – Marlene Farrell

No Report

8. **Treasurer's Report** – Mary Fielder

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For Month Ending September 30, 2025

| | Operating Fund | | | Reserve Fund | | | |
|--------------------------------|----------------|--------|----------|--------------|--------|----------|---------------|
| | Actual | Budget | Variance | Actual | Budget | Variance | Total Actuals |
| Total Revenues | 21,224 | 21,224 | 0 | 10415 | 9826 | 589 | |
| Expenses: | | | | | | | |
| Golden Rain Foundation | 6381 | 6381 | 0 | | | | |
| MOD Management Fees | 1358 | 1358 | 0 | | | | |
| Building Maint & Public Works | 577 | 1235 | 658 | | 8392 | | |
| Carpentry | 0 | | | | | | |
| Deck Expense | 0 | 0 | | | | | |
| Termite Control | 0 | | | | | | |
| Power Wash | 0 | | | | | | |
| Doors, Windows, Hardware | 0 | | | | | | |
| Painting | 0 | | | | | | |
| Roofing | 0 | | | | | | |
| Sheet Metal/ Gutter Repair | 0 | | | | 0 | | |
| Gutter Cleaning | 0 | | | | | | |
| Rain Leaks | 0 | | | | | | |
| Electrical | 0 | | | | 0 | | |
| Lighting | 82 | | | | | | |
| Plumbing | 330 | | | | | | |
| Fire Safety | 165 | 77 | 88 | | | | |
| Landscape Maintenance | -916 | 1064 | 916 | 1957 | 611 | | |
| MOD Contracted Services | 532 | | | | | | |
| Grounds/ Entry Maintenance | 477 | | | | | | |
| Tree Removal/ Maintenance | -1925 | | 1925 | 1925 | | | |
| Rehabilitation | 0 | | | | | | |
| Pest Control | 0 | | | | | | |
| Irrigation | 0 | | | 32 | | | |
| Elevator Maintenance & Repairs | | 155 | | | 83 | | |
| Custodial Services | 353 | 353 | | | | | |
| Insurance | 6726 | 7581 | | | | | |
| Utilities | 683 | 2628 | 1945 | | | | |
| Trash Pick Up | 404 | | | | | | |
| Solid Waste Disposal | 41 | | | | | | |
| PG&E | 238 | 209 | -29 | | | | |
| Water | 0 | 1902 | 1902 | | | | |
| Telephone | 0 | 50 | 50 | | | | |
| Professional Services | 2317 | 300 | -2017 | 64 | 62 | 0 | |
| Audit & Tax Prep. | 2317 | | | | | | |
| Total Expenses | 22099 | 21,224 | -875 | 2021 | 9150 | 7129 | |
| Balance | | | | | | | |



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| OPERATING FUND | | | | | | | | | | | | | |
|----------------------------|--------|---------|----------|--------|--------|--------|--------|--------|--------|--------|------|------|------|
| | Budget | January | February | March | April | May | June | July | August | Sept. | Oct. | Nov. | Dec. |
| Total Revenues | 21,224 | 21,224 | 21,224 | 21,224 | 21,224 | 21,224 | 21,224 | 21,224 | 21,224 | 21,224 | | | |
| Expenses: | | | | | | | | | | | | | |
| Golden Rain Roundation | 6382 | 6381 | 6381 | 6381 | 6381 | 6381 | 6381 | 6381 | 6381 | 6381 | | | |
| MOD Management Fees | 1358 | 1358 | 1358 | 1358 | 1358 | 1358 | 1358 | 1358 | 1358 | 1358 | | | |
| Building Maint/ Public Wks | 1,235 | 720 | 2,247 | 2,586 | 3,595 | 575 | 2,364 | 495 | 264 | 412 | | | |
| Carpentry | | 563 | 1170 | 1260 | 855 | 90 | 59 | 0 | 45 | 0 | | | |
| Decks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Power Wash | | 0 | 0 | 0 | 0 | 0 | 467 | 0 | 0 | 0 | | | |
| Roofing | | 0 | 160 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Painting | | 0 | 436 | 320 | 0 | 0 | 0 | 0 | 149 | 0 | | | |
| Sheet Metal/ Gutter | | 0 | 0 | 0 | 209 | 0 | 0 | 0 | 0 | 0 | | | |
| Gutters | | 0 | 0 | 230 | 0 | 0 | 1,527 | 0 | 0 | 0 | | | |
| Rain Leaks | | 68 | 0 | 0 | 25 | 0 | 0 | 0 | 0 | 0 | | | |
| Electrical | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Lighting | | 45 | 186 | 0 | 2,326 | 0 | 151 | 0 | 0 | 82 | | | |
| Plumbing | | 0 | 70 | 551 | 0 | 0 | 0 | 495 | 0 | 330 | | | |
| Elevator Maint&Repairs | 154 | 45 | 225 | 225 | 180 | 485 ?? | 207 | 540 | 0 | 0 | | | |
| Fire Safety | | 0 | 289 | 1,722 | 45 | 75 | 538 | 0 | 70 | 165 | | | |
| Landscape Maintenance | 1,064 | 1,009 | 1,009 | 1,009 | 2,959 | 1,009 | 1,009 | 1,009 | 1,009 | -916 | | | |
| MOD Contracted Serv. | | 532 | 532 | 532 | 532 | 532 | 532 | 532 | 532 | 532 | | | |
| Grounds/ Entry Mtn. | | 477 | 477 | 477 | 477 | 477 | 477 | 477 | 477 | 477 | | | |
| Tree Removal/ Maint | | 0 | 0 | 0 | 1,950 | 0 | 0 | 0 | 0 | -1,925 | | | |
| Rehabilitation | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Pest Control | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Irrigation | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Custodial Services | 353 | 353 | 353 | 353 | 353 | 353 | 353 ?? | 353 | 353 | 353 | | | |
| Insurance | 7,581 | 5,461 | 5,637 | 5,637 | 5,637 | 5,637 | 5,637 | 5,637 | 5,637 | 6,726 | | | |
| Utilities | 2,628 | 435 | 2,445 | 620 | 1,191 | 613 | 3,422 | 745 | 1,405 | 683 | | | |
| Trash Pick Up | 391 | 357 | 372 | 420 | 399 | 386 | 446 | 428 | 407 | 404 | | | |
| Solid Waste Disposal | 76 | 30 | 71 | 18 | 18 | 16 | 0 | 15 | 17 | 41 | | | |
| PG&E | 209 | 48 | 217 | 183 | 53 | 211 | 197 | 235 | 225 | 238 | | | |
| Water | 1,902 | 0 | 1,785 | 0 | 720 | 0 | 2,779 | 756?? | 0 | 0 | | | |
| Telephone | 50 | 0 | 0 | 0 | 0 | 0 | 0 | 67 | 67 | 0* | | | |
| Professional Services | 300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2,317 | | | |
| Reserve Study | | 0 | 0 | 0 | 0 | 0 | 0 | 353 | 353 | 0 | | | |
| Audit & Tax Preparation | 0 | 0 | (-1767) | 0 | 2,317 | 0 | 0 | 0 | 0 | 2317* | | | |
| Total Expenses | 21,080 | 22,100 | 24,334 | 26,048 | 30,217 | 22,382 | 22,648 | 15,176 | 17,300 | 22,099 | | | |
| Beginning Balance | | | | | | | | | | | | | |
| BALANCE | | | | | | | | | | | | | |

| RESERVE FUND | | | | | | | | | | | | | |
|----------------------------|--------|---------|----------|--------|--------|--------|--------|--------|--------|--------|------|------|------|
| | Budget | January | February | March | April | May | June | July | August | Sept. | Oct. | Nov. | Dec. |
| Total Revenues | | 10,599 | 10,590 | 10,536 | 10,524 | 10,577 | 10,463 | 10,370 | 10,386 | 10,415 | | | |
| Expenses: | | | | | | | | | | | | | |
| Building Maint/ Public Wks | | 10,088 | 29,229 | 37,885 | 39,112 | 7,759 | 0 | 0 | -180 | 0 | | | |
| Carpentry | | 0 | 0 | 30578* | 38222* | 7759* | 0 | 0 | 0 | 0 | | | |
| Decks | | 9,909 | 29,229 | 7307 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Termite Control | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Doors, Windows, Hdwr | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Painting | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Roofing | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Sheet Metal/ Gutter | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Gutters | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Rain Leaks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Electrical | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Lighting | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Plumbing | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Fire Safety | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Landscape Maintenance | | 32 | 2,257 | 32 | 2,432 | 32 | 32 | 32 | 32 | 1,957 | | | |
| Tree Removal/ Maint | | 0 | 0 | 0 | 2,400 | 0 | 0 | 0 | 0 | 1,925 | | | |
| Rehabilitation | | 0 | 2,225 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Pest Control | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Irrigation | | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | | | |
| Elevator Maint & Repar | | 180 | 0 | 0 | 0 | 0 | 0 | 0 | -180 | 0 | | | |
| Professional Services | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Reserve Study | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Public Works | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Asphalt Repairs | | 0 | 0 | 70 | 0 | 2,479 | 0 | 0 | 0 | 0 | | | |
| Total Expenses | | 10,120 | 31,486 | 37,987 | 41,554 | 10,270 | 32 | 32 | 363 | 2,021 | | | |
| Beginning Balance | | | | | | | | | | | | | |
| BALANCE | | | | | | | | | | | | | |

Cannot not certify compliance with Civil Code 5500 as the financial statement has not been received.

9. Mutual Operations Director's Report – Jeroen Wright

No Report

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10. **Chief Financial Officer's Report** – *Todd Arterburn*
No Report
11. **Building Maintenance Manager's Report** – *Luis Duenas*
Informational Items: Work Scheduled, In Progress, or Completed
 - GBG Deck coating and plywood sheathing replacement
 - 1221 Avenida Sevilla, Unit's 2A and 3A are scheduled to be completed by November 20th
 - Pending inspections at 1221 4C,4B,2C for dry rot
 - Gutters are scheduled to be cleaned in November
12. **Landscape Manager's Report** – *John Tawaststjerna*
 - RPM work days are scheduled to install trees and compost.
 - Juniper will be removed by buildings 1221 and 1255.
 - A tree inspection is scheduled for December.
 - Pruning is scheduled for January 2026.
13. **Committee Reports**
 - a. Landscape Committee – *Joy Todd*
No Report
 - b. Building Maintenance Committee – *Luis Duenas*
No Report
 - c. Budget and Finance Committee – *Mary Fielder*
No Report
 - d. Alterations Committee – *Marlene Farrell*
No Report
14. **Old Business**
Action Items
There was none
15. **New Business**
Action Items
 - a. Fire Mitigation Report (*Do we have bent screens on all our buildings?*)
Previously Discussed
 - b. Management Agreement vote on accepting it.
Motion made by Fielder, seconded by Valencia, to approve the RWC Management Agreement.
Approved by unanimous vote. (4-0)
 - c. Planting Redwood trees behind 1221 Ave. Sevilla
Previously Discussed

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- d. Removal of junipers and replacement plants
Previously Discussed
- e. Balcony/Deck Repair update
Previously Discussed

16. Informational/Discussion Item

- a. Termination or renegotiation of any future contracts need to be approved by the Board.
No Discussion

17. **Announcements** – The next meeting scheduled is the Board of Directors Regular Meeting which will be held on Friday, January 16, 2026 at 11:00 a.m. in the Board Room at the Gateway Clubhouse.

18. Adjournment

There being no further business the meeting was adjourned at 12:10 p.m.

Secretary's Certificate

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

Victoria Thomas