

Mutual 70 News

Volume 4, Number 3



President's Message

Greetings M70!

Lots happening in our corner of Rossmoor. We are entering the final phase of deck and termite repairs - hurray! Work will begin on Entry 6 at the end of July and neighbors have already been sent notifications. The overall project is currently running just slightly ahead of schedule and is within budget.

We continue to replace interior electrical panels as units come up for sale and are unoccupied. We are also working on a replacement program for exterior meter panels and hope to complete all the two unit buildings this fiscal year.

We also have two new board members, Joel Dimsdale and David Munson who we hope you'll get to know. David is joining the Board as Treasurer and Joel will take on duties as the Landscape Committee liaison. Thank you to both of them for stepping up to help our community!

As always, we are grateful to our residents for making this a fun and vibrant community.

Herma Lichtenstein, M70 Board President



The Mutual Board encourages residents to attend their monthly meetings in the Board Room at the Gateway Center or on Zoom. The Zoom link can be found in the meeting agenda on the Rossmoor [web-site](#).



Mutual 70 Board Members

Herma Lichtenstein, President
Jane Seleznow, Vice President
David Munson, Treasurer
Dennis R Fay, Secretary
Joel Dimsdale, Director



Mutual 70 Board Meetings

Thursday, August 21st, 2PM
Thursday, September 18th, 2PM
Thursday, October 16th, 2PM

Social Area Upgrades

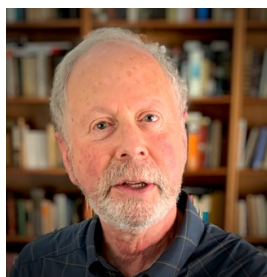
In June, the Board approved bench and chair seating for each of the social areas. The conversation sets will include a bench, two chairs, and a table. If people use them and there is a need, more will be added at a later date. If you *have placed personal items in these common areas, please remove them by August 1st or they will be removed by the maintenance crews.* Entries 5 and 6 may continue to use the areas to store deck items while the units are being worked on.





JOEL DIMSDALE

Joel attended Carleton College and then Stanford University, where he obtained an MA in Sociology and an MD degree. He obtained psychiatric training at Massachusetts General Hospital and was a full-time faculty



member of Harvard Medical School and University of California, San Diego, where he is now Regent Edward A. Dickson Emeritus Professor and Distinguished Professor of Psychiatry Emeritus.

Joel studied the physiology of stress and sleep and, more recently, history of medicine. He is the author of over 500 publications, including Anatomy of Malice: the Enigma of the Nazi War Criminals, Yale University Press, 2016 and Dark Persuasion: the History of Brainwashing from Pavlov to Social Media, Yale University Press, 2021.

His clinical subspecialty is consultation psychiatry. He is a former career awardee of the American Heart Association and is past president of many professional societies. He has served as a consultant to the President's Commission on Mental Health, the Institute of Medicine, the National Academy of Sciences, the Department of Justice, NASA, and the National Institutes of Health (NIH). Currently, he is chair of the University of the California Emeriti Associations and is a member of the UC Retirement System Advisory Board.

Serving on these various boards gave Joel experience with how organizations tussle to fund their objectives. In terms of Mutual 70, he is personally interested in fire safety issues and developing sufficient financial reserves to maintain our buildings.

Joel, Nancy, and their two vizslas moved to Rossmoor in 2024.

DAVE MUNSON

My wife, Rena, and I have been new residents of Rossmoor since January 2025. We enjoy meeting new people and getting involved in activities. Prior to Rossmoor we owned a home in Moraga for 41 years.

I grew up in New Jersey and attended Geneva College in Pennsylvania. Upon graduation, I served 3 years as an officer in the US Navy and then worked for Macy's in New Jersey where I met

Rena. We married in 1967 and immediately moved to San Francisco, taking a month to drive across country.

After a short time with Macy's San Francisco, I joined Wells Fargo Bank and soon joined their International Banking Division. We were posted to several foreign assignments including Istanbul, where I opened an office; London, marketing financial products to institutions; and Tokyo, where I managed the largest branch in Asia. We had a brief stint back in San Francisco in 1983, during which I worked on managing the bank's debt exposure during the Latin American debt crises.

Leaving Wells Fargo, I joined the Bank of Hawaii in Honolulu where I started an International Private Banking Group managing financial and real estate assets for wealthy international clients. That work took me to various Asian and South Pacific countries, among them Japan, Hong Kong, the Philippines, Australia, Tahiti, and New Caledonia.

Since retiring, I have been active on the boards of several nonprofits, sailing on SF Bay, and traveling the world absorbing varied cultures and histories. We frequently visit our two sons and four grandchildren in the Seattle area watching them grow. Rena is an active gardener and a member of the Moraga Garden Club.



Wallace (Wally) Brohaugh stepped down from the Mutual 70 Board at the June 23rd Annual Members Meeting. Wally served on the Board for over four years, most recently serving as Vice President. With a professional background in both civil engineering and financial advising, he served as the Board liaison to the Building Committee. Among other contributions to the community, Wally advanced our efforts in water use reduction and the important updating of electrical panels throughout the mutual.



We also thank Tom Henkels who contributed his time and considerable talent to the role of Treasurer over the past year.

Annual Members Meeting

The annual meeting was held on Monday, June 23rd, in the Fireside Room at Gateway. Joel Dimsdale, MD, was elected to the Board of Directors for the term, 2025-2027.

President Herma Lichtenstein kicked off the annual report with a helpful summary of SB326, the California “balcony” law that triggered the deck inspections and subsequent repairs. In her talk, she shared photos of the extensive dry rot and termite damage discovered in many buildings that necessitated the costly rebuilding project the Mutual has undertaken since 2022. If you haven’t seen these photos, they are included in the presentation slides that are linked below.

Other topics included progress on the replacement of interior and exterior electrical panels, the repaving schedule, roof replacement, and insurance costs. The annual cost was less than anticipated this past year—partially due to our community’s Firewise status. In another tactic to reduce insurance costs, we will be transitioning the procurement of insurance from January of each year to June when the cost is likely to be less.

Tom Henkels followed with a detailed review of Mutual 70 finances.



The entire meeting presentation with much more detail can be found under “Useful Information” on the Mutual 70 website and at the following link:

<https://rossmoor.com/residents/mutuals/>

M70 Projects—Inspection, Repairs, Painting, Paving

Phases I and II: Entries 2, 3, & 4	Completed (7 two- unit bldgs., 8 four-unit bldgs., 2 three-story bldgs.)
Phase III: Entries 7 & 8	Completed (1 two-unit bldg., 5 four-unit bldgs., 1 three-story bldg.
Phase IV: Entry 5	Repairs are underway. Painting is projected to be complete by end of summer. (2 two-unit bldgs., 2 four-unit bldgs., 2 three-story bldgs.)
Phase V: Entry 6	Work is scheduled to begin in late July. (2 two-unit bldgs., 3 four-unit bldgs, 1 three-story bldg.
Asphalt Replacement (Repaving)	Entries 4, 5 , 6 and the cul-de-sac in entry 3 are done except for repair of an area at the end of Entry 4 that is scheduled to happen before the end of July. Entries 2 (AS) and the rest of Entry 3 (TG) are scheduled for early spring 2026. Entry 8 is scheduled for early spring 2027.



Front Door Policy Change

Mutual residents were sent a letter earlier this month which included the proposed changes that will be voted on at the August 21st Board meeting. The changes are designed to give residents who wish to change their front door more options than current policy allows.

The board will accept comments on the policy change until 10am on August 6, 2025. You may email your comments to Lisa Kam at LKam@rossmoor.com. You may also mail or hand deliver them to the Board Office at 1001 Golden Rain Road, Walnut Creek, CA 94595.

Only written comments received by the above deadline or made during the August 21st meeting's open forum will be considered by the Board in their voting process.

your
COMMENTS

Mutual 70 Spring Party



The Mutual 70 spring party was held Wednesday, May 7th, in the Fireside Room at Gateway. Once again, our residents used imagination as well as culinary skill in providing a great variety of appetizers for those attending. There were even freshly picked cherries from a local orchard. We may need to ask for some recipe-sharing at future events! The Mutual provided pizzas and dessert and both were popular.

Marc Seleznow served as our excellent emcee for the evening and President Herma Lichtenstein provided a brief news update. It was a great opportunity to meet new residents and to catch up with others.





Annual Fire Abatement Pruning and Removal

In order to maintain our Fire Wise Community Certification, the Mutual continues to work on abatement pruning. This includes cutbacks from buildings as well as the next phase of the zone zero program. The five foot zone zero areas will have shrubs removed in order to prepare for non-flammable hardscape such as cobble or gravel to be installed in December. In addition, large shrubs that have grown into trees or into each other are being pruned to minimize fire ladders that can spread fire more quickly.

Aside from making our area safer, it may also help reduce your HO6 insurance premiums. Insurance companies such as the Hartford or USAA provide member discounts in certain states. The Departments of Insurance in the states of California, Colorado, Texas, Arizona, Oregon, New Mexico and Utah have approved filings to **give homeowners' insurance discounts** to members living in communities recognized by the Firewise USA® program.



Willing workers clearing the hills behind Entry 5 of flammable grasses.

Rossmoor Walnut Creek Board

Susan Hildreth won the election as District F representative to the GRF (now RWC) Board in May. For those who are newer to Rossmoor, the RWC Board oversees decisions related to Rossmoor Walnut Creek entities & properties such as the golf course, Gateway and Creekside complexes including food service, tennis and pickleball courts. *The RWC Board does not deal with matters involving the individual mutuals such as Mutual 70.*

Susan reports that she is serving on the RWC Policy and Compensation Committees and a newly formed Mutual Liaison Committee. Bids for the new pickleball facility have been received and are planned to be discussed at the August 28th Board meeting. The request for proposal for a restaurant partner is out and will be discussed later in the fall. The 2026 budget meetings will be held in early September.

Agendas for the monthly meetings can be found on the RWC web page approximately 30 days ahead of each meeting. Here's the link: <https://rossmoor.com/residents/grf/grf-board-and-committee-meetings/>

Susan is happy to have residents contact her at shildreth@rossmoor.com or 206-619-5030.



Just because I'm so cute!



New Residents:

Entry 5: Sam & Kate Wigin; Timothy Rigney

Entry 7: Janice Christiansen