

MINUTES
WALNUT CREEK MUTUAL NO. THIRTY
FORTY-SIXTH ANNUAL MEMBERSHIP MEETING
WEDNESDAY, SEPTEMBER 12, 2018 AT 9:30 A.M.
FAIRWAY A & B ROOMS - CREEKSIDE CLUBHOUSE
1006 STANLEY DOLLAR DRIVE, WALNUT CREEK, CALIFORNIA

President John Herron called to order the Annual Membership Meeting of Mutual Thirty on Wednesday, September 12, 2018 at 9:30 a.m. in the Creekside Clubhouse, Fairway A & B Rooms, 1006 Stanley Dollar Road, Walnut Creek, California.

ROLL CALL: PRESENT:	President	John Herron
	Vice President	Carl Pischke
	Treasurer	Ron Reece
	Secretary	Janet Thoele
	Director	Lynda Caputo

Absent: None

MOD staff was represented by Rick West, Building Maintenance Manager; Rebecca Pollon, Landscape Manager and Anne Paone, Administrative Secretary.

President Herron welcomed the twenty-nine residents in attendance.

Mr. Herron introduced the Board members and their positions.

CERTIFICATION OF NOTICE OF MEETING – Anne Paone, Assistant Secretary

Ms. Paone certified that notices of the Annual Membership Meeting were published in the *Rossmoor News* on July 4th, 11th and July 18th, 2018.

APPROVAL OF MINUTES

Mr. Herron asked for any corrections to the minutes of the September 13, 2017 Annual Membership and Organizational Meetings. Hearing none, he declared them approved as written and reviewed.

GUEST SPEAKER

Mr. Herron introduced John Tastor of Arthur J. Gallagher and Company.

Mr. Tastor gave a presentation on earthquake insurance for Mutual 30. He reported that there is no standard for earthquake insurance and it is a limited marketplace.

- Loss triggered by seismic activity
- Landslide as a result of earthquake is covered
- Fire following an Earthquake is covered by Mutual's property/fire insurance through GRF master policy
- Buildings and as-built units covered. Paved surfaces also covered; building ordinance
- Deductible is 5% of the value of each building suffering loss. (Not a percentage of loss or of the coverage amount)

He stated the coverage and premiums are based on the following table:

Total Insurable Values	\$13,871,724
Number of Units	76
Number of buildings	24
Average Value per Unit	\$182,522.68
Average Value per Building	\$577,988.50

RMS Risk Modeling -- Projected earthquake loss at various levels of intensity and location of epicenter. Loss projection is excess of deductible.

100 Year Event	\$1,593,792
250 Year Event	3,284,521
500 Year Event	4,695,556
1000 Year Event	5,981,464

Maximum Deductible/All Buildings Damaged (5% of total value) \$693,586

Coverage Options and Premiums:

Limit	Annual Premium	Incremental Cost	Average Annual Cost per Unit	Monthly Cost per Unit
\$5,000,000	\$24,768		\$325.89	\$27.16
\$7,500,000	\$29,928	\$5,160	\$393.79	\$32.82
\$10,000,000	\$33,540	\$3,612	\$441.32	\$36.78
\$13,871,724	\$38,390	\$4,850	\$505.13	\$42.09

Mr. Tastor continued explaining how a resident may obtain private earthquake insurance.

- California Earthquake Authority (CEA) is most common source – companion policy to HO-6 policy. This is obtained through a resident’s personal insurance broker.
- Coverage for earthquake loss to unit improvements and alterations and personal property
- Loss of use/extra living expense
- Loss assessment coverage for assessments made by the Mutual
- Loss of use and assessment coverage apply only if you have earthquake insurance. Your HO-6 will not provide coverage for any earthquake caused loss

Resident questions were taken.

PRESIDENT’S MESSAGE

Mr. Herron reported that the Mutual is looking at painting half of the 2-story buildings next year and detached carports. They are also looking at the replacement of wood shingles.

Some buildings don't have tar paper behind the shingles or it has deteriorated to nothing. These items will be considered for the 2019 budget. Sang is checking the electrical panels.

MOD REPORT

Mr. West reported as follows:

INFORMATION ITEMS: Work in Progress or Completed

1. Clean and lube electrical panels 76 units and 7 meters. Contractor: Sang Electric (Completed with exception of 4 non-responsive units and 2 panel repairs).
2. 2901 PT Carport and Roofing Project – Contractor: A-One Construction DuraLast Manufactures Warranty Check for \$3,000.00 approved. (Engineer drawings scheduled completion W/E 9-14-18).
3. Dry Rot Rehab Project – Contractor EmpireWorks (Work Completed).
4. Main Line Domestic water break – Contractors: Roto Rooter and Five Star (Work Completed).
5. Light fixture Cleaning – Contractor: MOD (Work Completed).
6. Budgeting Estimate for siding replacement and painting sent to the board for review.

FINANCIAL REPORT

Mr. Herron reported that the Board is reviewing the 2019 budget.

COMMITTEE REPORTS

Landscape (Linda Herron) – Ms. Herron gave the following report:

Raul recently planted lantana, guara and Russian sage behind the redwood trees at 2937. The MOD Rehab team replanted at the Entry sign and adjoining slope as well as three Santa Clara driveways. Two crowded crape myrtles were removed from one side of the park and a Japanese maple was planted on the other side. Two Chinese pistache trees were planted in the lawn at 2901. In October, the rehab team will return to redo the shrub bed behind 2877-1 and make other minor repairs.

Lawn Reduction: In past years, we have removed about ten small areas of lawn without significantly impacting residents. To reduce water needs, we hope to continue this process in the future. Small areas of lawn removed will be replaced with attractive shrubs and gravel or bark.

Trees: One trunk on a cedar that was crowding the carport at 2925-1 was removed. The tulip across from 2925-2 was removed to prevent further damage to sidewalks. A similar tulip tree next to 2921-4 is in decline and will be removed in the spring. We continue to observe the remaining Monterey Pines on the slope above us. This species is dying out throughout Rossmoor due to age and beetle infestation.

Fire Abatement: PG&E recently cleaned under the power lines above our entry. Rebecca is having the coyote bush removed from GRF property immediately above our Entry.

Wildlife: Those pesky voles were back in many places this year. Racoons have been active behind 2841. Pest control has been successful in stopping the damage by both rodents. Residents are reminded not to feed any wildlife. Deer and turkeys not only

damage the landscape, but also attract hungry coyotes. It is illegal to feed wild animals in the state of California.

Park: The much anticipated concrete patio in the Park should be installed at the end of this month.

Ms. Pollon reported as follows:

FALL 2018 MAINTENANCE REPORT

As the weather cools and the day lengths shorten irrigation will become less frequent even if the warm weather continues.

Residents can look forward to the fall colors of Red Maples, Liquidambars and Nyssas.

LAWN MAINTENANCE Lawns will be over seeded sometime between October 1st and November 1st.

WATER USE August is the highest water consumption month of the year due to high temperatures and long day lengths. After September irrigation use will continue but drop steeply even if warm weather continues.

ENTRY MAINTENANCE Entry maintenance crews will finish summer pruning tasks and start transitioning to fall cleanup.

MOD WORK DAYS MOD crews will return to M30 for 5 days in late-September-early October.

LANDSCAPE REHAB REPORT

MOD CREW DAYS: MOD crew days for the spring season are complete. The projects performed are attached. Final materials cost was \$3,946, \$254 below the budgeted at \$4,200.

IRRIGATION REPORT: Warm weather is upon us, please report suspected irrigation issues to the Work Order Desk

Ideas for improving water efficiency;

- Convert turf stations to MP rotators where possible-3 STATIONS CONVERTED

- Eliminate sections of turf that typically suffers or is difficult to maintain
- Budget funds to replace 13 year old irrigation controller in 2019

TREE ITEMS: (No items on report)

Emergency Preparedness (John Herron) – Mr. Herron reported that the Mutual is looking at having a drill. They were holding off due to the heat. Additional storage boxes have been purchased. These were needed to store the decorations.

Building (Carl Pischke) – Mr. Herron reported that Mr. Pischke replaced some lights. He will continue to do these replacements.

New Resident Greeter (Lynda Caputo) – Ms. Caputo reported there has been a lot of turnover since last September. She has visited with many of the new residents and will

continue to do so.

Social (Roseanne Wright) – Ms. Wright reported the hot dog party was a big success. The Holiday Luncheon is scheduled for December. If you have any suggestions for a social or a gathering, please contact Ms. Wright.

RESIDENTS' FORUM

A resident asked if the Board is looking into solar panels. She thought the Board should consider placing them on the carports. Mr. Herron stated the Board is checking into this, but the Mutuals' electricity bills are fairly low. If a resident is personally interested in solar, they need to submit an application.

Mr. Reece stated that he has been asked about electric cars and how cars will be charged. Mr. Herron reported that PG&E would install 10 charging stations, but they must be 10 consecutive spaces. It would be expensive to do just 1 or 2 stations. The wiring would be very costly.

Residents need to check the Mutual policy for vehicle charging.

A resident thanked the Board and Ms. Herron for all of their work.

Mr. Herron reported that there will be new furniture for the park. Graciously, Ms. Herron's mother stated before her passing, that she would like to donate the funds to purchase the furniture.

ANNOUNCEMENT OF ELECTION RESULTS

Mr. Herron reported that the new directors are Kelly Boruszewski and Evan Spinrod. They were the only two candidates to come forward and were elected by acclamation.

Mr. Herron welcomed them to the Board.

Mr. Herron then took a moment to thank out-going Board members, Lynda Caputo and Janet Thoele for their service to the Mutual. On behalf of the Mutual, he presented them with an orchid and a card.

ANNOUNCEMENTS

Mr. Herron reported the next Board meeting will be on Wednesday, October 10 at 9:30 in the Board Room at Gateway.

ADJOURNMENT

Having no further business, the meeting adjourned at 11:23 a.m. to an Organizational Meeting to elect officers.



Anne Paone, Assistant Secretary
Walnut Creek Mutual Thirty