

**MINUTES OF THE ANNUAL MEETING OF SHAREHOLDERS  
SEAL BEACH MUTUAL SEVEN**

**May 18, 2018**

The Annual Meeting of the Shareholders of Seal Beach Mutual Seven, a California corporation, was called to order by President Sue Rotter on Friday, May 18, 2018, at 10:09 a.m., in Clubhouse 4, pursuant to written notice given by the Secretary.

**PLEDGE OF ALLEGIANCE**

Shareholder Peter Hurd led the members in the *Pledge of Allegiance*.

**QUORUM**

President Rotter advised that a quorum was present, either in person or by ballot, and she declared the meeting officially in session.

**SHAREHOLDER DECLARATION**

At the March 21, 2018 Regular Board Meeting, Edward L. Beggs of Unit 145-L, declared his intent to vote cumulatively at this Annual Shareholders' Meeting.

**CERTIFICATION OF NOTICE OF MEETING**

Secretary Rettela read the Certification Notice:

I, Joyce Rettela, Secretary for Seal Beach Mutual No. Seven, hereby certify that the Notice of Stockholders' Meeting and Ballot was mailed in accordance with Article IV, Section 4, of the Bylaws of said Corporation to all subscribers of common stock as of April 18, 2018.

**FURTHER, IN ACCORDANCE WITH THE BYLAWS, THE  
CUMULATIVE VOTING PROCEDURE WILL BE USED.**

**INTRODUCTION OF CANDIDATES**

The following candidates nominated were introduced as follows:

Roger Bennett	Incumbent
JoAnn Fellows	Incumbent
Joyce Rettela	Incumbent
Sue Rotter	Incumbent
Chris Moore	Incumbent
Debra Jaffe	New Candidate

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President Rotter called for nominations from the floor. There being no further nominations, President Rotter requested a motion to close the nominations. Upon a MOTION duly made by Helen Hudnall, Unit 162A, and seconded by Sandra Dedubovay, Unit 174H, it was

RESOLVED, That the nominations be closed.

The MOTION passed.

**BALLOTING**

Ms. Cheryl Wilson, Accurate Voting Service, Inc., thanked the Mutual for the opportunity to provide this election procedure for the Mutual. They are the outside independent election service company that was selected to create the ballot, mail the ballot to the shareholders, and receive the return ballots to be opened today to determine Mutual Seven's new Directors.

President Rotter announced that the ballot boxes were closed and said any interested shareholders may accompany Accurate Voting to the counting area to observe the counting of the ballots. The pre-assigned Election Observers were: Cheryl Wilson, Patricia Wells and Ordie Kim.

The results of the election will be posted on the main doors of all the clubhouses. When the counting is completed, the newly-elected Board will hold its Organizational Meeting to elect officers.

**MINUTES**

President Rotter asked for a motion to dispense with the reading of the minutes of the last Annual Shareholders' Meeting held on May 19, 2017, and that they be approved as printed and distributed. Upon a MOTION duly made by Carol Rasmussen Unit 149L, and seconded by Lynne Burt-Jenkins, Unit 173B, it was

RESOLVED, That the reading of the minutes of the Annual Shareholders' Meeting of May 19, 2017, be dispensed with and that they be approved as printed and distributed.

The MOTION passed.

**INTRODUCTION OF CURRENT BOARD MEMBERS AND GUESTS**

President Rotter introduced the current 2017-2018 Board members:

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Sue Rotter, President  
Jana Rogers, Vice President  
Joyce Rettela, Secretary  
JoAnn Fellows, Chief Financial Officer  
Roger Bennett, Director  
Chris Moore, Director

President Rotter then introduced Mutual Administration Director Jodi Hopkins and stated that Golden Rain Foundation Representative Kathleen Rapp and Executive Director Randy Ankeny were absent.

**PRESIDENT'S REPORT**

President Rotter presented her report (attached).

**VICE PRESIDENT'S REPORT**

Vice President Rogers presented her report (attached).

**SECRETARY'S REPORT**

Secretary Rettela presented her report (attached).

**CHIEF FINANCIAL OFFICER'S REPORT**

CFO Fellows presented her report (attached).

**DIRECTORS' REPORTS**

Physical Property Report

Mr. Bennett presented his report (attached).

Landscape Report

Ms. Moore read her report.

**GRF REPRESENTATIVE'S REPORT**

President Rotter presented Ms. Rapp's report in her absence (attached).

**EXECUTIVE DIRECTOR'S REPORT**

Ms. Hopkins presented Mr. Ankeny's report in his absence (attached).

**ANNUAL SHAREHOLDERS' MEETING  
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MUTUAL ADMINISTRATION MANAGER'S REPORT**

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Ms. Hopkins presented her report (attached).

**ELECTION RESULTS**

Ms. Cheryl Wilson of Accurate Voting Service, Inc., reported the following results of the election to the shareholders present as follows: Roger Bennett elected with 198 votes; JoAnn Fellows elected with 183 votes; Debra Jaffe elected with 213 votes; Chris Moore elected with 152 votes; Joyce Rettela elected with 239 votes; and Sue Rotter elected with 221 votes.

**ADJOURNMENT**

There being no further business to conduct, the meeting was adjourned at 11:00 a.m.



Attest, Joyce Rettela, Secretary  
SEAL BEACH MUTUAL SEVEN  
lh: 5/18/18  
Attachments

# 2018 Annual Report

## President

Good morning and welcome to Mutual Seven's Annual Meeting. We thank you for joining us to hear the results of the voting and the Annual Reports. We have to do something while the ballots are being counted.

My report will be the same old stuff, major repairs of our buildings. You will be hearing more about roofing and re-piping for the next four years. This first year we re-roofed three of our buildings and repiped seven buildings.

We have elected to have Jordan Roofing re-roof our next scheduled six roofs. We met with Jordan Roofing before they start to go over all of our special requirements. Georg Hurtado, our Building Inspector and long time ago roofer, when his knees were much younger, attend that meeting. George is going to be the roofing inspector for our roofing project.

I am sure you have heard that all good things come to those who wait. This is true with the fresh water lines re-piping. The Board met with CA Repipe Specialists, liked what we heard and signed a contractor to re-pipe seven of our buildings. They worked well with all of our Shareholders and the quality of workmanship was outstanding. All the workers had something hard to find today and that is pride in their work. We have found our re-pipe company!

As if having workers in the attics with pipes, dropping sheets of plywood and bundles of shingles on the roof was not enough we decide to tear up the streets, just so you really felt you were living in a construction zone. The Board met with Mike Jurado and some of us walked every carport area with him and noted areas that just needed a double coat of slurry to extend the life several more years. Other areas needed grind and overlay. We bit the bullet and decided to remove the asphalt and replace it with concrete that should last over forty years.

I have not served as your President alone. You are lucky to have a board who works well together. We listen to each other's opinions and come to what we all hope is in the best interest of all the Shareholders of Mutual Seven.

As Directors we rely on the many GRF departments for information and assistance to maintain our Mutual. There are too many to mention in this report so Thank you All.

There are six people that do need to be recognized here. Our GRF Rep. Kathy Rapp lets us know what GRF is planning and watches out for us at the GRF meeting. Jana Rogers has served as our VP for three years. She has attended several meetings each month to bring to us Emergency Information. Her last official duty was preparing for today's social coffee hour before the meeting and our catered lunch. Our Secretary Joyce Rettela makes sure I follow Robert's Rules during our meetings. Plus she has volunteered to be our Laundry Room Chair. JoAnn Fellows has been our CFO for 13 years. She not only knows the Mutual history but has binders full of all Mutual property. She has a chart for every planed expense, while holding funds for the unexpected. Roger Bennett is another one of our Directors with years of service to the Board. He ran for the Board to allow up-grades to our apartments. He also had a key role in the by-law change to allow patios and writing of the patio policy. Our newest Director, Chris Moore, has the worst job of all, landscaping. She takes all the calls regarding landscape and sends them on to Rafael and he checks them out. Just take a walk through other mutuals and compare the flowerbeds and grass to ours. Then thank Chris for a wonderful job. WE are fortunate to have board members who are truly dedicated to the running of our Mutual, a big thanks to each of them.

The best part for me serving as your President and Physical Properties co-chair was meeting all the Shareholders in buildings that are not assigned to me. Prior to the roofing and re-piping projects George and I had to check your apartment for cracks and skylights. As I have told you in past years, if born later I would have been a contractor. Checking the apartments for major projects or doing the pre-listing inspections with George is something I truly enjoy doing for the Mutual.

Thank you all for allowing me to serve as your Director and President this past year. I look forward to serving as your Director this coming year.

Sincerely,  
Sue Rotter

## 2018 Mutual 7 Annual Vice President Report

Hi Everyone. I recognize many friendly faces here today and want to thank you for coming out this morning in support of our mutual.

This is my third and last year on the Board. I have never taken on a leadership role before and it has been a fun, interesting learning experience. My assignments have continued the same as in past years as Vice President, Building Captain and Emergency Information Chair.

As Vice President, I helped write our new Towing, Carport and Mutual and Street Parking policies. Although it may seem like we have a lot of rules and policies, our intent is to anticipate and reason out problems in advance. Then we put them in writing to serve as guidance for ourselves as well as our Shareholders. Although circumstances differ, we try very hard to balance the rights of the individual with the needs of the community and to be consistent over time.

It helps us greatly when you remember we are volunteers and not policemen. We greatly appreciate the understanding, good will and support we get from so many of you.

Some time ago we changed the nature of my job from Emergency Preparedness to Emergency Information chair to emphasize that while the BOD can pass on information about how to prepare for a disaster, it is up to EACH OF US to prepare in advance for our own safety. Leisure World is not an "assisted living." We need to be as self-sufficient here as we would be in a free-standing home.

Fire is the number one danger in this community. The annual Fire and Safety Inspections will start in the next month or two. Our Inspector will

be looking for hazards that need to be corrected. Start now to get rid of unnecessary clutter. Also, now is a good time to consult with your insurance professional to be sure you are well covered in case you cause an accident. Things may cost more now than they did when you bought them. Update your homeowner's insurance as needed and ask about replacement coverage.

Do you have a fire extinguisher? Do you know how to use it? If your old one needs to be replaced, remember that the BOD will reimburse you up to \$20.00 with proof of purchase. Also, Eloy Gomez, our Leisure World Safety and Emergency Coordinator is happy to set up a hands-on demonstration right here in M-7. It is free and all we have to do is ask.

For privacy and other reasons, Mutual 7 has stopped using the Building Captain Emergency Forms. Instead we urge you to get a File of Life, fill it out and update it as necessary. It comes in a magnetized red plastic envelope which you keep on the refrigerator. It can be useful if you are whisked off to the hospital in the middle of the night. It contains your emergency phone numbers, medical data, whether or not you have a Health Care Directive, Durable Power of Attorney or Living Will, Medical Insurance information, etc. You fill out only as much as you choose and keep it in your possession. If you don't have one, you can get one free at health care center or ask your director.

Every year Mutual 7 participates in the annual Earthquake Shakeout Practice and I am proud to report that this last year you were able to check out 28 out of 32 buildings! Many of you responded directly from your homes and this saved you time and footsteps. Several of you checked more than one building and others were able to triage and address the "3 killers" when they found them. Although we all still have much to learn, your participation shows a willingness to reach out and try to help each other in a time of crisis.

Speaking of Emergency training, are you aware that Mutual 7 will reimburse you your cost for First Aid/AED, CPR and CERT training? Eloy is planning to offer both a First Aid class and another CERT class here in the fall. Watch the newspaper for dates and times. Also, Neighbor Helping Neighbor offers a monthly review free of charge to those who have already completed CERT in Leisure World or elsewhere.

Mutual 7 has also posted a list of Safety Suggestions on our website. If you haven't seen it, take a look. Each Board member will include this information in their orientation interviews and a copy was distributed to every Shareholder. If you didn't get one, you can print your own or ask your director.

In closing, there are many people I would like to thank starting with my neighbors, friends and shareholders. We had no idea when we moved to Leisure World that the choice of mutual could be so important. Ted and I are thrilled that we just happened to choose a unit in Mutual 7.

Next, I want to thank my Building Captains, Co-Captains, CERT, NHH and other volunteers. You guys are really dependable. No matter what the project, you always show up willing and enthusiastic to do whatever needs to be done. It has been wonderful to get to know so many nice people. Thank you for your time and hard work.

I also want to thank my colleagues. This is the hardest bunch of workers you can ever imagine. This group is committed to working together to maintain the mutual in tip-top condition while keeping costs down. Although we don't always agree, we work through our disagreements together and try to resolve each issue so it doesn't re-appear later.

I would also like to thank our thoughtful and very competent GRF representative, Kathy Rapp; our very hard-working-and-stretched-very-

thin Mutual Administrative Director, Jodi Hopkins and of course our Executive Director, Randy Ankeny.

I would also like to thank my husband, Ted for his good humor, generosity, patience, encouragement and reality checks. Also, because of this job, he has become an excellent cook.

Thank you.

Jana Rogers  
May 18, 2018

## SECRETARY'S REPORT

### Annual Shareholder's Meeting

May 18, 2018

Welcome fellow shareholders of Mutual 7, my friends and neighbors. Shareholders are the most important people in Leisure World. Thank you for attending your Mutual 7 Annual Meeting. It has been my pleasure to serve you as a director since February of 2013. Something new seems to occur every week or two. If I don't know the answer I can always turn to our very experienced building inspector, George Hurtado. As I mentioned last year the greatest joy I have each week is helping you, my fellow shareholders. I really like to get you answers to your questions and help for your concerns. As secretary of the board, I get to post all the notices in the laundry rooms. If you want a copy of any of the flyers, give me a call. I will bring it to you.

This past year I was appointed Laundry Room Chairman, so when I walk around and post flyers I can also check out washers and dryers. Then I call all the problems into our maintenance department. Thank you shareholders for letting me know when you notice a problem with the machines.

Another part of my volunteerism in Mutual 7 is coordinating the Social Event Planners. Just last week we had our 11th Annual Spring Cleaning Swap Meet. The participation last week was not as good as past years. Now we are thinking of having it every other year, not every year like in the past. Then we could have the mutual wide patio sale in the fall every other year also, alternating years with the Spring Cleaning. Let us know what you think. In 2010, 2011, 2013, 2015 and 2017 we had mutual wide patio sales in the fall.

Thank you for electing me to the Mutual 7 Board of Directors. I hope that I have helped the board make good decisions for all the shareholders.

Sincerely,

Joyce Rettela

### SOCIAL EVENTS COORDINATOR REPORT-Mutual 7

By the time you read these minutes our annual Spring Cleaning Swap Meet will have been. Our thanks go to the chairman, Sandra deDubovay.

#### DATES TO REMEMBER:

**June 11**, Monday-4 pm, **Eat Out** at **Glory Days Beachside Grill, 620 PCH, Seal Beach**

**July 14**, Saturday-11:30, Mutual 7 Annual Summer Picnic at the Clubhouse 1 picnic area

**December 20**, Thursday-Mutual 7 Holiday Party in Clubhouse 4

Our Social Events Planning Group meets one hour a month to make these monthly eat outs, a picnic, and a Holiday party possible for all the shareholders of Mutual 7. If you want to help, give me a call, 562-431-7080.

MUTUAL 7 ANNUAL SHAREHOLDERS MEETING  
FINACIAL OFFICER'S REPORT  
MAY 18, 2018

I want to thank all of the residents here for taking their time to attend our Annual Shareholder's Meeting. I wish to thank our GRF Rep. Kathy Rapp and current President Sue Rotter and all of my other fellow Directors for their dedication and hard work done for our mutual during this past year. We, your directors, all work very diligently at our volunteer positions, helping all of our residents and keeping Mutual 7 running smoothly and efficiently. This is a team effort involving directors, staff, resident volunteers, and all of you who keep an eye out for any problems. Thank you all.

Since our last Annual meeting in May 2017 to date the board has been very active in upgrading and maintaining our buildings and grounds. Financially funds were authorized to be spent for:

A 3 year reserve study with Association Reserve Inc.

Repair the termite and dry-rot damaged areas in our buildings in both 2017 and 2018

Re-roof buildings 163, 164, and 165 with Jordan roofing and install new rain gutters

Purchase new range hoods to replace original range hoods in the buildings being re-roofed

Asphalt crack fill, skin patch and seal coat carports 86, 87, 88, 89 and 182

Remove the asphalt and concrete carport 181, and construct a new concrete trash area

Remove the asphalt and concrete carport 85 North & East Side, and replace a cement pad

Asphalt crack fill, skin patch and seal coat carport 85 South side

Prune and thin our tall trees plus those under 20 feet and plant 5 new trees

Re-pipe buildings 145-151 with copper pipe

Replace water heaters 10 years and older in buildings 145-151 during the re-piping

Accept a new 3 year contract with Fenn Pest control

Accept a 3 year contract with Empire Pipe Cleaning for sewer pipe inspection and cleaning

Most currently your board has had many meetings to begin the 2018 re-roofing project of buildings 155, 156, 157, 159, 170, and 171. This project will begin at the end of May. These buildings were chosen for the current year re-roofing by our inspectors based upon their current condition and repair histories.

Your board met for a budget reserve study and reviewed a 1, 5, and 10 year reserve funding and spending plan. The reserve plan presented is in line with the findings of the "Full" Reserve Study done by Associated Reserves. The board's position is to maintain our buildings while working towards a fully funded Reserve, in order to achieve a position of strength in the fund and enjoy a low risk of Reserve cash flow problems.

A very workable 2018 budget was passed that provides adequate income to meet the anticipated annual expenses of our mutual and also provides a proper reserve for the future maintenance of our buildings and infrastructure.

Financial Summary for:	<u>Year End 12/31/2017</u>	<u>1/1/2018 – 4/30/18</u>
Total Assessment Income	\$1,100,296	\$389,769
Total Reserve Funding Income	609,457	205,446
Total Interest/Financial Income	33,677	12,435
Total Service/Laundry Room Income	12,163	3,834
Total Inspection Fees Received	37,750	7,450
Total Other Income	<u>2,053</u>	<u>1,773</u>
Total Income Available	\$1,795,396	\$620,707
Total Operating Expenses	(1,170,636)	(369,766)
Total Transferred to Reserves	<u>( 609,457)</u>	<u>(205,446)</u>
Income / (Loss) prior to Depreciation	\$ 15,303	\$ 45,495
Year End Depreciation (non-cash item)	<u>( 102,389)</u>	<u>(29,197)</u>
Year End Excess Income / (Expense)	\$ (87,086)	\$ 16,298
Restricted Reserve Funds	\$ 2,525,768	\$ 2,377,072
Total Unrestricted Cash in Banks	\$ 197,737	\$ 269,312

We are in a good financial position for operating on a day-to-day basis. We have adequate funds for our current and upcoming projects, and are continuing to save for our future reserve needs.

I want to thank all Mutual 7 residents for allowing me to be your director and CFO for the past 13 years, and I look forward to serving you as a director this next year.

Sincerely,  
 JoAnn Fellows  
 Chief Financial Officer Mutual 7

## Mutual 7 Annual Report

Ah.... The sweet smell of food wafting through the Mutual. It has always been my ongoing theory that..."If you feed them, they will come!"

This is the most important Board Meeting of the year, as it is you the Residents and Shareholders of Mutual 7. This is your meeting, it is your chance to elect your friends and neighbors to represent you in all Mutual affairs for the coming year and learn what the Mutual has accomplished in the past year and the plans for the upcoming year.

We have re-roofed the first three buildings in phase one, and will continue to do so until all are completed.

Both Sue and JoAnn have become so knowledgeable in all phases of the roofing industry, that I feel the Board will support them if they want to start their own roofing company.

We have also been proactive in beginning to re-pipe the almost 65 year old water lines. This will also continue on an on-going basis until all the buildings are completed.

The ugly green metal grates on the lawns are in the process of being cleaned, scrapped and repainted with a new coat of ugly green paint.

The Board has received numerous requests from the Shareholders, to be able to install pergolas on their end unit patios, which have been popping up all around our community. The Architectural Committee has been re-activated to further study the proposals and if possible re-write those specifications to our existing current Mutual Patio Policy.

Welcome to all our new residents, who by either design or just blind good-luck have made Mutual 7 their new homes. We are an extremely active social Mutual and hope you will join with us in the many activities which our Mutual provides.

At this time I would personally like to recognize and thank the hard working members of our Board who have given so much of their time and energy this past year. President Sue Rotter is defiantly the heart and soul of our Mutual and CFO JoAnn Fellows is literally the backbone. Vice President Jana Rogers, who has completely reorganized our Building Captain Program as well as organizing and coordinating the Emergency Information Preparedness Program. Much to the relief and delight of her husband Ted, she will stepping down, but with her framework now in place, those two valuable programs can continue for years to come.

Chris Moore is the Landscape Committee Chair and liaison between the landscape contractor and the Mutual. (And Chris everyone has commented on how green the common grounds are looking.)

Our Secretary Joyce Retella wears many hats. In addition to her Mutual secretarial duties she is the one most responsible for the social activities along with her committee of social planners. Joyce has undergone some personal physical problems this year and she never missed a beat.

I am Roger Bennett, whom the Board, as of yet hasn't quite figured out just what the heck I do!

We would again like to thank you the Residents and Shareholders for your vote of confidence for the upcoming year and we vow to help keep our Mutual 7 the best Mutual in all of Leisure World.

Seven is Heaven, Roger

Obviously, I enjoyed my role as Mutual Director last year as I am up here today

It was a year of learning about:

- contractor bidding
- specs for roofs, remodels
- budgets
- policies
- responding to shareholder concerns

Oh, and did I mention landscaping. Some of the things I learned about include:

- sprinklers
- reseeding
- tree trimming
- clogged gutters

And how seriously shareholders take landscaping. Thus I have learned communication with our great landscape company.

I would not have been able to start my journey and learn about being a mutual director without the support and knowledge of the other directors. There is no competition--only a common goal: to make Mutual 7 the best place to live.

Respectfully submitted,  
Chris Moore  
Mutual 7 Director  
Landscape chairman

## MUTUAL 7 ANNUAL MEETING

May 18, 2018

Once again it is time for the annual elections for the Mutual and, I am so sorry that I cannot be a part of it this year as I have a family obligation out of town. Today really belongs to the Mutual Directors who have worked so hard for us all year and I want to thank them all so much for the hours and hours they give to their neighbors. There would be no Mutual 7 without them. We are truly fortunate to live in a Mutual that is so well run and forward thinking. Please be sure to thank them as well as any former Directors when you see them and I encourage you to participate in any way you can as Building Captains, Emergency Preparedness volunteers or sub committee members.

I look forward to serving another year as your GRF Director and thank you for that opportunity.

The GRF recap for the year is contained in the annual report presented to the Mutual 7 President.

Respectfully Submitted,  
Kathy Rapp  
GRF Director, Mutual 7



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## Executive Director's Annual Meeting Report

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To the President, Directors, and Shareholders of Mutual 7,

It's been five years since I joined the Golden Rain Foundation of Seal Beach (GRF). I am truly honored and delighted to report our community is running well, and our over 230 staff members are working diligently to insure smooth and fully transparent operations of GRF and the 16 Mutual Corporations to whom we provide service. This is due to our collective commitment to protect the value of Trust property and the enhancement of lifestyle. We collectively strive to create a foundation of accountability, responsible partnership and leadership. At its most basic, we endeavor to do truly meaningful work for our community, our Shareholder/Members, our Boards. We are committed as an organization to serving our community the highest ethical standards, finding thoughtful, effective and innovative ways to support the varied and diverse community needs, while retaining focus on efficiency, respect, teamwork, innovation, and integrity.

The strength of our community continues to come through, by collectively working together with a firm commitment to safety and risk mitigation. Our efforts have been recognized again with a notice of achievement by Philadelphia Insurance Companies for "Outstanding Risk Management"; this recognition is evident in the reduction (emphasis added) in insurance premiums for this policy period.

This speaks highly of everyone who unselfishly volunteers their time to serve on a Board. The compassion you show to those we serve, is an inspiration for us all. I've noticed how you treat everyone with respect and kindness, no matter what the situation is. We both know how stressful it can be at times; however, your words and actions have gone a long way in your collective accomplishments in helping and serving our community. Your work does not go unnoticed. The key to our success rests in you, who embody the spirit of community by unselfishly saying "what may I do for you". You are the heart and soul of Seal Beach Leisure World.

*Community means strength that joins our strength to do the work that needs to be done. Arms to holds us when we falter. A circle of healing. A circle of Friends. Someplace where we can be free.*

*Starhawk*

We look forward to working with the Boards to ensure that our community continues to prosper and thrive for the mutual benefit of all Shareholders and Members.

Thank you for allowing my staff and I to be part of your community and your lives.

Respectfully submitted,

Randy Ankeny,  
Executive Director  
for the Golden Rain Foundation

# Annual Mutual Shareholders' Meeting 2018

## Mutual Administration Director's Report

It has been a great year, all thanks to everyone's talent and unwavering effort. One of the greatest gifts you can give is your time. A Mutual nurtures the community spirit through it's volunteers. Volunteers are the lifeblood of any community. The work you have accomplished emphasizes the values and priorities of your community.

Thank you to this Mutual Board of Directors. We know that for you this is an add-on to the many things you do including your career, your family, other volunteer opportunities and your social life. Thank you for always taking our calls, answering our emails and bringing your passion, intellect, insight, experience and resources to the job of making life better for all of us.

Please join our team of staff members, along with the new or returning Mutual Directors, in continuing the legacy that was set by others many years ago. Let us also continue the growth of our community by incorporating everyone and working for the good of all.

Thank you to the Golden Rain Foundation (GRF) Board of Directors, more specifically your GRF Representative.

Thank you to our Executive Director, Randy Ankeny - working with you is a privilege. With your leadership, we look forward to the next year working with the Board to continue to provide an outstanding community.

Thank you to everyone for your part in our journey.

Respectfully,

*Jodi Hopkins*

Jodi Hopkins  
Mutual Administration Director