



**OPEN SESSION**

**REGULAR MEETING OF THE BOARD OF DIRECTORS OF THE  
GOLDEN RAIN FOUNDATION OF LAGUNA WOODS  
A CALIFORNIA NON-PROFIT UTUAL BENEFIT CORPOATION**

**Wednesday, November 4, 2020, 9:30 a.m.  
24351 El Toro Road, Laguna Woods, California  
Virtual Meeting**

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- 1. Call to Meeting to Order / Establish Quorum**
- 2. Pledge of Allegiance -- Director Garthoffner**
- 3. Acknowledgment of Media**
- 4. Approval of Agenda**
- 5. Approval of Minutes**
  - a. October 6, 2020--Regular Open Meeting
  - b. October 9, 2020—Meet the Candidates
- 6. Report of the Chair**
- 7. VMS Board Update -- Director Phelps**
- 8. CEO Report**
- 9. Open Forum (Three Minutes per Speaker)**
- 10. Responses to Open Forum Speakers**
- 11. Consent Calendar**

**Recommendation from the Finance Committee:**

  - a. Consistent with its statutory obligations a subcommittee of the Board consisting of the Treasurer and at least one other board member reviewed and approved preliminary Golden Rain Foundation financials for the month of September 2020 and by this vote ratify that such review be confirmed in this month's Board Member Open Session Meeting minutes.
- 12. Unfinished Business**
  - a. Update on Modified Temporary COVID-19 Rules Resolution

### **13. New Business**

- a. Entertain a Motion to Approve the 2021 GRF Resident and Guest Fees
- b. Entertain a Motion to Increase Letter of Credit from \$1,430,000 to \$1,800,000 as Required Collateral for Workers Compensation Insurance Policy
- c. Entertain a Motion to Approve the Resolution to Update the GRF Committee Appointments

### **14. The Board will take a 5 break (if needed)**

### **15. Committee Reports**

- a. Report of the Finance Committee/Financial Reports – Director Pearlstone update from the committee. The committee met on October 21, 2020; next meeting December 16, 2020, at 1:30 p.m. as a virtual meeting.
  - (1) GRF Treasurer's Report – Director Pearlstone
  - (2) GRF Finance Committee Report
- b. Strategic Planning Committee—Director Pearlstone. First meeting was be held on October 15, 2020 at 11:45 a.m. as a virtual meeting.
- c. Report of the Community Activity Committee – Director Pearlstone update from the committee. The committee met on October 8, 2020; next meeting November 23, 2020, at 1:30 p.m. as a virtual meeting.
  - (1) Equestrian Center Ad Hoc Committee – The committee met on October 27, 2020; next meeting TBA.
- d. Report of the Landscape Committee – Director Horton update from the committee. The committee met on August 12, 2020; next November 9, 2020 at 1:30 p.m.
- e. Report of the Maintenance & Construction Committee – Director Garthoffner update from the Maintenance & Construction Committee. The committee met on October 14, 2020; next meeting December 9, 2020 at 9:30 a.m. as a virtual meeting.
  - (1) Report of the Clubhouse 1 Renovation Ad Hoc Committee – Director Moldow. The Committee met on September 2, 2020; next meeting October 23, 2020 at 1:00 p.m.
- f. Report of the Media and Communications Committee—Director Milliman update on the committee. The Committee met on October 19, 2020; next meeting will be held on November 16, 2020, at 1:30 p.m. as a virtual meeting.
- g. Report of the Mobility & Vehicles Committee – Director Tibbetts update from the Mobility & Vehicles Committee. The Committee met on October 7, 2020; next meeting December 2, 2020, at 1:30 p.m. as a virtual meeting.

- h. Report of the Security & Community Access Committee – Director Tibbetts update from the Security & Community Access Committee. The Committee met on October 26, 2020; next meeting December 28, 2020, at 1:30 p.m. as a virtual meeting.
  - (1) Report of the Laguna Woods Village Traffic Hearings – Director Horton. The Traffic Hearings were held on October 21, 2020; next Traffic Hearings will be held on November 18, 2020 at 9:00 a.m. and 1:00 p.m. as a virtual meeting.
- i. Report of the Disaster Preparedness Task Force – Director Troutman. The Task Force met on September 29, 2020; next meeting November 24, 2020 at 9:30 a.m. as a virtual meeting.
- j. GRF Bylaw Ad Hoc Committee –President Carpenter. The committee met on September 16, 2020; next meeting October 30, 2020 at 2:30 p.m.

**16. Future Agenda Items** - *All matters listed below are items for a future Board Meetings. No action will be taken by the Board on these agenda items at this meeting. The Board will take action on these items at a future Board Meeting.*

**17. Directors' Comments**

**18. Recess** - *At this time, the Meeting recessed for lunch and reconvened to Executive Session to discuss the following matters per California Civil Code §4935: Member Disciplinary Matters; Personnel Matters; Contractual Matters; and Litigation Matters.*

### **Summary of Previous Closed Session Meetings per Civil Code §4935.**

*During the October 6, 2020, Regular Closed Session, the Board: Approved the Agenda  
Approved the Minutes of:*

*(a) September 1, 2020 – Regular Closed Session*

*Discussed Member Disciplinary Matters*

*Discussed and Considered Personnel Matters*

*Discussed Legal/Legislation Matters*

*Discussed COVID-19 Emergency Issues*

**19. Adjournment**

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## **OPEN SESSION**

### **Minutes of the Regular Meeting of the Golden Rain Foundation**

**Tuesday, October 6, 2020, 9:30 a.m.**

24351 El Toro Road, Laguna Woods, California

#### **Virtual Meeting**

Directors Present: Bunny Carpenter, Judith Troutman, Yvonne Horton, Don Tibbetts, Bert Moldow, Jon Pearlstone, Sue Stephens, Gan Mukhopadhyay, James Hopkins, Joan Milliman, Egon Garthoffner (arrived late)

Directors Absent: none

Staff Present: Jeff Parker-CEO, Siobhan Foster-COO, Brian Gruner, Cheryl Silva and Becky Jackson

Others Present: VMS: Stefanie Brown  
Mutual 50: Ryna Rothberg  
Latifah Taormina, Advisor

#### **1. Call to Meeting to Order / Establish Quorum**

Vice President Moldow called the meeting to order at 9:35 a.m. and established that a quorum was present.

#### **2. Pledge of Allegiance**

Director Pearlstone led the meeting in the Pledge of Allegiance to the Flag.

#### **3. Acknowledgment of Media**

The media and the Village Television crew are present remotely by way of cameras.

#### **4. Approval of Agenda**

President Carpenter asked for any changes to the agenda.

Director Milliman requested to remove the appointment of committees from the Consent Calendar and move it to Unfinished Business.

By consensus, the agenda as amended was approved without objection.

#### **5. Approval of Minutes**

**5a. September 1, 2020--Regular Open Meeting**

By consensus, the minutes of September 1, 2020, Regular Open Session was approved without objection.

## **6. Report of the Chair**

President Carpenter commented that Carlos Rojas, Director of Security, will be the chair of the Disaster Preparedness Task Force.

## **7. VMS Board Update** – Director Brown gave an update from the VMS Board.

- Use of technology to free up calls to Resident Services
- Resident Services receives several calls for maintenance requests

Director Brown answered questions from the board.

## **8. CEO Report**

Jeff Parker-CEO and Siobhan Foster-COO gave a report on the following items:

- According to the Orange County Health Care Agency (OCHCA), as of Monday, October 5, there are 54,760 confirmed COVID-19 cases in Orange County—120 reported today. The City of Laguna Woods reports 67 confirmed cases. The seven-day testing positivity rate in the OC is 3.1%.
- Pool reservations are increased from two to three times per week, Pool 4 hours are extended from 9 a.m. to 9 p.m. daily, a new outdoor fitness facility located in the Clubhouse 1 breezeway with hours from 7:30 a.m. to 4:30 p.m. daily and the bocce courts at Clubhouse 1 are open from 10 a.m. to 4 p.m. daily.
- The new Equestrian Center Supervisor, Laura Cobarruviaz, started yesterday.
- The Laguna Woods drive-in entertainment series will feature the Rock of Ages Band on Sunday, October 25, from 2 to 4 p.m. in the Clubhouse 5 parking lot. Gates open at 1 p.m.
- The City of Laguna Woods City Hall will serve as a vote center for the National Election.
- Ballots were mailed to residents on October 2, 2020 and are due back on November 2, 2020. Meet the Candidates will start at 11:30 a.m. on Friday, October 9 for Third, United and GRF.
- City of Laguna Woods has launched a COVID-19 home electric utility subsidy program.
- Coin distribution continues at Clubhouses 3 and 5.
- Great California Shake-Out Drill will take place on October 15 at 10:15 a.m.

## **9. Open Forum (Three Minutes per Speaker)**

President Carpenter asked staff to read member comments:

Member's comments were read by Becky Jackson on the following topics:

- A Member asked that the board prohibit non-gender bathrooms in the Community Center gym;
- A Member requested amenities closed due to COVID-19 be reopened (gym and clubhouses).

## **10. Responses to Open Forum Speakers**

Several Directors responded to and provided input regarding member comments.

- Brian Gruner, Director of Recreation and Special Events, answered questions about which restrooms are open in the community and the reservation system.

## **11. Consent Calendar**

### **Recommendation from the Finance Committee:**

- 11a.** Consistent with its statutory obligations a subcommittee of the Board consisting of the Treasurer and at least one other board member reviewed and approved preliminary Golden Rain Foundation financials for the month of August 2020 and by this vote ratify that such review be confirmed in this month's Board Member Open Session Meeting minutes.
- 11b.** Resolution to Update GRF Committee Assignments (this item was removed from the Consent Calendar and moved to Unfinished Business)

Hearing no objection, the Consent Calendar was approved as amended.

## **12. Unfinished Business**

- 12a.** Entertain a Motion to Adopt Amendments to Golden Rain Foundation Recreation and Special Events Department Policies and Procedures

Director Troutman, Secretary of the Board, read the following resolution:

### **RESOLUTION 90-20-51**

#### **Amendments to Golden Rain Foundation Recreation and Special Events Department Policies and Procedures**

**WHEREAS**, at the August 13, 2020 Community Activities Committee (CAC) meeting, CAC recommended that the board of directors approve the proposed amendments to the Golden Rain Foundation (GRF) Recreation and Special Events Department Policy and Procedures;

**WHEREAS**, the policy was last amended in October 2019; Glossary and Mandatory Adherence 90-19-17 and Clubs/Groups/Organizations Revisions 90-19-39;

**WHEREAS**, at the May 14, 2020 CAC meeting, the committee discussed and requested that GRF legal counsel review and make policy verbiage changes to prevent clubs/groups/individuals from having exclusive rights to vendors and/or entertainment performer(s);

**WHEREAS**, at the June 11, 2020 CAC meeting, the committee further discussed club exclusive rights to vendors/entertainers and proposed additional edits to the policy pertaining to the use of GRF recreation facilities, Saddleback Emeritus lecture topics at the Performing Arts Center, club membership, and club fundraisers;

**WHEREAS**, the policy amendments would enhance the understandability of the Recreation and Special Events Department Policies and Procedures for residents

and staff implementation;

**NOW THEREFORE BE IT RESOLVED**, October 6, 2020, that the Board of Directors of this Corporation hereby introduces approval of the proposed amendments to the Golden Rain Foundation (GRF) Recreation and Special Events Department Policy and Procedures;

**RESOLVED FURTHER**; that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out this resolution.

September Initial Notification

28-day notification for member review and comment to comply with Civil Code §4360 has been satisfied.

Director Troutman made a motion to adopt the amendments to the GRF Recreation and Special Events Department Policies and Procedures. The motion was seconded by Director Garthoffner.

President Carpenter called for the vote and the motion passed by majority vote.

**12b. Discuss and Consider the Location for the Peace Pole**

President Carpenter commented this was put on the agenda because of complaints about the location of the Peace Pole.

Director Milliman made a motion to direct staff to find another location for the Peace Pole in the Aliso Creek Park. Director Horton seconded the motion.

Brian Gruner, Direction of Recreation and Special Events, commented that some residents have complained about the location of the Peace Pole because of activities that occur in the Aliso Creek Park. He gave a background about the placement of the Peace Pole. GRF approved the placement of the Peace Pole on April 7, 2020.

Discussion ensued among the directors about the location of the Peace Pole.

Latifah Taormina commented about the Peace Pole placement.

Brian Gruner answered questions from the board.

President Carpenter called for the vote and the motion failed by a vote of 4-6-0 (Director Troutman, Tibbetts, Garthoffner and Pearlstone approved).

This item was removed from the Consent Calendar moved to Unfinished Business

**12c. Resolution to Update GRF Committee Assignments**

**RESOLUTION 90-20-52**  
**GRF COMMITTEE APPOINTMENTS**

**RESOLVED October 6, 2020**, that the following persons are hereby appointed



and ratified to serve on the Committees of this Corporation:

**Business Planning Committee**

Sue Stephens, Chair (GRF)  
Jon Pearlstone, (GRF)  
James Hopkins (GRF)  
Steve Parsons (Third)  
Robert Mutchnick (Third)  
Sue Margolis (United)  
Manuel Armendariz (United)  
Brian Gilmore, Alternate (United)  
Al Amado, (Mutual 50)

**Community Activities Committee**

Jon Pearlstone, **Chair** (GRF)  
Bunny Carpenter (GRF)  
Yvonne Horton (GRF)  
Cush Bhada, (Third)  
Annie McCary (Third)  
Doug Gibson, Alternate (Third)  
John Frankel, Alternate (Third)  
Andre Torng, (United)  
~~Juanita Skillman (United)~~  
Elsie Addington, **Alternate** (United)  
Ryna Rothberg, (Mutual 50)  
Advisor: Janey Dorrell, Ed Tao and Roland Boudreau

**Equestrian Center Ad Hoc Committee (New)**

Bunny Carpenter, Chair (GRF)  
Yvonne Horton (GRF)  
**Vacant (GRF)**  
Cush Bhada (Third)  
Annie McCary (Third)  
Andre Torng (United)  
**Vacant (United)**  
Advisors: Gary Empfield, Stefanie Brown, Bunny Lipinski, Susan Hemberger

**Finance Committee**

Jon Pearlstone, Chair (GRF)  
James Hopkin (GRF)  
Gan Mukhapadhyay (GRF)  
Steve Parsons (Third)  
Robert Mutchnick (Third)  
Reza Karimi, Alternate (Third)  
Sue Margolis (United)  
Brian Gilmore (United)  
Manuel Armendariz, Alternate (United)  
Al Amado, (Mutual 50)

Advisor: Rosemarie diLorenzo

**Purchasing Ad Hoc Committee (new)**

Bunny Carpenter, Chair (GRF)  
Yvonne Horton (GRF)  
Vacant (GRF)  
Carl Randazzo (United)  
Cash Achrekar (United)  
Brian Gilmore, Alternate (United)  
Steve Parsons (Third)  
Robert Mutchnick (Third)  
Cush Bhada, Alternate (Third)

**Strategic Planning Committee**

Jon Pearlstone, Chair (GRF)  
James Hopkins (GRF)  
Gan Mukhapadhyay (GRF)  
Robert Mutchnick (Third)  
Steve Parsons (Third)  
Lynn Jarrett, Alternate (Third)  
Sue Margolis (United)  
Brian Gilmore (United)  
Andre Torng, Alternate (United)

**Landscape Committee**

Yvonne Horton, Chair (GRF)  
Bert Moldow, Chair (GRF)  
Vacant (GRF)  
Lynn Jarrett, (Third)  
Reza Karimi, (Third)  
Cush Bhada, Alternate (Third)  
Manuel Armendariz, (United)  
Andre Torng (United)  
Neda Ardani, Alternate (United)  
Vacant (Mutual 50)

**Maintenance & Construction Committee**

Egon Garthoffner, Chair (GRF)  
Bert Moldow (GRF)  
Gan Mukhapadhyay (GRF)  
Cush Bhada (Third)  
John Frankel (Third)  
Doug Gibson, Alternate (Third)  
Ralph Engdahl, Alternate (Third)  
Carl Randazzo, (United)  
Reza Bastani (United)  
Brian Gilmore, Alternate (United)  
Inesa Nord-Leth ( Mutual 50)

~~Ryna Rothberg (Mutual 50)~~

Advisors: Richard Palmer

**Clubhouse 1 Renovation Ad Hoc Committee**

Bert Moldow, Chair (GRF)

Egon Garthoffner, Chair (GRF)

Gan Mukhapadhyay (GRF)

Robert Mutchnick (Third)

Cush Bhada (Third)

Ralph Engdahl (Third)

Carl Randazzo (United)

Manuel Armendariz (United)

Sue Margolis (United)

**~~PAC Renovation Ad Hoc Committee~~**

~~Jon Pearlstone, Chair (GRF)~~

~~Bert Moldow (GRF)~~

~~Robert Mutchnick (Third)~~

~~Ralph Engdahl (Third)~~

~~John Frankel, Alternate (Third)~~

~~Carl Randazzo, (United)~~

~~Juanita Skillman (United)~~

~~Sue Margolis, Alternate (United)~~

~~Maureen Mamula (Mutual 50)~~

~~Advisor: Sharon Molinari~~

**Media and Communications**

Joan Milliman, Chair (GRF)

~~Sue Stephens, Chair (GRF)~~

Bunny Carpenter (GRF)

Vacant (GRF)

Annie McCary (Third)

Lynn Jarrett (Third)

Craig Wayne, Alternate (Third)

Doug Gibson, Alternate (Third)

~~Juanita Skillman, (United)~~

Elsie Addington, (United)

Neda Ardani, ~~Alternate~~ (United)

Ryna Rothberg, (Mutual 50)

Advisors: Carmen Pacella, Frank Tybor, Tom Nash, ~~Juanita Skillman~~

**Mobility & Vehicles Committee**

Don Tibbetts, Chair (GRF)

Egon Garthoffner (GRF)

Judith Troutman, ~~Alternate~~ (GRF)

Craig Wayne (Third)

John Frankel (Third)

Cush Bhada, Alternate (Third)

Elsie Addington, (United)  
Reza Bastani (United)  
Neda Ardani, Alternate (United)  
John Dalis, (Mutual 50)  
Advisor: Vashi Williams

**Security and Community Access**

Don Tibbetts, Chair (GRF)  
Bert Moldow (GRF)  
**Vacant (GRF)**  
Cush Bhada (Third)  
Doug Gibson (Third)  
Annie McCary, Alternate (Third)  
John Frankel, Alternate (Third)  
Neda Ardani (United)  
Cash Achrekar (United)  
Brian Gilmore, Alternate (United)  
John Dalis (Mutual 50)

**OTHER COMMITTEES:**

**Disaster Preparedness Task Force**

Carlos Rojas, Chair  
Bert Moldow, (GRF)  
Sue Stephens (GRF)  
Judith Troutman, Alternate (GRF)  
John Frankel, (Third)  
Annie McCary, (Third)  
Doug Gibson, Alternate (Third)  
Cash Achrekar, (United)  
Andre Torng, (United)  
Reza Bastani, Alternate (United)  
Board Members by Rotation (Mutual 50)  
Advisors: Tom Soule, Bruce Bonbright

**GRF Bylaws Ad Hoc Committee (new)**

Bunny Carpenter (GRF)  
Bert Moldow (GRF)  
**Vacant (GRF)**  
Steve Parsons (Third)  
Lynn Jarrett (Third)  
~~Juanita Skillman (United)~~  
Elsie Addington (United)  
Sue Margolis, ~~Alternate~~ (United)  
Ryna Rothberg (Mutual 50)  
Sue Stephens (Mutual 50)

**Laguna Woods Village Traffic Hearings**

(Chair will alternate between Boards)  
Yvonne Horton (GRF)  
Sue Stephens (GRF)  
John Frankel (Third)  
Doug Gibson (Third)  
Robert Mutchnick, Alternate (Third)  
Elsie Addington (United)  
Neda Ardani, Alternate (United)  
Board Members by Rotation (Mutual 50)

**Select Audit Task Force**

James Hopkins (GRF)  
Elizabeth Roper (United)  
Peggy Moore (Third)  
Advisor: Diane Phelps

**Insurance Ad Hoc Committee (new)**

Jon Pearlstone, Chair (GRF)  
Cash Achrekar, Co-Chair (United)  
Anthony Liberatore (United)  
Carl Randazzo (United)  
Andre Torng (United)  
Advisor: Diane Fortner

**RESOLVED FURTHER**, that Resolution 90-20-42 adopted September 1, 2020, is hereby superseded and cancelled; and

**RESOLVE FURTHER**; that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out this resolution.

Director Troutman made a motion to approve the committee appointment be approved as amended. Director Milliman seconded the motion.

President Carpenter called for the vote and the motion passed by unanimous consent.

**13. New Business**

- 13a.** Entertain a Motion to Approve the Equestrian Application for Village Community Fund-Help the Herd Program.

President Carpenter gave background information about the new Equestrian Center program.

Director Troutman read the Community Activities Committee endorsement.

Director Troutman made a motion to authorize the Golden Rain Foundation (GRF) Equestrian Ad Hoc Committee to submit a project application to the Village Community Fund (VCF) requesting the creation of a charitable tax-deductible fund to benefit the Equestrian Center and GRF Horses. The motion was seconded by Director Horton.

Discussion ensued among the directors.

President Carpenter called for the vote and the motion passed without objection.

**13b. Entertain a Motion to Approve the UPS Entry License Agreement 2020**

Siobhan Foster-COO gave the background about the UPS Entry License Agreement 2020.

Director Milliman made a motion to authorize the proposed Entry License Agreement by and between the Golden Rain Foundation (GRF) and United Parcel Service (UPS) for the purpose of installing one delivery POD at Clubhouse 1 and one delivery POD at Clubhouse 5 for the transfer of parcels from golf carts for delivery during the holiday season from October 26, 2020 to January 4, 2021. The motion was seconded by Director Moldow.

Discussion ensued among the directors.

President Carpenter called for the vote and the motion passed by unanimous consent.

**14.** The Board took a 5 minute break at 10:46 a.m.

**15. Committee Reports**

**15a.** Report of the Finance Committee/Financial Reports – Director Pearlstone gave a presentation on the Treasurer’s Report and resale history. The Committee met on September 23, 2020; next meeting October 21, 2020, at 1:30 p.m. as a virtual meeting.

(1) GRF Treasurer’s Report – Director Pearlstone

**15b.** Strategic Planning Committee—Director Pearlstone. First meeting will be held on October 15, 2020 at 11:45 a.m. as a virtual meeting.

**15c.** Report of the Community Activity Committee – President Pearlstone gave an updated from the Committee. The Committee met on September 10, 2020; next meeting October 8, 2020, at 1:30 p.m. as a virtual meeting.

(1) Equestrian Center Ad Hoc Committee – The Committee met on August 25, 2020; next meeting October 27, 2020, at 9:30 a.m. as a virtual meeting.

**15d.** Report of the Landscape Committee – Director Horton gave an update from the Landscape Committee. The Committee met on August 12, 2020; next November 9, 2020 at 1:30 p.m.

**15e.** Report of the Maintenance & Construction Committee – Director Garthoffner gave an update from the Maintenance & Construction Committee. The Committee met on

August 12, 2020; next meeting October 14, 2020 at 9:30 a.m. as a virtual meeting.

(1) Report of the Performing Arts Center (PAC) Renovation Ad Hoc Committee – Director Pearlstone. The Committee met on July 13, 2020.

(2) Report of the Clubhouse 1 Renovation Ad Hoc Committee – Director Moldow. The Committee met on September 2, 2020; next meeting TBA.

**15f.** Report of the Media and Communications Committee—Director Carpenter gave an update on the Committee. The Committee met on September 21, 2020; next meeting will be held on October 19, 2020, at 1:30 p.m. as a virtual meeting.

**15g.** Report of the Mobility & Vehicles Committee – Director Tibbetts gave an update from the Mobility & Vehicles Committee. The Committee met on August 5, 2020; next meeting October 7, 2020, at 1:30 p.m. as a virtual meeting.

**15h.** Report of the Security & Community Access Committee – Director Tibbetts gave an update from the Security & Community Access Committee. The Committee met on August 24, 2020; next meeting October 26, 2020, at 1:30 p.m. as a virtual meeting.

(1) Report of the Laguna Woods Village Traffic Hearings – Director Horton. The Traffic Hearings were held on September 16, 2020; next Traffic Hearings will be held on October 21, 2020 at 9:00 a.m. and 1:00 p.m. as a virtual meeting.

**15i.** Report of the Disaster Preparedness Task Force – Director Troutman. The Task Force met on September 29, 2020; next meeting November 24, 2020 at 9:30 a.m. as a virtual meeting.

Director Moldow discussed micro-grids and how they can be used in an emergency.

**15j.** GRF Bylaw Ad Hoc Committee –President Carpenter. President Carpenter discussed the changes to the GRF Bylaws and the Special Corporate Members meeting on October 19, 2020 to vote on the revisions. The Committee met on September 16, 2020; next meeting TBA.

**16. Future Agenda Items** - *All matters listed below are items for a future Board Meetings. No action will be taken by the Board on these agenda items at this meeting. The Board will take action on these items at a future Board Meeting.*

**17. Directors' Comments--none**

**18. Recess** - *At this time, the Meeting recessed for lunch and reconvened to Executive Session to discuss the following matters per California Civil Code §4935: Member Disciplinary Matters; Personnel Matters; Contractual Matters; and Litigation Matters.*

The meeting was recessed at 11:42 p.m.

**Summary of Previous Closed Session Meetings per Civil Code §4935.**

*During the September 1, 2020, Regular Closed Session, the  
Board: Approved the Agenda  
Approved the Minutes of:*

*(a) August 4, 2020 – Regular Closed Session*

*(b) August 14, 2020 – Special Closed Meeting*

*Discussed Member Disciplinary Matters*

*Discussed and Considered Personnel Matters*

*Discussed Legal/Legislation Matters*

*Discussed COVID-19 Emergency Issues*

**19. Adjournment**

The Closed Session meeting was adjourned at 3:30 p.m.

*Judith P Troutman*

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Judith Troutman, Secretary of the Board  
Golden Rain Foundation





MINUTES OF THE SPECIAL MEETING OF THE  
OF THE GOLDEN RAIN FOUNDATION OF LAGUNA WOODS  
A CALIFORNIA NON-PROFIT MUTUAL BENEFIT CORPORATION

MEET THE CANDIDATES  
Friday, October 9, 2020 at 4:00 p.m.

The Special Meeting of the Golden Rain Foundation of Laguna Woods, a California non-profit mutual benefit corporation, was held to meet the candidates running for the GRF Board on Friday, October 9, 2020 at 4:00 p.m. in the Board Room and Online at 24351 El Toro Road, Laguna Woods, California.

The following board members were present:

Golden Rain Foundation:	Bunny Carpenter Judith Troutman Don Tibbetts Sue Stephens James Hopkins	Egon Garthoffner Bert Moldow Yvonne Horton Gan Mukhopadhyay Joan Milliman
United Laguna Woods Mutual:	Sue Margolis	Neda Ardani
Third Laguna Hills Mutual:	Robert Mutchnick	
Candidates:	Mark Greenman, Bert Moldow, Lyn Stanley, Joan Milliman, Sue Stephens	
Staff Present:	Becky Jackson, Cheryl Silva and Grant Schultz	
Others Present:	Moderator: Judith Troutman	

**1) Welcome and Acknowledgements**

President Carpenter welcomed and acknowledged the press, Village Television, board members and honored guests. The meeting was called to order at 4:00 p.m.

President Carpenter, stated the purpose of this meeting was to meet the candidates running for the Golden Rain Foundation Board of Directors.

**2) Introduction of the Moderator Judith Troutman**

President Carpenter introduced the Moderator Judith Troutman.

**3) Introduction of the Candidates**

The moderator, Judith Troutman, announced the candidates running to fill four (4) vacancies, each for 3-year terms expiring 2023 as follows:

Mark Greenman  
Joan Milliman  
Berton "Bert" Moldow  
Lyn Stanley  
Sue Stephens

**4) Opening Statements – Moderator Judith Troutman**

Each candidate was given three (3) minutes to present an opening statement. The sequence of candidate seating was determined by the moderator.

**5) Prepared Questions—Moderator Judith Troutman**

Each candidate was given up to two (2) minutes to respond to prepared questions.

**6) Member Questions—Becky Jackson**

Each candidate was given two (2) minutes to respond to member questions. Members submitted their questions by email or by phone before the meeting.

**7) Candidate Closing Statements three (3) minutes to present a closing statement.**

**8) Concluding Remarks and Adjournment**

Judith Troutman thanked the candidates, the audience and those watching on Village Television and made announcements.

**9) Closing Remarks and Adjournment**

President Carpenter gave her closing remarks and adjourned the meeting at 5:00 p.m.

*Judith P Troutman*

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Judith Troutman, Secretary of the Board  
Golden Rain Foundation

## **STAFF REPORT**

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**DATE:** November 4, 2020  
**FOR:** Board of Directors  
**SUBJECT:** State, County and Other Applicable COVID-19 Requirements

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### **RECOMMENDATION**

Receive and file this report.

### **BACKGROUND**

On June 26, 2020, the Third Laguna Hills Mutual and United Laguna Woods Mutual boards of directors adopted Temporary COVID-19 Rules on an emergency basis in response to the ongoing public health threat to members/residents from the COVID-19 disease outbreak and global health pandemic. Mutual No. Fifty, which had previously implemented comprehensive restrictions to reduce risk of exposure to the disease, supported the Temporary COVID-19 Rules adopted on an emergency basis by Third Mutual and United Mutual on June 26, 2020.

As all corporations, including the Golden Rain Foundation, appreciated the need for unanimity in implementing Temporary COVID-19 Rules to address the severity of the disease-related public health crisis facing the entire Laguna Woods Village community, the boards of directors formed a working group consisting of two members from each corporation to review and amend the resolution adopted by Third Mutual and United Mutual on June 26, 2020. The designated representatives met as needed to achieve unanimity among the corporations and develop modified Temporary COVID-19 Rules to be considered on an emergency basis by each corporation.

On July 18, 2020, the GRF board of directors approved modified Temporary COVID-19 Rules in an emergency meeting held in compliance with California Civil Code Section 4923. The modified Temporary COVID-19 Rules were also approved by Third Mutual and United Mutual on July 24, 2020, and July 28, 2020, respectively. On August 4, 2020, the GRF board of directors ratified approval of the resolution pertaining to the adoption of modified Temporary COVID-19 rules. United Mutual and Third Mutual ratified approval of the resolution on August 11, 2020, and August 18, 2020, respectively. The modified Temporary COVID-19 rules expired on October 26, 2020.

### **DISCUSSION**

With the expiration of the Modified Temporary COVID-19 rules on October 26, 2020, the Village is adhering to State of California Department of Public Health (CDPH), county and other applicable public health guidelines relating to the components of the emergency resolution, including face coverings, gatherings and indoor activities, with state guidelines as the typical guiding resource.

### **Face Coverings**

Attachment 1 contains state guidelines pertaining to mask and face coverings, updated October 20, 2020, and CDPH Guidance for the Use of Face Coverings, released by the state on June 18, 2020. These guidelines require people in California to wear face coverings when they are in high-risk situations, including, but not limited to, those listed below:

- Inside of, or in line to enter, any public space;
- When getting healthcare;
- Waiting for or riding on public transportation or paratransit or while in a taxi, private car service or ride-sharing vehicle; and
- At work, when near others or moving through common areas;
- Outdoors when maintaining a physical distance of 6 feet from persons who are not members of the same household or residence is not feasible.

While residents and visitors must adhere to the state requirements outlined above and contained in Attachment 1, with specified exceptions, employees and VMS contractors continue to wear face coverings when working in the community.

### **Outdoor Gatherings and Activities**

The Village currently adheres to the state's COVID-19 industry-specific guidance for activities such as outdoor recreation (Campgrounds, RV Parks and Outdoor Recreation) and fitness centers (Gyms and Fitness Centers) and is transitioning to CDPH requirements for private outdoor gatherings (Private Gatherings) and soon-to be-released CDPH guidelines for outdoor musical, theatrical and artistic performances, which are based on requirements for face coverings and social distancing.

Salient components of outdoor gatherings and performance requirements include, but are not limited to, the following:

- Audience members and others not performing must wear masks;
- Audience members from different households must be spaced at least 6 feet apart in all directions (front-to-back and side-to-side) when seated or otherwise viewing the performance;
- Performers who are not wearing face coverings must be at least 6 feet apart from each other;
- Individuals should not attend gatherings if feeling sick or in a high-risk group; and
- Everyone at a gathering should frequently wash hands or use hand sanitizer.

Attachment 2 contains CDPH Guidance for Private Gatherings issued October 9, 2020. Attachment 3 highlights conditional guidelines for live musical, theatrical and other performances. At this time, only those counties in the "Moderate" (orange) or "Minimal" (yellow) risk tiers are permitted hold such gatherings. The CDPH currently is preparing guidance documentation. Currently, the Recreation and Special Events Department is holding outdoor drive-in movies and entertainment in accordance with state-issued industry guidance.

### **Clubhouses/Indoor Activities**

VMS continues to monitor state, county and other applicable public health guidance pertaining to clubhouses and associated indoor activities. At this juncture, such guidance has not been issued, and clubhouses and indoor activities remain closed.

### **FINANCIAL ANALYSIS**

None.

**Prepared By:** Siobhan Foster, COO  
Brian Gruner, Recreation and Special Events Director

**Reviewed By:** Jeffrey C. Parker, CEO  
Carlos Rojas, Chief of Security

### **ATTACHMENT(S)**

ATT 1: State guidelines pertaining to mask and face coverings, updated October 20, 2020, and CDPH Guidance for the Use of Face Coverings, released June 18, 2020

ATT 2: CDPH Guidance for Private Gatherings, October 9, 2020

ATT 3: State guidelines pertaining to outdoor musical, theatrical and other artistic performances

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**COVID19.CA.GOV**

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Menu

# Masks and face coverings

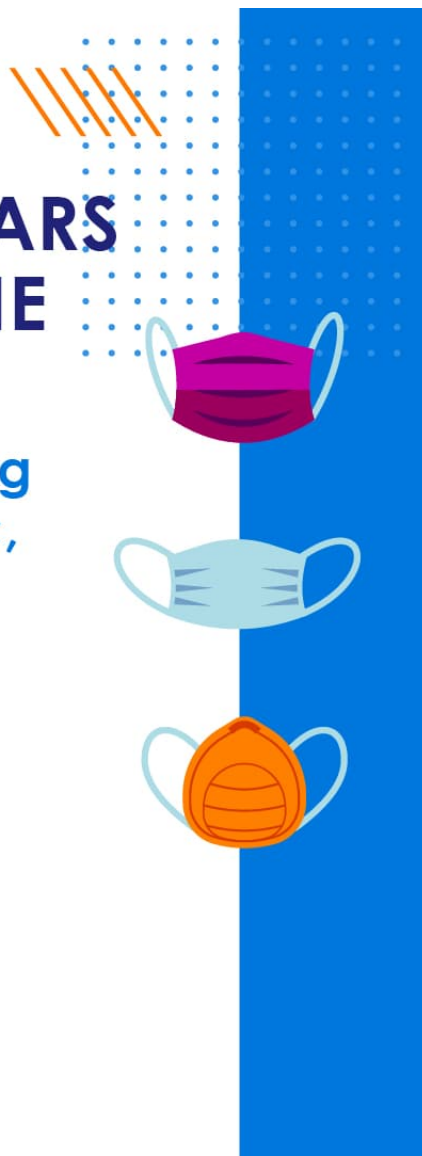
Last updated October 22, 2020 at 11:17 AM

**Attachment 1**



**IF EACH OF US WEARS  
A MASK, EVERYONE  
IS PROTECTED.**

You can make yours using  
a scarf or common fabric,  
like cotton.

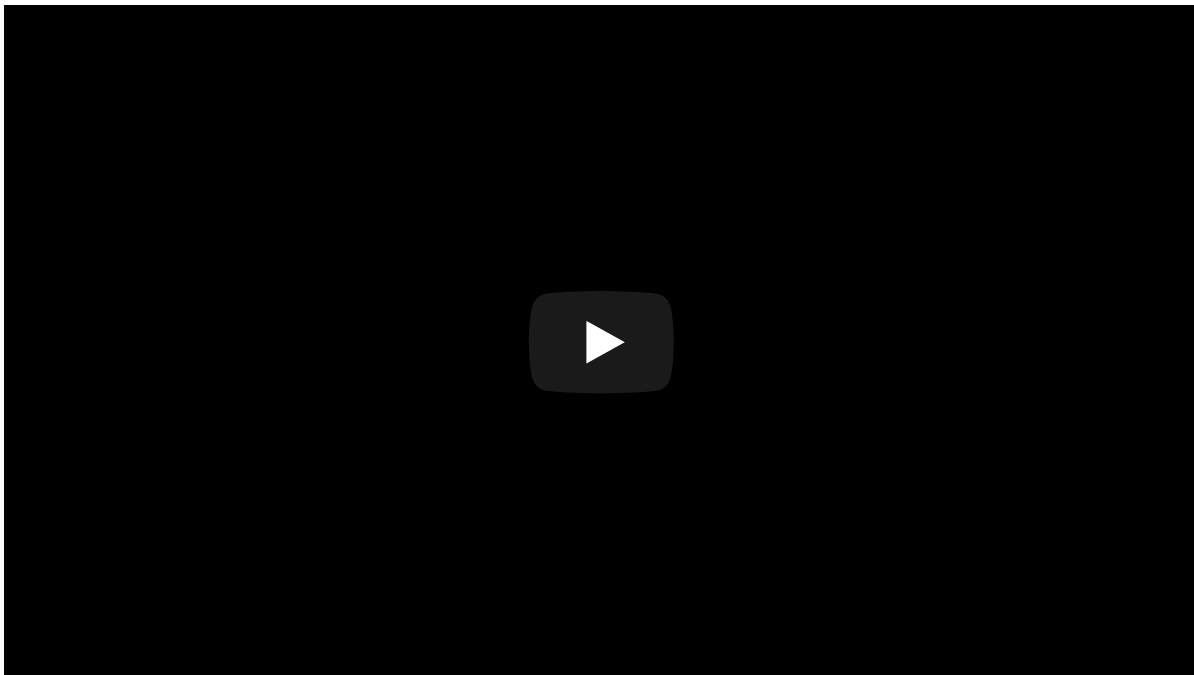


**covid19.ca.gov**

Coronavirus spreads when an infected person speaks, sneezes, or coughs within 6 feet of others. You may have the virus and spread it even if you feel well.

**To prevent infection, you must cover your nose and mouth when outside your home.** So wearing a mask is now required statewide. Wearing a mask or cloth face covering can slow the spread of COVID-19 by limiting the release of virus into the air. It also reinforces physical distancing, and shows you care about the health of others.

**Don't wear your mask under your nose or just on your chin.** A mask is only effective if it covers both ways you breathe.



Read the official [mask guidance from the California Department of Public Health](#). (Lee las [reglas de la máscara en español](#).)

## Who needs a mask?



- Anyone going outside their home
- Workers in customer-facing industries
- Workers in offices, factories, or any group setting
- Doctors, nurses, and other health care professionals
- Other workers, as dictated by [industry guidance](#)

## Who shouldn't wear a mask?

- Children under 2 years old
- Anyone with trouble breathing
- Anyone unable to remove the mask without help
- Anyone with a medical condition, mental health condition, or disability that does not allow them to wear a mask

See a [complete list](#) of who should not wear a mask.

## What kind of mask should you wear?

Most people should wear a cloth mask or face coverings.

- Wear masks with two or more layers of washable, breathable fabric.
- Do not wear masks intended for healthcare workers, like an N95 respirator.
- CDC does not recommend the use of gaiters or face shields. They're still evaluating them and their effectiveness is unknown.

# When should you wear a mask?

You should wear a mask or face covering whenever you'll be around someone you don't live with, including:

- In any indoor public space
- When waiting in line
- When getting health care
- On public transportation or when ride-sharing
- At work, when near others or moving through common areas
- Outdoors, if you can't stay 6 feet away from others

# When can you take off your mask?

There are times when it's okay to take your mask off when you're away from home, such as:

- When eating or drinking
- If a hearing-impaired person needs to read your lips
- If wearing a face covering imposes a risk to you at work – for example, if it could get caught in machinery
- When you're not sharing a common area, room or enclosed space with others
- When you are getting a service to the nose or face
- When outdoors in public and can stay six feet from others

You should replace the mask as soon as you can after these

activities to reduce the risk of infection.

## How to wear a mask?

Wear a mask correctly and **consistently** for the best protection.

- Choose a mask that covers your nose and mouth, goes under your chin, and fits snugly against the sides of your face
- Be sure to wash your hands before putting on a mask
- Do not touch the mask when wearing it

The CDC has more information about [how to wear masks](#).

## Kinds of masks

There are many kinds of masks, but these are the 3 most common.

### **Cloth mask or face covering**



This is cloth used to cover the nose and mouth, tied behind the head, or secured over the ears with elastic loops. It is made of cotton, silk, linen, or neoprene, and can be machine-made or hand-sewn. A homemade version can be improvised from a scarf or t-shirt. It should be made of tightly woven fabric.

Most people should wear a cloth mask. This is so there can be enough surgical masks and N95 respirator masks for medical personnel.

**Wearing a cloth face covering doesn't take the place of physical distancing.** It is effective when combined with keeping a 6-foot distance from others.

**Use and care:** Wear a clean mask every time you go out. Wash in the laundry or by hand between uses. See more [mask care instructions](#) from the California Department of Public Health.

**Where to find:** Many online sellers now offer masks in a variety of materials. You can also make your own. Read how in this [cloth mask](#)

[guidance](#) from the CDC.

## Surgical mask



This is a manufactured disposable mask, often used in surgery. Medical personnel wear them for protection against fluid splashes.

Some non-medical workers also wear surgical masks for disposability and fluid protection. They include those who work in:

- Manufacturing
- Food processing
- Community/social services
- Social work
- In-home day care
- Law enforcement/public safety
- Schools

**Don't buy surgical masks for personal use.** They are part of PPE needed by medical professionals.

**Use and care:** Start with a new mask every day. Replace and dispose of it according to your workplace guidelines.

**Where to find:** If you are in one of the above industries, your employer must provide masks at work. If you're a frontline employer and need to order them for your workers, see [how to get PPE](#).

## N95 respirator mask



This is a mask with a respirator that blocks 95% of particles that are otherwise inhaled. Medical personnel need them the most, but they're used by some workers in other industries.

**Don't buy N95 respirator masks for personal use.** They are part of PPE needed by medical professionals.

**Use and care:** Start with a new mask every day. Replace and dispose of it according to your workplace guidelines.

**Where to find:** If an N95 respirator mask is required for your job, your employer must provide them at work. If you're a frontline employer who needs them for your workers, see [how to get PPE](#).

See this [chart of the various types of masks \(PDF\)](#) for more details.

## Questions and answers

**Should I wear a mask or face covering to protect against COVID-19?**



**What is a face covering?**



**How well do face coverings prevent spread of COVID-19?**



**How should I care for a cloth mask or face covering?**



**Are face shields acceptable as face coverings to prevent spread of COVID-19?**

**+**

**Should I wear a mask on public transportation and at transportation hubs?**

**+**

**Is there any proof that masks are effective in preventing coronavirus infection?**

**+**

## Stay informed

- CDC: [Use of Masks to Help Slow the Spread of COVID-19](#)
- CDC: [Wear Face Masks on Public Transportation Conveyances and at Transportation Hubs](#)
- CDC: [How to Select, Wear, and Clean Your Mask](#)
- CalOSHA: [Face Coverings, Masks, and Respirators – When to Use Them to Prevent the Spread of COVID-19](#)
- Wear a mask: [Images you can share on social media](#)
- CDC: [Emerging evidence on effectiveness of masks](#)





SONIA Y. ANGELL, MD, MPH  
State Public Health Officer & Director

# State of California—Health and Human Services Agency California Department of Public Health



GAVIN NEWSOM  
Governor

Released June 18, 2020

- Revised on June 29, 2020 to clarify that children under two years old are exempt from wearing face coverings due to risk of suffocation

## GUIDANCE FOR THE USE OF FACE COVERINGS

Because of our collective actions, California has limited the spread of COVID-19 and associated hospitalizations and deaths in our state. Still, the risk for COVID-19 remains and the increasing number of Californians who are leaving their homes for work and other needs, increases the risk for COVID-19 exposure and infection.

Over the last four months, we have learned a lot about COVID-19 transmission, most notably that people who are infected but are asymptomatic or pre-symptomatic play an important part in community spread. The use of face coverings by everyone can limit the release of infected droplets when talking, coughing, and/or sneezing, as well as reinforce physical distancing.

This document updates existing [CDPH guidance](#) for the use of cloth face coverings by the general public when outside the home. It mandates that face coverings be worn state-wide in the circumstances and with the exceptions outlined below. It does not substitute for existing guidance about social distancing and handwashing.

### Guidance

People in California must wear face coverings when they are in the high-risk situations listed below:

- Inside of, or in line to enter, any indoor public space;<sup>1</sup>
- Obtaining services from the healthcare sector in settings including, but not limited to, a hospital, pharmacy, medical clinic, laboratory, physician or dental office, veterinary clinic, or blood bank;<sup>2</sup>
- Waiting for or riding on public transportation or paratransit or while in a taxi, private car service, or ride-sharing vehicle;
- Engaged in work, whether at the workplace or performing work off-site, when:
  - Interacting in-person with any member of the public;
  - Working in any space visited by members of the public, regardless of whether anyone from the public is present at the time;

<sup>1</sup> Unless exempted by state guidelines for specific public settings

<sup>2</sup> Unless directed otherwise by an employee or healthcare provider



- Working in any space where food is prepared or packaged for sale or distribution to others;
- Working in or walking through common areas, such as hallways, stairways, elevators, and parking facilities;
- In any room or enclosed area where other people (except for members of the person's own household or residence) are present when unable to physically distance.
- Driving or operating any public transportation or paratransit vehicle, taxi, or private car service or ride-sharing vehicle when passengers are present. When no passengers are present, face coverings are strongly recommended.
- While outdoors in public spaces when maintaining a physical distance of 6 feet from persons who are not members of the same household or residence is not feasible.

*The following individuals are exempt from wearing a face covering:*

- Persons younger than two years old. These very young children must not wear a face covering because of the risk of suffocation.
- Persons with a medical condition, mental health condition, or disability that prevents wearing a face covering. This includes persons with a medical condition for whom wearing a face covering could obstruct breathing or who are unconscious, incapacitated, or otherwise unable to remove a face covering without assistance.
- Persons who are hearing impaired, or communicating with a person who is hearing impaired, where the ability to see the mouth is essential for communication.
- Persons for whom wearing a face covering would create a risk to the person related to their work, as determined by local, state, or federal regulators or workplace safety guidelines.
- Persons who are obtaining a service involving the nose or face for which temporary removal of the face covering is necessary to perform the service.
- Persons who are seated at a restaurant or other establishment that offers food or beverage service, while they are eating or drinking, provided that they are able to maintain a distance of at least six feet away from persons who are not members of the same household or residence.
- Persons who are engaged in outdoor work or recreation such as swimming, walking, hiking, bicycling, or running, when alone or with household members, and when they are able to maintain a distance of at least six feet from others.

- Persons who are incarcerated. Prisons and jails, as part of their mitigation plans, will have specific guidance on the wearing of face coverings or masks for both inmates and staff.

**Note:** Persons exempted from wearing a face covering due to a medical condition who are employed in a job involving regular contact with others should wear a non-restrictive alternative, such as a face shield with a drape on the bottom edge, as long as their condition permits it.

## **Background**

### *What is a cloth face covering?*

A cloth face covering is a material that covers the nose and mouth. It can be secured to the head with ties or straps or simply wrapped around the lower face. It can be made of a variety of materials, such as cotton, silk, or linen. A cloth face covering may be factory-made or sewn by hand or can be improvised from household items such as scarfs, T-shirts, sweatshirts, or towels.

### *How well do cloth face coverings work to prevent spread of COVID-19?*

There is scientific evidence to suggest that use of cloth face coverings by the public during a pandemic could help reduce disease transmission. Their primary role is to reduce the release of infectious particles into the air when someone speaks, coughs, or sneezes, including someone who has COVID-19 but feels well. Cloth face coverings are not a substitute for physical distancing, washing hands, and staying home when ill, but they may be helpful when combined with these primary interventions.

### *When should I wear a cloth face covering?*

You should wear face coverings when in public places, particularly when those locations are indoors or in other areas where physical distancing is not possible

### *How should I care for a cloth face covering?*

It's a good idea to wash your cloth face covering frequently, ideally after each use, or at least daily. Have a bag or bin to keep cloth face coverings in until they can be laundered with detergent and hot water and dried on a hot cycle. If you must re-wear your cloth face covering before washing, wash your hands immediately after putting it back on and avoid touching your face. Discard cloth face coverings that:

- No longer cover the nose and mouth
- Have stretched out or damaged ties or straps
- Cannot stay on the face
- Have holes or tears in the fabric

###

## Attachment 2



State of California—Health and Human  
Services Agency  
**California Department of  
Public Health**



October 9, 2020

**TO:** All Californians

**SUBJECT:** Guidance for Private Gatherings

## Summary

This guidance provides an updated plan for Californians to gather outside their household and replaces the prior gatherings guidance issued on September 12, 2020 and March 16, 2020. It applies to private gatherings, and all other gatherings not covered by existing sector guidance are prohibited. Gatherings are defined as social situations that bring together people from different households at the same time in a single space or place. When people from different households mix, this increases the risk of transmission of COVID-19.

## Mandatory Requirements for All Gatherings

All persons planning to host or participate in a private gathering, as defined above, must comply with the following requirements. Local health jurisdictions may be more restrictive than this guidance. Refer to your local guidance for what is allowed in your area.

### 1. Attendance

- *Gatherings that include more than **3 households are prohibited**. This includes everyone present, including hosts and guests. Remember, the smaller the number of people, the safer.*
- *Keep the households that you interact with stable over time. By spending time with the same people, risk of transmission is reduced. Participating in multiple gatherings with different households or groups is strongly discouraged.*
- *The host should collect names of all attendees and contact information in case contact tracing is needed later.*

## 2. *Gather Outdoors*

- Gatherings that occur outdoors are significantly safer than indoor gatherings. All gatherings must be held outside. Attendees may go inside to use restrooms as long as the restrooms are frequently sanitized.
- Gatherings may occur in outdoor spaces that are covered by umbrellas, canopies, awnings, roofs, and other shade structures provided that at least three sides of the space (or 75%) are open to the outdoors.
- A gathering of no more than three households is permitted in a public park or other outdoor space, even if unrelated gatherings of other groups up to three households are also occurring in the same park or other outdoor space. If multiple such gatherings are occurring, mixing between group gatherings is not allowed. Additionally, multiple gatherings of three households cannot be jointly organized or coordinated to occur in the same public park or other outdoor space at the same time – this would constitute a gathering exceeding the permitted size.

## 3. *Don't Attend Gatherings If You Feel Sick or You Are in a High-Risk Group*

- Anyone with any COVID-19-like symptoms (fever, cough, shortness of breath, chills, night sweats, sore throat, nausea, vomiting, diarrhea, tiredness, muscle or body aches, headaches, confusion, or loss of sense of taste/smell), **must stay home and not come into contact with anyone outside their household.**
- Anyone who develops COVID-19 within 48 hours after attending a gathering should notify the other attendees as soon as possible regarding the potential exposure.
- People at higher risk of severe illness or death from COVID-19 (such as older adults and people with chronic medical conditions) are strongly urged not to attend any gatherings.

#### 4. *Practice Physical Distancing and Hand Hygiene at Gatherings*

- For any gatherings permitted under this guidance, the space must be large enough so that everyone at a gathering can maintain at least a 6-foot physical distance from others (not including their own household) at all times.
- Seating must provide at least 6 feet of distance (in all directions—front-to-back and side-to-side) between different households.
- Everyone at a gathering should frequently wash their hands with soap and water, or use hand sanitizer if soap and water are not available. A place to wash hands or hand sanitizer must be available for participants to use.
- Shared items should not be used during a gathering. As much as possible, any food or beverages at outdoor gatherings must be in single-serve disposable containers. If providing single-serve containers is not possible, food and beverages must be served by a person who washes or sanitizes their hands frequently, and wears a face covering. Self-serve items from communal containers should not be used.

#### 5. *Wear a Face Covering to Keep COVID-19 from Spreading*

- When gathering, face coverings must be worn in accordance with the CDPH Guidance on the Use of Face Coverings (PDF), unless an exemption is applicable.
- People at gatherings may remove their face coverings briefly to eat or drink as long as they stay at least 6 feet away from everyone outside their own household, and put their face covering back on as soon as they are done with the activity.
- Face coverings can also be removed to meet urgent medical needs (for example, to use an asthma inhaler, take medication, or if feeling light-headed).

#### 6. *Keep it short*

- Gatherings should be two hours or less. The longer the duration, the risk of transmission increases.

#### 7. *Rules for Singing, Chanting, and Shouting at Outdoor Gatherings*

- Singing, chanting, shouting, and physical exertion significantly increases the risk of COVID-19 transmission because these activities increase the release of respiratory droplets and fine aerosols into the air. Because of this, singing, chanting, and shouting are strongly discouraged, but if they occur, the following rules and recommendations apply:
  - All people who are singing or chanting should wear a face covering at all times while singing or chanting, including anyone who is leading a song or chant. Because these activities pose a very high risk of COVID-19 transmission, face coverings are essential to reduce the spread of respiratory droplets and fine aerosols;
  - People who are singing, shouting, chanting, or exercising are strongly encouraged to maintain physical distancing beyond 6 feet to further reduce risk.
  - People who are singing or chanting are strongly encouraged to do so quietly (at or below the volume of a normal speaking voice).
- Instrumental music is allowed as long as the musicians maintain at least 6-foot physical distancing. Musicians must be from one of the three households. Playing of wind instruments (any instrument played by the mouth, such as a trumpet or clarinet) is strongly discouraged.

## Context

COVID-19 continues to pose a severe risk to communities and requires all people in California to follow necessary precautions and to adapt the way they live and function in light of this ongoing risk. The safest way to gather is to spend time with people in the same household or to gather virtually.

In general, the **more people from different households** a person interacts with at a gathering, the **closer** the physical interaction is, and the **longer** the interaction lasts, the higher the risk that a person with a COVID-19 infection, symptomatic or asymptomatic, may spread it to others. Public health studies have also shown that the risk of transmission is increased **in indoor spaces**, particularly when there isn't appropriate ventilation.[1] Unlike indoor spaces, wind and air in outdoor spaces can help reduce spread of the virus from one person to another.

Planning scenarios published by the CDC estimate that, on average, a person with COVID-19 goes on to infect between 2-4 people, with a best estimate of 2.5 when there are no preventive measures.[2] For example, if each infected person spreads the virus to two people, who in turn spread it to two others each; those four will spread the virus to eight others; those eight will spread the virus to 16; and so on. As a result, after 10 transmission cycles, one person could be responsible for 1,024 other people contracting the virus.[3] Additionally, there is broad agreement

that people who are not experiencing symptoms can still spread COVID-19[4]. The fact that COVID-19 can be spread by people who don't have symptoms or aren't showing symptoms yet is one of the aspects of the COVID-19 that makes it difficult to control.

All gatherings pose a higher risk of transmission and spread of COVID-19 when people mix from different households and communities. The likelihood of transmission and spread increases with laughing, singing, loud talking and difficulty maintaining physical distance. Limiting attendance at gatherings is a way to reduce the risk of spread as it lowers the number of different people who are interacting. Additionally, by limiting attendance there is an improved ability to perform effective contact tracing if there is a positive case discovered, which can help to slow the spread of COVID-19[5]. People who do choose to attend gatherings should discuss and agree upon the specific group rules before convening together.

[1] See, e.g., Hiroshi Nishiura, et al., Closed environments facilitate secondary transmission of coronavirus disease 2019 (COVID-19) (PDF), ([www.medrxiv.org/content/10.1101/2020.02.28.20029272v2.full.pdf](http://www.medrxiv.org/content/10.1101/2020.02.28.20029272v2.full.pdf)); Hu Qian, et al., "Indoor transmission of SARS-CoV-2" ([www.medrxiv.org/content/10.1101/2020.04.04.20053058v1](http://www.medrxiv.org/content/10.1101/2020.04.04.20053058v1)) [pre-print] published in medRxiv on April 4, 2020.

[2] See the CDC COVID-19 Pandemic Planning Scenarios web page

[3] See, e.g., Report 3: Natsuko Imai et al, WHO Collaborating Centre for Infectious Disease Modelling, MRC Centre for Global Infectious Disease Analysis, J-IDEA, "Imperial college London, UK. Transmissibility of 2019 -n-CoV)." See also Inglesby T B JAMA Public Health Measures and the Reproduction Number of SARS-CoV-2. JAMA Network.2020.7878 (May 1, 2020).

[4] World Health Organization (WHO) Transmission of SARS-CoV-2: implications for infection prevention precautions

[5] See Harvard Health Preventing the spread of the coronavirus Social distancing, hand washing, and other preventive measures

California Department of Public Health  
PO Box, 997377, MS 0500, Sacramento, CA 95899-7377  
Department Website ([cdph.ca.gov](http://cdph.ca.gov))



Page Last Updated : October 10, 2020



[Are gatherings for musical, theatrical, and artistic performances permitted?](#)

Source: [covid19.ca.gov](https://covid19.ca.gov)

Gatherings for live musical, theatrical, and other artistic performances are permitted outdoors subject to guidance that is being prepared by CDPH. Because such gatherings frequently involve the mixing of people from different communities creating a high risk of transmission of COVID-19, until that guidance is issued, such gatherings are allowed only in counties in the “Moderate” (orange) or “Minimal” (yellow) risk levels of the [Blueprint for a Safer Economy](#). In addition, performances are permitted only if, in the exercise of their discretion, the relevant local or city health officer approves the precautions taken to ensure the safety of audience members, performers and others connected with the performance. Performances may have no more than 50 persons in the audience in counties in the “Moderate” risk level and no more than 100 in counties in the “Minimal” risk level. If a local or city health officer approves a performance, the officer shall notify CDPH of the approval within two business days.

During approved performances, all audience members and others not performing must wear masks, and audience members from different households must be spaced at least six feet apart when seated or otherwise viewing the performance. Performers who are not wearing face coverings must be at least six feet apart from each other.

Approval is not required for a live musical, theatrical, or artistic performance if, in aggregate, members of no more than three households attend, perform, or otherwise are involved in the performance.

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**STAFF REPORT**

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**DATE:** November 4, 2020  
**FOR:** Board of Directors  
**SUBJECT:** 2021 Fee Review

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**RECOMMENDATION**

A working copy of the current Fee Schedule (Attachment 1) is included for reference with specific proposals for increases that would become effective January 1, 2021 based on board-approved pricing policies. However, due to the uncertain timing of reopening facilities and the level of operation allowed under COVID-19 restrictions, staff recommends a continuation of existing fees from 2020 to 2021.

**BACKGROUND**

The costs for providing GRF facilities and services are shared equally by all units within Laguna Woods Village, a concept often referred to as “shared costs”, and billed through the monthly assessment. Some exceptions are made in the form of user fees, designed to offset the costs borne by all members to some degree. A shared cost guideline (Attachment 2) outlines when the levying and collection of fees would be appropriate and some of the key elements are noted below:

- **Exceptions** are made to offset shared costs in a number of circumstances, to:
  - 1) Control crowding;
  - 2) Minimize over-usage;
  - 3) Impose reasonable limitations on a facility or service;
  - 4) Address high cost facility or service;
  - 5) Address new facility or service; and/or
  - 6) Account for limited or exclusive use.
- Since inception, **no fees** have been imposed for certain facilities and services:
  - 1) Aquatics (pools)  
The view traditionally held by community associations is that a swimming pool is an integral part of residential real property, and that use of that facility should be covered by the residents’ monthly assessments.
  - 2) Transportation (buses)  
The original developer of the Village assured that the community bus system would furnish certain fare-free bus transportation to residents. GRF Boards have continued to provide fare-free bus service to Village residents.

Standing committees periodically review fees and recommend changes based on current operations of a particular facility or service. When making fee decisions, the committees are often looking at utilization, costs, and trends. Recommendations are sent to the Board for review and adoption by resolution.

At the Community and Activities meeting on October 8, 2020, Betty Parker, CFO, presented recommendations no changes to the Recreation fees for 2021. By consensus, the committee recommended no fee increases for 2021 recreation fees and that this item be routed to the GRF Finance committee for review before sending to the Board for approval.

At the GRF Finance Committee on October 21, 2020, the Committee reviewed the staff report 2021 Recreation Fee Analysis identifying fees that would increase based on existing pricing policy resolutions that are tied to the annual budget. Due to COVID-19 shutdown orders, staff recommended no change in fees until after the facilities become fully operational.

A motion was made and carried by a vote of 5-0-1 (Director Mutchnick abstained) to recommend the board approve no change from the current fee schedules at the next open board meeting.

### **DISCUSSION**

Certain fees are supported by fee policy resolutions that automatically update the fee amounts annually based on the adopted budget. The attached fee schedules demonstrate current year fees and proposed changes generated by these fee policies, specifically for room reservations, locker rentals, garden plots, and equestrian facilities. Some of these fees would edge slightly higher based on the proposed 2021 business plan; however, timing of reopening and utilization of facilities makes it impossible to predict with accuracy the associated expenses and revenues. A freeze on existing GRF fees and a more in-depth review of fees after a return to “normal” operations is recommended.

### **FINANCIAL ANALYSIS**

The current year business plan for this Corporation includes non-assessment revenues of \$9,139,420, generated through fines, fees, and charges. These alternative sources of revenue help keep the assessment down, by an amount equivalent to \$59.80 per manor per month. Currently, GRF is running 15% below anticipated revenues through September 30, 2020 due to facility closures during the COVID-19 shutdowns. The 2021 business plan assumes indoor recreational facilities will reopen March 2021.

**Prepared By:** Christopher Swanson, Financial Analyst

**Reviewed By:** Jose Campos, Financial Service Manager  
Betty Parker, Chief Financial Officer  
Siobhan Foster, Chief Operating Officer  
Brian Gruner, Recreation and Special Events Director

### **Attachments:**

ATT1: GRF Fee Schedule with 2021 Business Plan Updates  
ATT2: Guidelines for Shared Costs and Fees

## SCHEDULE OF ROOM RENTAL FEES - RESIDENTS

*Subsidy = 80% Shared / 20% User Fee*

Reservable Room*	2020 Rate Per Hour	2020 2-Hr Min w/Setup	2021 Rate Per Hour	2021 2-Hr Min w/Setup
<b>CC Rooms &amp; Conference Rooms</b>				
CC - Elm Room	\$1.00	\$3.00	\$1.00	\$3.00
CC - Pine Room	\$1.00	\$3.00	\$1.00	\$3.00
CH1 - Conference Room	\$1.00	\$2.00	\$1.00	\$2.00
PAC - Conference Room	\$1.00	\$2.00	\$1.00	\$2.00
VG - Clubroom 1	\$4.00	\$10.00	\$5.00	\$13.00
VG - Clubroom 2	\$4.00	\$10.00	\$5.00	\$13.00
VG - Clubroom 3	\$4.00	\$10.00	\$5.00	\$13.00
<b>Multi-Purpose Rooms</b>				
CH1 - Multi-Purpose Room	\$3.00	\$9.00	\$3.00	\$9.00
CH1 - Art Studio	\$3.00	\$9.00	\$4.00	\$12.00
CH5 - Multipurpose Room	\$3.00	\$9.00	\$3.00	\$9.00
CH6 - Multipurpose Room	\$2.00	\$6.00	\$2.00	\$6.00
<b>Small Dining Rooms</b>				
CH1 - Dining Room 2	\$1.00	\$3.00	\$1.00	\$3.00
CH1 - Dining Room 3	\$1.00	\$3.00	\$1.00	\$3.00
CH2 - The Los Olivos	\$1.00	\$3.00	\$1.00	\$3.00
CH2 - The Grevillea	\$1.00	\$3.00	\$2.00	\$6.00
<b>Large Dining Rooms</b>				
PAC - Dining Room 1	\$5.00	\$15.00	\$6.00	\$18.00
PAC - Dining Room 2	\$5.00	\$15.00	\$6.00	\$18.00
<b>Other</b>				
PAC - Rehearsal Room	\$2.00	\$6.00	\$3.00	\$9.00
PAC - Auditorium	\$19.00	\$38.00	\$21.00	\$42.00
PAC - Auditorium Performance Package	\$23.00	\$46.00	\$25.00	\$50.00
PAC - Auditorium Event w/Admission	\$395 per day		\$395 per day	
All Patios	Patios are only available by renting the adjacent room. See rates above.		Patios are only available by renting the adjacent room. See rates above.	

Reservable Room*	2020 Room Rate per Hour	2020 4-Hr Min w/Setup	2021 Room Rate per Hour	2021 4-Hr Min w/Setup
<b>Main Lounges</b>				
CH1 - Main Lounge	\$8.00	\$47.00	\$8.00	\$47.00
CH2 - The Sequoia (Including Patio)	\$10.00	\$59.00	\$11.00	\$65.00
CH5 - Main Lounge (Stage Side) Total	\$13.00	\$71.00	\$14.00	\$77.00
CH5 - Main Lounge (Back Side) Total	\$9.00	\$49.00	\$10.00	\$55.00
CH5 - Main Lounge (All) Total	\$19.00	\$113.00	\$21.00	\$125.00
CH6 - Main Lounge	\$5.00	\$25.00	\$5.00	\$25.00
CH7 - Main Lounge	\$7.00	\$38.00	\$8.00	\$44.00

\* CC = Community Center; CH = Clubhouse; PAC = Performing Arts Center; VG = Village Greens

## SCHEDULE OF ROOM RENTAL FEES - EXCEPTION RATES

*Subsidy = 0% Shared / 100% User Fee*

Reservable Room*	2020 Rate Per Hour	2020 2-Hr Min w/Setup	2021 Rate Per Hour	2021 2-Hr Min w/Setup
<b>CC Rooms &amp; Conference Rooms</b>				
CC - Elm Room	\$27.00	\$68.00	\$27.00	\$68.00
CC - Pine Room	\$24.00	\$60.00	\$24.00	\$60.00
CH1 - Conference Room	\$10.00	\$20.00	\$10.00	\$20.00
PAC - Conference Room	\$12.00	\$24.00	\$12.00	\$24.00
VG - Clubroom 1	\$20.00	\$50.00	\$20.00	\$50.00
VG - Clubroom 2	\$20.00	\$50.00	\$20.00	\$50.00
VG - Clubroom 3	\$20.00	\$50.00	\$20.00	\$50.00
<b>Multi-Purpose Rooms</b>				
CH1 - Multi-Purpose Room	\$66.00	\$198.00	\$66.00	\$198.00
CH1 - Art Studio	\$80.00	\$240.00	\$80.00	\$240.00
CH5 - Multipurpose Room 1	\$52.00	\$156.00	\$52.00	\$156.00
CH6 - Multipurpose Room	\$32.00	\$96.00	\$32.00	\$96.00
<b>Small Dining Rooms</b>				
CH1 - Dining Room 2	\$63.00	\$189.00	\$63.00	\$189.00
CH1 - Dining Room 3	\$63.00	\$189.00	\$63.00	\$189.00
CH2 - The Los Olivos	\$55.00	\$165.00	\$55.00	\$165.00
CH2 - The Grevillea	\$56.00	\$168.00	\$56.00	\$168.00
<b>Large Dining Rooms</b>				
PAC - Dining Room 1	\$114.00	\$570.00	\$114.00	\$570.00
PAC - Dining Room 2	\$114.00	\$570.00	\$114.00	\$570.00
<b>Other</b>				
PAC - Rehearsal Room	\$48.00	\$144.00	\$48.00	\$144.00
PAC - Auditorium	\$2,908.00		\$2,908.00	
PAC - Auditorium Performance Package	\$2,908.00		\$2,908.00	

Reservable Room*	2020 Rate Per Hour	2020 4-Hr Min w/Setup	2021 Rate Per Hour	2021 4-Hr Min w/Setup
<b>Main Lounges</b>				
CH1 - Main Lounge	\$251.00	\$1,505.00	\$251.00	\$1,505.00
CH2 - The Sequoia (Including Patio)	\$256.00	\$1,535.00	\$256.00	\$1,535.00
CH5 - Main Lounge (Stage Side) Total	\$346.00	\$1,903.00	\$346.00	\$1,903.00
CH5 - Main Lounge (Back Side) Total	\$250.00	\$1,374.00	\$250.00	\$1,374.00
CH5 - Main Lounge (All) Total	\$484.00	\$2,903.00	\$484.00	\$2,903.00
CH6 - Main Lounge	\$91.00	\$455.00	\$91.00	\$455.00
CH7 - Main Lounge	\$210.00	\$1,154.00	\$210.00	\$1,154.00

\* CC = Community Center; CH = Clubhouse; PAC = Performing Arts Center; VG = Village Greens

## SCHEDULE OF GOLF FEES

DESCRIPTION	2020 Fee	2021 Fee
<b>Carts &amp; Clubs</b>		
Cart Registration, Single Use	\$8.00	\$8.00
Cart Registration, Annual Pass	\$60.00	\$60.00
Cart Rental, 18 Holes	\$15.00	\$15.00
Cart Rental, 9 Holes	\$8.00	\$8.00
Cart Rental, Hand Pulled	\$1.00	\$1.00
Club Rental	\$25.00	\$25.00
Club Storage (locker), Annual Fee	\$45.00	\$45.00
Club Storage (locker) , Monthly	\$12.00	\$12.00
<b>Driving Range</b>		
Driving Range, Large Bucket	\$3.00	\$3.00
Driving Range, Small Bucket	\$2.00	\$2.00
Driving Range, Quarter Bucket	\$1.00	\$1.00
<b>Greens Fee, 27 Hole Course, 18 Holes</b>		
Members	\$16.00	\$16.00
Guests, Weekday	\$35.00	\$35.00
Guests, Weekend	\$55.00	\$55.00
<b>Greens Fee, 27 Hole Course, 9 Holes</b>		
Members	\$8.00	\$8.00
Guests, Weekday	\$18.00	\$18.00
Guests, Weekend	\$28.00	\$28.00
<b>Greens Fee, Par 3 Course, 18 Holes</b>		
Members	\$10.00	\$10.00
Guests	\$16.00	\$16.00
<b>Greens Fee, Par 3 Course, 9 Holes</b>		
Members	\$6.00	\$6.00
Guests	\$8.00	\$8.00

## SCHEDULE OF RESIDENT FEES

DESCRIPTION	2020 Fee	2021 Fee
Additional Occupant Fee (GRF)	\$100.00	\$100.00
Late Charge - Chargeable Services	\$35.00	\$35.00
Photocopy Fees	Varies	Varies
Replace Lost/Stolen ID Card	\$25.00	\$25.00
Trust Facilities Fee	\$5,000	\$5,000
<b>COMPLIANCE</b>		
Additional Contractor Vehicle Pass, Per Vehicle	\$15.00	\$15.00
Construction Contractor Work Pass	\$250.00	\$250.00
Replacement of Contractor Vehicle Pass, Per Pass	\$25.00	\$25.00
Illegal Dumping Reward	Varies	Varies
<b>COMMUNITY CENTER</b>		
Electric Vehicle Charging Fee	\$0.17 Per kWh	\$0.17 Per kWh
<b>EQUESTRIAN CENTER</b>		
Horse Care Services (per day)	\$35.00	\$35.00
Horse Boarding Fee	\$249.00	\$249.00
Horse Feed - Pellets	\$36.00	\$36.00
Horse Feed - Alfalfa Hay	\$51.00	\$51.00
Horse Feed - Teff Hay	\$63.00	\$63.00
Horse Feed - Bermuda Hay	n/a	n/a
Horse Feed - Orchard Hay	\$90.00	\$90.00
Horse Feed - Timothy Hay	\$96.00	\$96.00
Resident trail ride, per hour on GRF horse	\$5.00	\$5.00
Horse rental, per hour	\$4.00	\$5.00
Horse rental, per 1/2 hour	\$2.00	\$3.00
Lessons, private, per hour	\$21.00	\$22.00
Lessons, private, per 1/2 hour	\$11.00	\$11.00
Lessons, group, per hour, per person	\$5.00	\$5.00
Lessons, group, per 1/2 hour per person	\$3.00	\$3.00
Storage, horse trailer	\$160.00	\$160.00
Hauling horse in trailer (per hour)	\$47.25	\$47.41
Hauling horse in trailer (per mile)	\$0.575	\$0.575
<b>GARDEN CENTERS</b>		
Garden Plot	\$57.00	\$57.00
Shade Area Benches	\$11.00	\$11.00
Tree Plot	\$57.00	\$57.00
<b>LOCKER RENTAL (Annual)</b>		
Billiard Room - Clubhouse 1	\$10.00	\$10.00
Billiard Room - PAC	\$9.00	\$9.00
Clubhouse 2	\$33.00	\$33.00
Clubhouse 4 - Outside	\$13.00	\$13.00
Golf Club Locker	\$45.00	\$45.00
Club Storage (locker) , Monthly	\$12.00	\$12.00
Jewelry Locker - Inside	\$8.00	\$8.00
Table Tennis	\$11.00	\$11.00
<b>BROADBAND SERVICES</b>		
Digital Installation Fee (first TV/device)	\$40.00	\$40.00
Digital Installation Fee (additional TV/device)	\$20.00	\$20.00
Service Call	\$30.00	\$30.00
Cable Outlet Standard Extension Fee	\$50.00	\$50.00
Cable Outlet Major Extension Fee (starting fee and up)	\$100.00	\$100.00



## SCHEDULE OF RESIDENT FEES

DESCRIPTION	2020 Fee	2021 Fee
TiVo Single Device Install (including CableCARD Installation)	\$50.00	\$50.00
TiVo Whole Home Install (Multiple Devices)	\$100.00	\$100.00
CableCARD Purchase	\$95.00	\$95.00
CableCARD Programming Access Fee (monthly)	\$4.95	\$4.95
HD Converter Fee (monthly)	\$7.95	\$7.95
Standard Set Top Box/TV (monthly)	N/A	N/A
Digital Set Top Box/HD (monthly)	\$13.25	\$13.25
Digital Set Top Box/2 Tuner DVR (monthly, first box)	\$19.25	\$19.25
Digital Set Top Box/2 Tuner DVR (monthly, additional box)	\$13.25	\$13.25
Polaris Remote Control Purchase (Replacement)	\$12.00	\$12.00
TiVo Whole Home/ 6 Tuner DVR (monthly)	\$24.95	\$24.95
TiVo Whole Home/Mini Set Top Box (monthly)	\$7.95	\$7.95
TiVo Bridge Adaptor (for Whole Home Service)	\$50.00	\$50.00
TiVo Remote Control Purchase (Replacement)	\$15.00	\$15.00
Cinemax Package (monthly)	\$14.25	\$14.25
HBO Package (monthly)	\$17.25	\$17.25
Showtime Package (monthly)	\$14.25	\$14.25
Starz/Encore Package (monthly)	\$14.25	\$14.25
Foreign Language Channels (monthly)	\$10-\$15	\$10-\$15
Adult (PBC) Channel (monthly)	\$15.00	\$15.00
Adult Pay-Per-View (Per Event)	\$9.00	\$9.00
Power Cords (Replacement, Lost/Stolen)	\$15.00	\$15.00
HD Converter Recovery Fee (Lost/Stolen)	\$60.00	\$60.00
Digital Set Top Box/HD Recovery Fee (Lost/Stolen)	\$100.00	\$100.00
Digital Set Top Box/2 Tuner DVR Recovery Fee (Lost/Stolen)	\$275.00	\$275.00
TiVo Whole Home/ 6 Tuner DVR Recovery Fee (Lost/Stolen)	\$350.00	\$350.00
TiVo Whole Home/Mini Set Top Box Recovery Fee (Lost/Stolen)	\$100.00	\$100.00
<b>RECREATION</b>		
Bartending Service Fee	Varies	Varies
Catering Fee	\$1.00/plate	\$1.00/plate
Kitchen Fee - Small Dining Room (CH1 & CH2 Dining Rooms, CH 6 Main Lounges)	\$25.00	\$25.00
Kitchen Fee - Large Dining Room (PAC Dining Rooms, CH 1, 2, 5, 7 Main Lounges)	\$50.00	\$50.00
Lessons, Fitness Trainer	Varies	Varies
Lessons, Golf Pro	Varies	Varies
Lessons, Tennis Pro	Varies	Varies
Recreation Class Fees	Varies	Varies
<b>RV LOT</b>		
RV Storage - Commercial Vehicles	\$640.00	\$640.00
RV Storage - Annual Fee	\$320.00	\$320.00
RV Lot Key/Card Deposit	\$10.00	\$10.00
RV Lot Key/Card Replacement	\$25.00	\$25.00
<b>SECURITY</b>		
Additional Smoke Detector Installation	\$8.00	\$8.00
Auto Decal	Free	Free
Auto Decal - Non-Return Fee	\$125.00	\$125.00
Resident ID Card - Non-Return Fee	\$125.00	\$125.00
Auto Decal - RFID	\$25.00	\$25.00
Cut off padlocks (per cut)	\$8.00	\$8.00
Estate Sale - First Day	\$50.00	\$50.00
Estate Sale - Additional Day	\$40.00	\$40.00
Gate Pass Replacement - Business	\$15.00	\$15.00
Schedule of Traffic Monetary Penalties	Varies	Varies

## SCHEDULE OF GUEST FEES

DESCRIPTION	2020 FEE	2021 FEE
<b>AQUATICS</b>		
Use of pool facilities, children and adults*	Free	Free
<b>CLUBHOUSES</b>		
Bridge Room Guest Fee	\$5.00	\$5.00
<b>COMMUNITY CENTER</b>		
Electric Vehicle Charging Fee	\$0.30 Per kWh	\$0.30 Per kWh
<b>EQUESTRIAN CENTER</b>		
Trail ride, adult, per hour	\$15.00	\$15.00
Trail ride, child, per hour	\$15.00	\$15.00
Lessons, private, per hour	\$72.00	\$75.00
Lessons, group, per hour	\$15.00	\$15.00
Lessons, private, per 1/2 hour	\$36.00	\$38.00
Lessons, group, per 1/2 hour	\$8.00	\$8.00
Horse rental, per hour	\$12.00	\$15.00
Horse rental, per 1/2 hour	\$6.00	\$8.00
<b>EMERITUS</b>		
Student Parking Pass - Fall and Spring Sessions	\$50.00	\$50.00
Student Parking Pass - Summer Session	\$30.00	\$30.00
<b>FITNESS CENTER</b>		
Use of equipment room, per day*	Free	Free

\*Res 90-19-10 & 90-19-11 Suspension of Pool and Fitness Guest Fees

## **RESOLUTION 90-12-132**

### **GUIDELINES FOR SHARED COSTS AND FEES**

**RESOLVED**, November 6, 2012, that the following Guidelines for the sharing of costs and for the levying and collection of fees reflect the policies and practices which have developed over the history of Laguna Woods Village. The Guidelines are subject to change from time to time at the discretion of the Golden Rain Foundation Board of Directors (GRF).

A. General Principles and the Shared Cost Concept:

- I. Shared costs are costs of furnishing, maintaining, or operating facilities and services which all Laguna Woods Village residents use or enjoy, or have the right to use or enjoy. They are costs budgeted as Golden Rain Foundation operating or reserve expenditures shared equally throughout Laguna Woods Village by manor. The monthly assessment by each manor ownership reflects an equal portion of these costs per the amended Trust Agreement dated March 30, 1964, Paragraph 6: "Golden Rain costs shall be included in monthly assessment on a pro-rata basis to members of respective corporations."
- II. Reasonable fees may be imposed pursuant to the Trust Agreement, as amended.

B. Exceptions to the Shared Cost Concept:

- I. Utilization Control  
In order to control crowding, to minimize over-usage, or to impose reasonable limitations on guests, fees may be imposed on users of a shared cost facility or service.
- II. Financial Support of a Facility/Service  
Reasonable fees may be imposed on the users of a new or existing shared cost facility or service if GRF determines that fees would be appropriate to help offset costs and reduce assessments.
- III. Exclusive Use of Facility by Resident  
Where only a small number of residents are allowed access to a facility, GRF may impose a fee to recover certain costs of operating that facility.

C. Special Facilities:

Since the inception of Laguna Woods Village, two facilities have consistently been declared to be free from the imposition of fees for use thereof by Laguna Woods Village residents.

- I. The first of such special facilities is the aquatics and necessary related facilities. The special classification of aquatics derives from the view traditionally held by the Laguna Woods Village community that the "swimming pool" is an integral part of residential real property.

- II. The second such special facility is the Laguna Woods Village Transportation System. Its special classification derives from assurances of the original developer that the community bus system would furnish certain fare-free bus transportation to Laguna Woods Village residents. Rendition of this free bus service has been endorsed and continued by the first and subsequently elected Golden Rain Foundation Boards of Directors.

Additionally, there are other facilities where it would be difficult to collect fees or where it may not prove to be cost effective.

D. Definition of Fees:

Inasmuch as GRF provides multipurpose facilities and services, a formula for determining fees shall be applied to each such facility or service separately in order to determine an appropriate fee amount. When establishing fees, GRF will review direct costs of operating the facility, reserve requirements for equipment and facility improvements, **and** utilization.

- I. Facilities Fee - A payment imposed on the user of a shared facility in order to control use or recover a portion of the facility costs. The fee should represent an equitable and reasonable division of cost between the user and the monthly assessment.
- II. Administrative Service Fee - A payment imposed on the user of a service provided by administrative personnel of the Managing Agent or a contracted service provider.
- III. Entertainment Fee - A fee assessed to individuals for a Recreation coordinated event.
- IV. Additional Occupant Fee - A payment imposed for each additional occupant over two in a manor, whether owner or tenant, for the right to use community facilities or services.
- V. Nonresident/Guest Fees - A payment imposed on a nonresident, including all non-Laguna Woods Village organizations, for use of a community facility or service.

In the event that the owner(s) of any manor shall lease said manor to a tenant or tenants, such tenant(s) shall be entitled to the use of all GRF facilities or services as aforesaid during the term of said lease and the owner(s) shall not be entitled to such use of said facilities or services.

**RESOLVED FURTHER**, that Resolution G-89-115 adopted November 7, 1989 is hereby superseded and cancelled; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.



**RESOLUTION 90-20-xx**  
**GRF Committee Appointments**

**RESOLVED** November 4, 2020, that the following persons are hereby appointed and ratified to serve on the Committees of this Corporation:

**Business Planning Committee**

Sue Stephens, Chair (GRF)  
Jon Pearlstone, (GRF)  
James Hopkins (GRF)  
Steve Parsons (Third)  
Robert Mutchnick (Third)  
Sue Margolis (United)  
Manuel Armendariz (United)  
Brian Gilmore, Alternate (United)  
Al Amado, (Mutual 50)

**Community Activities Committee**

Jon Pearlstone, Chair (GRF)  
Bunny Carpenter (GRF)  
Yvonne Horton (GRF)  
Annie McCary (Third)  
Cush Bhada, (Third)  
Doug Gibson, Alternate (Third)  
John Frankel, Alternate (Third)  
Andre Torng (United)  
Elsie Addington (United)  
Ryna Rothberg, (Mutual 50)  
Advisor: Janey Dorrell, Ed Tao and Roland Boudreau

**Equestrian Center Ad Hoc Committee (new)**

Bunny Carpenter, Chair (GRF)  
Yvonne Horton (GRF)  
Vacant (GRF)  
Cush Bhada (Third)  
Annie McCary, (Third)  
Andre Torng (United)  
Vacant (United)  
Advisors: Gary Empfield, Stefanie Brown, Bunny Lipinski, Susan Hemberg

**Finance Committee**

Jon Pearlstone, Chair (GRF)  
James Hopkins (GRF)  
Gan Mukhapadhyay (GRF)  
Steve Parsons (Third)  
Robert Mutchnick (Third)  
Reza Karimi, Alternate (Third)  
Sue Margolis (United)  
Brian Gilmore (United)  
Manuel Armendariz, Alternate (United)  
Al Amado, (Mutual 50)  
Advisor: Rosemarie diLorenzo

**Purchasing Ad Hoc Committee (new)**

Bunny Carpenter, Chair (GRF)  
Yvonne Horton (GRF)  
Carl Randazzo (United)  
Cash Achrekar (United)  
Brian Gilmore, Alternate (United)  
Steve Parsons (Third)  
Robert Mutchnick (Third)  
Cush Bhada, Alternate (Third)

**Strategic Planning Committee**

Jon Pearlstone, Chair (GRF)  
James Hopkins (GRF)  
Gan Mukhapadhyay (GRF)  
Robert Mutchnick (Third)  
Steve Parsons (Third)  
Lynn Jarrett, Alternate (Third)  
Sue Margolis (United)  
Brian Gilmore, (United)  
Andre Torng, Alternate (United)

**Landscape Committee**

Yvonne Horton, Chair (GRF)  
Bert Moldow (GRF)  
Vacant (GRF)  
Lynn Jarrett, (Third)  
Reza Karimi, (Third)  
Cush Bhada, Alternate (Third)  
Manuel Armendariz, (United)  
Andre Torng (United)  
Neda Ardani, Alternate (United)

Vacant (Mutual 50)

**Maintenance & Construction Committee**

Egon Garthoffner, Chair (GRF)  
Bert Moldow (GRF)  
Gan Mukhapadhyay (GRF)  
Cush Bhada (Third)  
John Frankel (Third)  
Doug Gibson, Alternate (Third)  
Ralph Engdahl, Alternate (Third)  
Carl Randazzo, (United)  
Reza Bastani (United)  
Brian Gilmore, Alternate (United)  
Inesa Nord-Leth (Mutual 50)  
Advisor: Richard Palmer

**Clubhouse 1 Renovation Ad Hoc Committee (New)**

Bert Moldow, Chair (GRF)  
Egon Garthoffner (GRF)  
Gan Mukhapadhyay (GRF)  
Robert Mutchnick (Third)  
Cush Bhada (Third)  
Ralph Engdahl (Third)  
Carl Randazzo (United)  
Manuel Armendariz (United)  
Sue Margolis, Alternate (United)

**Media and Communications**

Joan Milliman, Chair (GRF)  
Bunny Carpenter (GRF)  
Annie McCary (Third)  
Lynn Jarrett (Third)  
Craig Wayne, Alternate (Third)  
Doug Gibson, Alternate (Third)  
Elsie Addington, (United)  
Neda Ardani (United)  
Ryna Rothberg, (Mutual 50)  
Advisors: Carmen Pacella, Frank Tybor, Tom Nash, Juanita Skillman

**Mobility & Vehicles Committee**

Don Tibbetts, Chair (GRF)  
Egon Garthoffner (GRF)  
Judith Troutman (GRF)

Craig Wayne (Third)  
John Frankel, (Third)  
Cush Bhada, Alternate (Third)  
Elsie Addington, (United)  
Reza Bastani (United)  
Neda Ardani, Alternate (United)  
John Dalis, (Mutual 50)  
Advisor: Vashi Williams

**Security and Community Access**

Don Tibbetts, Chair (GRF)  
Bert Moldow (GRF)  
Vacant (GRF)  
Cush Bhada (Third)  
Doug Gibson (Third)  
Annie McCary, Alternate (Third)  
John Frankel, Alternate (Third)  
Neda Ardani (United)  
Cash Achrekar (United)  
Brian Gilmore, Alternate (United)  
John Dalis (Mutual 50)

**OTHER COMMITTEES:**

**Disaster Preparedness Task Force**

Carlos Rojas, Chair  
Bert Moldow, (GRF)  
Sue Stephens (GRF)  
Judith Troutman, Alternate (GRF)  
John Frankel, (Third)  
Annie McCary, (Third)  
Doug Gibson, Alternate (Third)  
Cash Achrekar, (United)  
Andre Torng, (United)  
Reza Bastani, Alternate (United)  
Board Members by Rotation (Mutual 50)  
Advisors: Tom Soule, Bruce Bonbright

**GRF Bylaws Ad Hoc Committee (new)**

Sue Margolis, **Chair** (United)  
Bunny Carpenter (GRF)  
Bert Moldow (GRF)  
Steve Parsons (Third)  
Lynn Jarrett (Third)



Elsie Addington (United)  
Ryna Rothberg (Mutual 50)  
Sue Stephens (Mutual 50)

**Laguna Woods Village Traffic Hearings**

(Chair will alternate between Boards)  
Yvonne Horton (GRF)  
Sue Stephens (GRF)  
John Frankel (Third)  
Doug Gibson (Third)  
Robert Mutchnick, Alternate (Third)  
Elsie Addington (United)  
Neda Ardani, Alternate (United)  
Board Members by Rotation (Mutual 50)

**Select Audit Task Force**

Jon Pearlstone  
Diane Phelps (GRF)  
Elizabeth Roper (United)  
Peggy Moore (Third)  
~~Advisor: Diane Phelps~~

**Insurance Ad Hoc Committee (new)**

Sue Margolis, ~~Chair~~ (United)  
Jon Pearlstone, ~~Chair~~-(GRF)  
Cash Achrekar, Co-Chair (United)  
Anthony Liberatore (United)  
Carl Randazzo (United)  
Andre Torng (United)  
Advisor: Diane Fortner

**RESOLVED FURTHER**, that Resolution 90-20-52 adopted October 6, 2020, is hereby superseded and cancelled; and

**RESOLVE FURTHER**; that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out this resolution.

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# GRF Financial Report

As of September 30, 2020



INCOME STATEMENT (in Thousands)	ACTUAL
Assessment Revenue	\$23,567
Non-Assessment Revenue	\$8,943
Total Revenue	\$32,510
Total Expense	\$28,646
Net Revenue/(Expense)	\$3,864

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# GRF Financial Report

As of September 30, 2020



OPERATING ONLY INCOME STATEMENT (in Thousands)	ACTUAL
Assessment Revenue	\$20,816
Non-Assessment Revenue	\$5,789
Total Revenue	\$26,605
Total Expense <sup>1</sup>	\$24,652
Operating Surplus	\$1,953

<sup>1</sup>) excludes depreciation

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# GRF Financial Report

As of September 30, 2020

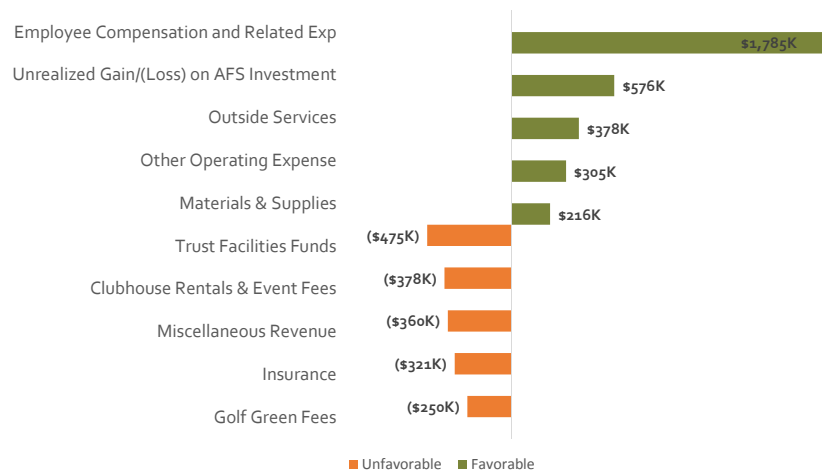


INCOME STATEMENT (in Thousands)	ACTUAL	BUDGET	VARIANCE B/(W)
Assessment Revenue	\$23,567	\$23,567	\$0
Non-Assessment Revenue	\$8,943	\$9,956	(\$1,013)
Total Revenue	\$32,510	\$33,523	(\$1,013)
Total Expense	\$28,646	\$31,511	\$2,865
Net Revenue/(Expense)	\$3,864	\$2,012	\$1,852

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# GRF Financial Report

As of September 30, 2020



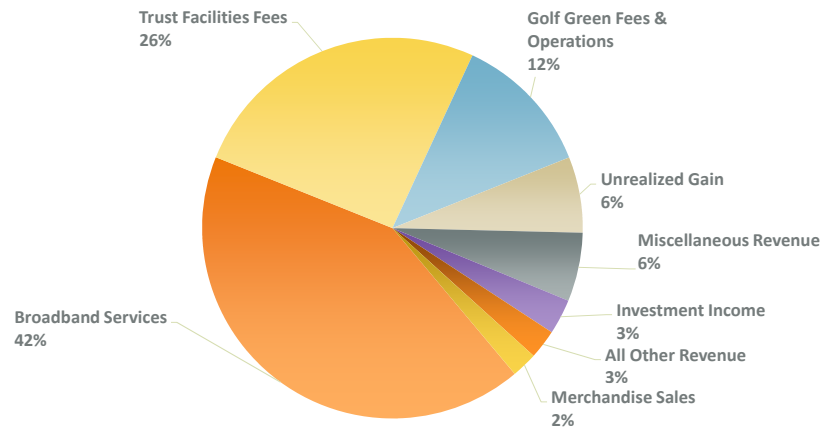
4

# GRF Financial Report

As of September 30, 2020



## Total Non Assessment Revenues \$8,943,534



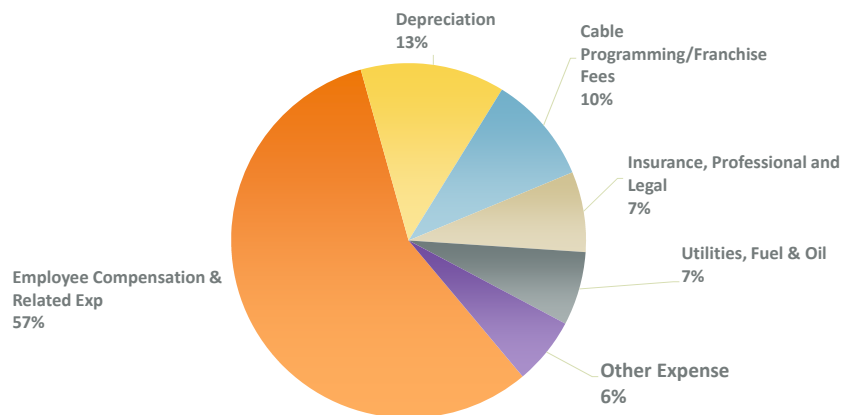
5

# GRF Financial Report

As of September 30, 2020



## Total Expenses \$28,646,497

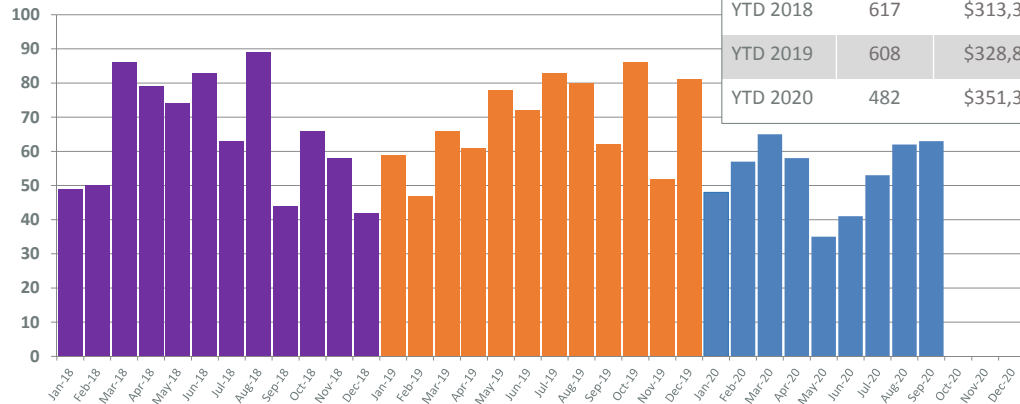


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# GRF Financial Report

As of September 30, 2020

## RESALE HISTORY – Consolidated



	NO. OF RESALES	AVG. RESALE PRICE
YTD 2018	617	\$313,333
YTD 2019	608	\$328,889
YTD 2020	482	\$351,311

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# GRF Financial Report

As of September 30, 2020



FUND BALANCES (in Thousands)	ENDING BALANCE	WORK IN PROGRESS	ADJUSTED BALANCES
Equipment	\$4,637	\$2,521	\$2,116
Facilities	20,533	4,055	16,478
Contingency	919	144	775
Trust Facilities Fees	3,954	0	3,954
<b>TOTAL</b>	<b>\$30,043</b>	<b>\$6,720</b>	<b>\$23,323</b>

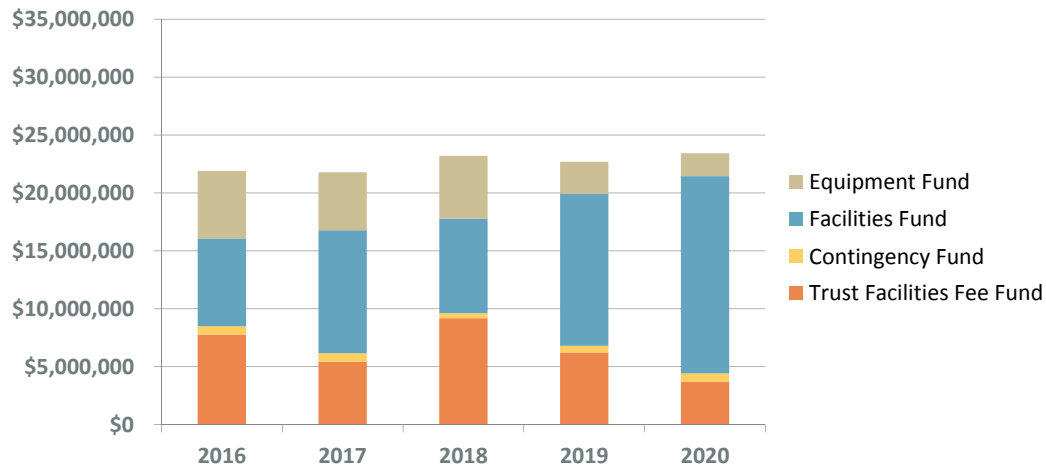
8

# GRF Financial Report

As of September 30, 2020



## ADJUSTED FUND BALANCES



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# GRF Financial Report

As of September 30, 2020



## ADJUSTED FUND BALANCES

### FUND ENCUMBRANCES (in Thousands)

	TOTAL APPROPRIATIONS	REMAINING ENCUMBRANCE
Aquatics & Fitness	\$737	\$279
Broadband Services	1,000	396
Clubhouses	4,881	3,824
Computers	2,123	301
Community Center	2,696	453
Energy Projects	1,100	508
Golf Facilities	916	677
Landscape	437	107
Other Equipment	310	188
Other GRF Facilities	1,990	530
Paving	1,935	740
Security	2,835	342
Vehicles	3,434	765
<b>TOTAL</b>	<b>\$24,394</b>	<b>\$9,110</b>

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**Golden Rain Foundation of Laguna Woods**  
**Statement of Revenues & Expenses - Preliminary**  
**9/30/2020**  
(\$ IN THOUSANDS)

		CURRENT MONTH			YEAR TO DATE			PRIOR YEAR	TOTAL
		ACTUAL	BUDGET	VARIANCE	ACTUAL	BUDGET	VARIANCE	ACTUAL	BUDGET
<b>Revenues:</b>									
<b>Assessments:</b>									
1	Operating	\$2,313	\$2,313		\$20,816	\$20,815		\$21,071	\$27,754
2	Additions to restricted funds	306	306		2,751	2,751		2,178	3,668
3	<b>Total assessments</b>	<u>2,619</u>	<u>2,618</u>		<u>23,567</u>	<u>23,566</u>		<u>23,249</u>	<u>31,422</u>
<b>Non-assessment revenues:</b>									
4	Trust facilities fees	263	309	(47)	2,310	2,785	(475)	2,960	3,714
5	Golf green fees	111	126	(15)	886	1,136	(250)	1,037	1,515
6	Golf operations	27	24	4	191	179	12	177	249
7	Merchandise sales	30	25	5	195	225	(29)	221	300
8	Clubhouse rentals and event fees	(33)	49	(82)	114	492	(378)	563	675
9	Rentals	12	6	6	108	91	17	95	109
10	Broadband services	461	427	34	3,773	3,839	(66)	3,561	5,119
11	Investment income	24	36	(12)	268	327	(60)	414	437
12	Unrealized gain/(loss) on AFS investments	(25)		(25)	576		576	400	
13	Miscellaneous	51	97	(47)	522	882	(360)	887	1,173
14	<b>Total non-assessment revenue</b>	<u>921</u>	<u>1,099</u>	<u>(178)</u>	<u>8,944</u>	<u>9,957</u>	<u>(1,013)</u>	<u>10,314</u>	<u>13,290</u>
15	<b>Total revenue</b>	<u>3,539</u>	<u>3,718</u>	<u>(178)</u>	<u>32,510</u>	<u>33,523</u>	<u>(1,013)</u>	<u>33,563</u>	<u>44,711</u>
<b>Expenses:</b>									
16	Employee compensation and related	1,765	1,973	208	16,263	18,049	1,785	17,568	24,079
17	Materials and supplies	206	139	(68)	1,269	1,484	216	1,199	1,910
18	Cost of goods sold	30	16	(14)	142	143	1	138	191
19	Rental unit and guest suite direct costs	(1)		1					
20	Community Events	1	29	28	122	320	198	356	457
21	Utilities and telephone	219	232	13	1,637	1,808	171	1,763	2,352
22	Fuel and oil	34	43	9	286	391	105	401	522
23	Legal fees	25	29	4	226	261	34	500	348
24	Professional fees	43	52	9	472	572	100	486	724
25	Equipment rental	23	20	(3)	174	166	(7)	159	222
26	Outside services	142	187	45	1,255	1,632	378	1,348	2,186
27	Repairs and maintenance	114	83	(31)	549	602	53	435	821
28	Other Operating Expense	23	72	50	316	621	305	392	869
29	Income taxes		2	2	1	19	18	1	25
30	Property and sales tax	5	9	4	100	77	(23)	99	105
31	Insurance	153	120	(33)	1,398	1,077	(321)	949	1,436
32	Cable Programming/Copyright/Franchise	316	317	1	2,837	2,897	59	3,851	3,862
33	Investment expense		3	3	6	31	25	23	41
34	Net Allocation to Mutuals	(241)	(262)	(21)	(2,197)	(2,369)	(172)	(1,868)	(3,161)
35	Uncollectible Accounts		1	1		11	11	5	15
36	(Gain)/loss on sale or trade	(14)	(6)	8	21	(51)	(72)	4	(68)
37	Depreciation and amortization	452	452		3,770	3,770		3,388	3,770
38	<b>Total expenses</b>	<u>3,295</u>	<u>3,511</u>	<u>216</u>	<u>28,646</u>	<u>31,512</u>	<u>2,865</u>	<u>31,195</u>	<u>40,704</u>
39	Excess of revenues over expenses	<u>\$244</u>	<u>\$207</u>	<u>\$37</u>	<u>\$3,864</u>	<u>\$2,011</u>	<u>\$1,852</u>	<u>\$2,368</u>	<u>\$4,007</u>





## GRF Statement of Revenue & Expense Variance Report

As of September 30, 2020

For the year-to-date period ending September 30, 2020, Golden Rain Foundation operations were better than budget by \$1,852K, including \$1.7M due to closure of facilities mid-March due to the COVID-19 pandemic. Explanations for categories with significant variances are provided below.

### REVENUE

- **Trust Facilities Fees Line 4** – (\$475K) Unfavorable variance due to fewer manors sold. Year-to-date revenue generated from the \$5,000 per manor transfer fee is 16% lower than anticipated.
- **Golf Greens Fees Line 5** – (\$250K) Unfavorable variance due to closure of facilities on March 12 due to the COVID-19 pandemic. Golf facilities re-opened on May 11 and are operating at 78% capacity due to social distancing requirements.
- **Clubhouse Rentals & Event Fees Line 8** – (\$378K) Unfavorable variance due to closure of facilities on March 12 due to the COVID-19 pandemic.
- **Broadband Services Line 10** – (\$66K) Unfavorable variance due to less ad insertion and premium channel revenue; due to the pandemic, companies have been reluctant to spend on advertising. However, recent trends indicate ad insertion is now performing better than expected in September and most likely will continue through the election period. The variance was partially offset by increased high speed internet and unbudgeted print advertising revenue associated with the Village Breeze.
- **Unrealized Gain/(Loss) Line 12** - \$576K Favorable variance due to reporting of Unrealized Gain on Available for Sale Investments. An entry is made monthly to reflect investment market conditions, which fluctuate.
- **Miscellaneous Line 13** – (\$360K) Unfavorable variance due to less fees collected during facility closures since mid-March, including non-resident parking fees, class fees, auto decal fees, photocopy fees, bridge room guest fees, and sponsorships.

### EXPENSE

- **Employee Compensation and Related Line 15** - \$1,785K Favorable variance due to the furlough of employees during COVID-19 pandemic. Impacted areas were primarily in Recreation Services (Clubhouse, Administration, and Fitness), Maintenance & Construction (Facility Management), and GRF Janitorial; M&C and Janitorial staff returned to work by August. The variance was furthered by less participation in non-union retirement benefits.
- **Materials and Supplies Line 17** - \$216K Favorable variance in several areas of operation. Fleet services maintenance, streets and sidewalks and GRF janitorial all impacted by pandemic as vehicles were used less, street crew furloughed, GRF facilities required less cleaning products. Golf and Equestrian is favorable due to timing of expenditures. Further, materials requested by clubs are on hold until facilities and services reopen, which will be in 2021. Resident Services had favorable expenditures for ID Cards and RFID, offsetting lower revenue in Miscellaneous Revenue category.

- **Community Events** [Line 20](#) – \$198K Favorable variance in several areas of Recreation due to shut down of events beginning on March 12.
- **Utilities and Telephone** [Line 21](#) – \$171K Favorable variance due to lower expenditures to date for golf course irrigation due to heavy rainfall March and April. Further, a savings occurred in electricity and natural gas due to facility closures during COVID-19 pandemic. Savings partially offset by increased data service needs, reflected in Telephone.
- **Fuel and Oil** [Line 22](#) – \$105K Favorable variance due to lower prices and less consumption of fuel due to COVID-19 pandemic for service vehicles and transportation.
- **Professional Fees** [Line 24](#)– \$100K Favorable variance due to the timing of consulting fees for Office of CEO to be used by the end of the year, and project management engineering consultant budget will be fully utilized in the coming months.
- **Outside Services** [Line 26](#) – \$378K Favorable variance in Aquatics due to facilities closure. Pools 2 and 5 were reopened in June and Pool 4 opened August 1. The variance was furthered in Golf due to the closure, which was reopened in May.
- **Other Operating Expense** [Line 28](#)– \$305K Favorable variance due to the closure of facilities on March 12 due to the COVID-19 pandemic; primarily attributable to training, recruiting and uniforms.
- **Insurance** [Line 31](#) – (\$321K) Unfavorable variance due to higher premiums at 10/1/19 renewal for property and casualty insurance. Insurance premium increases were implemented after 2020 budget was finalized. Significant changes in market conditions, catastrophic losses including wildfires in California, and a non-renewal situation required a new layered program structure to achieve the existing limits in a tight market. Subsequent to finalization of the 2020 budget, the Board approved a supplemental appropriation, providing funding of \$331K from Contingency funds.
- **Net Allocation to Mutuals Fees** [Line 34](#) – (\$172K) Unfavorable variance due to fewer interdepartmental allocations than anticipated.



FINANCE COMMITTEE MEETING  
REPORT OF THE REGULAR OPEN SESSION

Wednesday, October 21, 2020 – 1:30 p.m.  
Virtual Meeting

MEMBERS PRESENT: Jon Pearlstone, Chair; Gan Mukhopadhyay, Jim Hopkins, Steve Parsons, Robert Mutchnick, Brian Gilmore, Advisor: Rosemarie diLorenzo

MEMBERS ABSENT: Sue Margolis, Al Amado

STAFF PRESENT: Betty Parker, Jeff Parker, Brian Gruner, Steve Hormuth, Jose Campos, Christopher Swanson

OTHERS: VMS – Diane Phelps, Juanita Skillman, Dick Rader

GRF – Bunny Carpenter, Egon Garthnoffner, Sue Stephens, Yvonne Horton

United – Elsie Addington

**Call to Order**

Director Pearlstone chaired the meeting and called it to order at 1:32 p.m.

**Acknowledgement of Media**

The meeting was streamed online via the website.

**Approval of Meeting Agenda**

A motion was made and carried unanimously to approve the agenda as presented.

**Approval of the Regular Meeting Report of August 19, 2020**

A motion was made and carried unanimously to approve the committee report as presented.

**Member Comments (Items Not on the Agenda)**

None.

**Chair Remarks**

Director Pearlstone commented on the importance of communicating financial performance to the community to help manage expectations.

### **Department Head Update**

Betty Parker, CFO, provided several status updates including the 2021 budget process, Civil Code financial review requirements, insurance renewals, and investment performance.

### **Review Preliminary Financial Statements dated September 30 2020**

The committee reviewed the financial statements dated September 30, 2020 and questions were addressed.

### **Investment Update – Sageview Advisory Group**

Dan Quirk from Sageview Advisory Group presented a model investment portfolio, at the request of the committee, which adds of a percentage of equities. Director Pearlstone requested Sageview to create a model portfolio of equities that they would present alongside of our current portfolio over time to help educate the community via the GRF semi-annual presentations from Sageview.

### **Bank Fee Analysis**

Steve Hormuth, Controller, presented a staff report on the Bank Fee Analysis and questions were addressed, explaining the levels of services and associated fees for all treasury services. Director Pearlstone requested staff follow-up with Bank of America to negotiate a better earnings credit rate earned on cash deposits, which is used to partially offset fees.

### **Insurance Update**

Ms. Parker presented a report with background information on the October 1 annual insurance renewal and a timeline for issues to be addressed before the next renewal. GRF will participate with an investment task force formed by United Mutual.

### **Year End Projections – Operating and Reserves**

Jose Campos, Financial Services Manager, presented the year end projections as of September 30, 2020 for the operating fund. Projections for reserve expenditures will be provided after the network outage is resolved.

### **2021 Recreation Fee Analysis**

The committee reviewed the staff report 2021 Recreation Fee Analysis identifying fees that would increase based on existing pricing policy resolutions that are tied to the annual budget. Due to COVID-19 shutdown orders, staff recommended no change in fees until after the facilities become fully operational.

Director Pearlstone discussed a new project underway to review shared costs and produce improved metrics for establishing fees.

A motion was made and carried by a vote of 5-0-1 (Director Mutchnick abstained) to recommend the board approve no change from the current fee schedules at the next open board meeting.

### **Future Agenda Items**

Disaster Preparedness Task Force – 2022 Budget Considerations  
Q4 Portfolio Model Comparison Presentation (February 2021)

**Committee Member Comments**

None.

**Date of Next Meeting**

Wednesday, December 23, 2020 at 1:30 p.m.

**Recess to Closed Session**

The meeting recessed to closed session at 3:22 p.m.

***DRAFT***

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Jon Pearlstone, Chair

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