

**MINUTES OF THE ANNUAL SHAREHOLDERS MEETING  
SEAL BEACH MUTUAL ONE  
AUGUST 10, 2021**

The annual meeting of the shareholders of Seal Beach Mutual One, a California corporation, was called to order by Denise Potterton at 10:00 a.m. on Tuesday, August 10, 2021, in Clubhouse Four.

**PLEDGE OF ALLEGIANCE**

John Barreras led the *Pledge of Allegiance*.

**QUORUM**

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

**SHAREHOLDER DECLARATION**

At the March 25, 2021 regular board meeting, Donna Gambol of Unit 25F, declared her intent to vote cumulatively at this annual shareholder meeting.

**CERTIFICATION OF NOTICE OF MEETING**

Secretary Brennan read the certification notice:

I, Jill Brennan, secretary for Seal Beach Mutual No. One, hereby certify that the Notice of Stockholders' Meeting and Ballots were mailed in accordance with Article IV, Section 4, of the Bylaws of said Corporation to all subscribers of common stock as of May 13, 2021.

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

**INTRODUCTION OF CANDIDATES**

The following nominated candidates were introduced as follows:

Katherine M. Almeida (Incumbent)	Leah Perrotti
Ruben Collazo	Denise Potterton (Incumbent)
Eileen Merritt (Incumbent)	Richard L. Stone (Absent)
Kathy Nadeau (Absent)	

**CLOSING OF NOMINATIONS**

President Potterton requested a motion to close the nominations.

**ANNUAL SHAREHOLDERS MEETING  
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Upon a MOTION duly made by Joan St. Aubin, Unit 12-A, and seconded by John Barreras, Unit 56-G, it was

RESOLVED that the nominations be closed.

The MOTION passed unanimously.

**BALLOTING**

President Potterton mentioned the balloting was now closed. She informed shareholders that they were welcome to observe the counting process on the monitors.

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

**POSTING RESULTS**

President Potterton stated that within 15-days of the election, the Board will publicize the results of the elections in a communication directed to all shareholders. Results of the elections would also be posted on the main doors of all clubhouses upon completion of the final tally of ballots.

**MINUTES**

President Potterton asked for a motion to dispense with reading the minutes of the last annual shareholders meeting held on August 10, 2020, and that they be approved as printed and distributed.

Upon a MOTION duly made by Sandra Luther Stark, Unit-66I, and seconded by Leah Perrotti, Unit 13-F, it was

RESOLVED that the annual shareholders meeting minutes of August 10, 2020, be approved as printed and distributed.

The MOTION passed unanimously.

**INTRODUCTION OF CURRENT BOARD MEMBERS AND GUESTS**

President Potterton introduced the current 2020-2021 board members:

Denise Potterton, President  
*Vacant*, Vice President  
Donna Gambol, Chief Financial Officer  
Jill Brennan, Secretary (*via Zoom*)  
Kathy Almeida, Director  
John Barreras, Director  
Saundra Luther-Stark, Director  
Eileen Merritt, Director (*Arrived at 10:10 a.m. via Zoom*)  
George Tous, Director

President Potterton then introduced the GRF Representatives, Leah Perrotti and Donna Gambol; Executive Director Randy Ankeny; Portfolio Specialist Ripa Barua; and Recording Secretary Priscilla Jimenez.

**PRESIDENT'S REPORT**

Ms. Potterton presented her report (attached).

**VICE PRESIDENT'S REPORT**

No report was presented.

**SECRETARY'S REPORT**

Ms. Brennan presented her report (attached).

**CHIEF FINANCIAL OFFICER'S REPORT**

Ms. Gambol presented her report (attached).

**DIRECTORS' REPORTS**

Ms. Almeida presented her report (attached).

Mr. Tous presented his report (attached).

Mr. Barreras presented his report (attached).

Ms. Luther-Stark presented her report (attached).

Ms. Potterton presented Ms. Merritt's report on her behalf (attached).

**ANNUAL SHAREHOLDERS MEETING  
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**GOLDEN RAIN FOUNDATION REPRESENTATIVE'S REPORT**

Ms. Perrotti and Ms. Gambol presented their reports.

**EXECUTIVE DIRECTOR'S REPORT**

Mr. Ankeny presented his report (attached).

**MUTUAL ADMINISTRATION DEPARTMENT REPORT**

Ms. Barua presented her report (attached).

**RECESS**

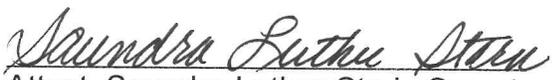
President Potterton called a recess from 10:53 a.m. to 11:10 a.m., which was necessary to finish the counting of the ballots.

**ELECTION RESULTS**

Accurate Voting Services, Inc., reported the following results of the election to the shareholders present. With 374 members representing 44% of the total voting power in Seal Beach Mutual No. One the following candidates were elected for the 2021-2023 term of office. Leah Perrotti, elected with 246 votes; Richard L. Stone, elected with 246 votes; Katherine M. Almeida, elected with 238 votes; and Denise Potterton, elected with 237 votes.

**ADJOURNMENT**

There being no further business to conduct, the meeting was adjourned at 11:13 a.m.

  
Attest, Saundra Luther-Stark, Secretary  
SEAL BEACH MUTUAL ONE  
PJ/RB: 08/10/2021  
Attachments

Good morning and welcome to the annual shareholder meeting for Mutual 1. The purpose of this meeting is to count the ballots that have been received to determine the Directors to be elected to the Board for the next year.

I would like to introduce the Mutual 1 Board of the last term:

Denise Potterton, President  
Donna Gambol, CFO  
Jill Brennan, Secretary  
Eileen Merritt, Director, Landscape  
Kathy Almeida, Architectural Design and Review  
John Barreras, Physical Properties  
George Tous, New Buyer Orientations  
Saundra-Luther Stark, Safety Inspections

The Board would like to thank our support team at GRF for their unwavering help and assistance to the Mutual 1 Board as well as our GRF representatives, Leah Perrotti and Ruben Collazo.

#### President's Message

The past year has been exhausting and heartbreaking. 2020 has been a year like no other but our Board shifted to the new normal of Zoom meetings and continued with Mutual business and accomplished the following:

- ◆ Completed the budget for 2020-2021 with a minimal increase in Mutual 1 assessments.
- ◆ Completed an on-site review for our Reserves which are healthy and continue to build toward 100% funded.
- ◆ Started the re-lining of sewer pipes. Our goal is to have all buildings completed by the end of 2022.
- ◆ Contracted with Fire Avert to install smart switches on our stovetops to help detect and stop a fire. Installation should start in October and be completed by the end of 2021.
- ◆ Contracted with Hutton Painting to paint the entire Mutual. This will be a major project over the next two years which will require aggressive pruning, cutting and removal of plants to provide access to all of our buildings. We are scheduled to start this project in January 2022.
- ◆ Provided quarters to shareholders for laundry during Covid restrictions.

- ◆ Continued with replacing concrete in required areas. This is an ongoing project for the safety of our shareholders.
- ◆ Adopted a no-smoking policy with the goal of making Mutual 1 a completely non-smoking Mutual by January 2023
- ◆ Adopted rules and regulations that allows for expansion of garden areas, patios and pergolas.

As our year comes to an end all of us on the Mutual 1 Board want to thank our shareholders for providing awareness of issues and more importantly for your kindness and patience in your day-to-day interactions with the Board and your neighbors.

And last but not least, for the past 14 months our Directors have worked as a team to help provide the shareholders of Mutual 1 a safe, healthy, and happy living environment. We are dedicated volunteers who have donated thousands of hours of our time to make Mutual 1 the #1 Mutual in Leisure World. Words cannot express my thanks and gratitude for your teamwork.

Respectfully,

Denise Potterton, President

## Secretary 2021 – Annual Report

Looking back, it was a sad, challenging, and exhausting 14 months. So let us look forward. First, I want to thank our administrative and stock transfer team for their diligence and extreme hard work in extreme hard times. Your work ethic, patience, and respect for all is very much appreciated.

Looking forward to the next 12 months, it is my hope and belief that we will have a kind, transparent, and inclusive Board team responsive to the needs of all shareholders and to our entire LW community. Education and training will return in open forums to serve our entire Mutual. We have a wealth of knowledge, skills, and talent in our shareholders, and together we will build an even more beautiful, friendly, fun, and caring community.

TEAMWORK and COMMUNITY will be the guiding principles.

Respectfully submitted,

Jill Brennan

M1 Board Secretary

Thank you all for being here today to learn a bit more about Mutual One.

This has been most extraordinary year, one that for us all has been annoying, contentious, restrictive, and disconcerting. So many folks have lost loved ones to the pandemic or have suffered various forms of ill health from the virus.

So again, I personally thank you for joining us here today and hope that you will all continue to exercise caution in your day to day activities. Last year our elections were delayed due to the pandemic and this year our elections were delayed due to complications with the balloting. Soon the results will be in. We must be patient.

Now to the financial condition of Mutual 1.

Your Financial Condition is Good....simply put, some years ago, our Mutual went about the process of putting its financial condition in a good position, increasing assessments to fund reserves to protect your investment in the Mutual. That action has paid off in various forward thinking initiatives: New roofs: 2014-2016, new pipes in all the buildings in 2015-17, powder coating our exterior lighting in 2017.

We began the sewer relining project in 2019, with work stoppage early in 2020, the project began anew last month. Currently 40 buildings are nearing completion, 30 more are scheduled, with expectation for completion by the end of 2022.

We replaced 16 water heaters in the laundry rooms last year, made improvements in landscaping, tree replacements, sidewalk and carport surface repairs throughout 2020 and earlier this year. Early next year 2022, we will begin an extensive project of repainting all of our buildings and replacing all of our exterior apartment signage with the goal of making it a bit easier for visitors and emergency personnel to locate specific units.

In the next few months we will begin to install the Fire Avert system to reduce the likelihood of fires in your unit. This system cuts power to the stove and oven when the fire alarm is activated.

We have paid for these past improvements with carefully funded reserve accounts. And our future projects too have had significant funding set aside for project completion. We have worked diligently to keep our assessments at a minimum.

We are currently working on the 2022 budget. It is our hope to continue to keep the assessment manageable, but are mindful of a few inevitable increases that you too should be aware of; first everything costs more. Some of these increases are directly due to the effects of the pandemic, materials are more expensive and difficult to procure. The supply chain has been dramatically strained. Minimum wage has increased; insurance has increased, utilities, especially water has increased...so expect that these increases will affect our bottom line.

The good thing is that we have been diligent in setting aside funding to accommodate most of our projected expenses. We appreciate your understanding in these matters.

We ask you to be diligent in monitoring our community, notify us when you see something amiss, a sprinkler blowing out water, a sidewalk that needs repair, lighting that is malfunctioning, gophers and other pest problems.

If you have a running toilet or dripping sink spigot, call service maintenance for repair. If an electrical outlet is not operating properly again, call service maintenance. Quick maintenance and repair is far less expensive than delays and we need you to be mindful of these issues. For non emergency concerns call the Helpline.

Here's a quick rundown of our reserves:

Appliance	\$90,400
Painting	\$805,000
Contingency Operating Reserves	\$214,000
Roofing Reserves	\$444,000
Emergency Reserves	\$403,000
Infrastructure Reserve	\$3,305,700
<b>Total Restricted reserves</b>	<b>\$5,387,000</b>
<b>Cash in Bank and unrestricted</b>	<b>\$755,000</b>

**Based on current projections our Mutual reserves will be 95% funded by the end of this year.**

Donna Gambol,  
Chief Financial Officer, M1, 2020-2021

Mutual One Annual Meeting  
August 10, 2021

Director Kathy Almeida's Report

I was appointed to the Mutual One Board on November 24, 2020. Since that time I have served as Chairperson for the Architectural, Design and Review Committee, member of the Landscape Committee and Chairperson for the Leisure World Emergency Information Council.

Since December I have attended every monthly meeting as required, providing my input and voting on resolutions which I believe are in accordance with my fiduciary responsibility.

As Chairperson for the Architectural, Design and Review Committee, I have been actively involved with my committee members in determining whether requests for plans of external areas of units fall within existing Rules and Regulations. This has prompted a review of those rules in our efforts to be open to new ideas. We have proposed changes to be presented at the August 26, 2021 board meeting for discussion and approval.

As a member of the Landscape Committee we have also updated existing Rules and Regulations. Currently I am scheduled to participate on the Mutual One 2022 Budget Committee.

As the Emergency Information Council Chairperson I have brought to our Mutual One Board the EIC's "On Your Own" document for personal emergency preparedness. Though not developed or created by the Golden Rain Foundation, the GRF Board did approve its inclusion in the 2021-2022 Community Directory.

I received approval from our board for the purchase of 4 Family Service Radios (FRS). These are commonly known as 2-way radios used for communicating within the area of Leisure World but most importantly within the Mutual One boundary. I, along with Director John Barreras, voluntarily participate in the weekly radio checks conducted by the Leisure World Radio Club.

I have appreciated the opportunity to represent the shareholders of Mutual One.

Respectfully submitted.

Kathy Almeida

## ANNUAL REPORT OF NEW BUYERS' ORIENTATIONS AND NBO INSPECTIONS DURING 2020-2021 AND ATTENDANCE AT SCE CHARGING STATIONS MEETINGS

The New Buyer Inspections of the units were conducted by our Mutual Directors (2) and GRF Inspector Rich Stolarz.

During 2020/2021 the availability of units in Leisure World were down to less than 20 units. Mutual One has three available.

During the same period, we conducted approximately 70 NBOs and NBO inspections.

I have had the opportunity to attend SCE Electric Charging Stations meetings. Preliminary reports indicate that GRF will be installing a station near the St. Andrew's gate. There will be four (4) charging stations and one of which is for handicapped.

Mutual one is also looking at sites for a possible location for charging stations. The sites must accommodate four stations and one station has to accommodate handicapped. Approval is required from SCE. When information becomes available it will be shared with our shareholders regarding costs, rebates etc.

It has been a pleasure to serve our Mutual and thank you for this opportunity.

PHYSICAL PROPERTY DIRECTOR

JOB DISCRPTION: SIGN BUILDING PERMITS

INSPECT APARTMENTS FOR PRELISTING

RESOLVE SHARE HOLDS PROBLEMS WITH THERE APPLIANCES

SERVE ON LANDSCAPE COMMITTEE

SERVER ON PAINT COMMITTEE

SEVER ON BUDGET COMMITTEE

SEVER ON EMERGENCY AWARES COMMITTEE

ALSO CHECK SOME CARPORTS

To: Shareholders of Mutual One & fellow Directors:  
August 10, 2021

Of the 10 years I have served, on this Board of Directors, this past year has been different. For one thing because of Covid 19 our Annual Meeting of 2020 was delayed from June to August. Again, this year our Annual Meeting was delayed for an administrative reason. In spite of all the challenges this board has dealt with. I feel because of the Leadership of our President Potterton, we managed to not only survive but thrive.

Others, no doubt, may have already mentioned our accomplishments. I want to mentioned a few projects in our future. We are in the process of the Budget for 2022. Hopefully completing Sewer Relining. Remember A-1 Total Service was interrupted last year because of Covid.

**Now the last and remaining huge project is Painting.** The Board only received back 4 bids from the 11 bids we mailed. After interviewing each of the 4 Companies, **the Board chose Hutton Painting. They are scheduled to start in January 2022.** It will be an **18 month project**, if the weather co-operates. They also painted the ends of a few carports so, you the shareholders, can get advance **notice of our 4 new colors schemes.**

**How does this painting project affect you?** Much of this information was already shared by Director Gamble in her Mutual Matters. She created this newsletter a few years ago and sends by e-mail to each Mutual One shareholder. If you are not on Mutual One's e-mailing list, **please Register at [lwsb.com](http://lwsb.com) click on Mutual One.** Mutual Matters is also posted in Laundry Rooms with our Agendas, Minutes and other valuable Notices! The Board added New Bulletin Boards on the South Sides of our Laundry Rooms for your convenience. **Please check the Bulletin Boards at least twice a month.**

**As a Reminder of our Painting Project: This is worth repeating!** First there will be notices posted on your unit. Advising you to remove everything from your patio & the front of your unit. That includes nails too. Because the crew will Power Wash the whole building. Then comes scraping and patching where necessary. All windows will be covered. The Board is requesting you find someplace for your items **including the plants in pots be removed and out of the way.** As a shareholder, you will also be advised from Hutton if you would like **your front door and gates painted, there will be a fee.** The Board is now considering New Unit Numbers along with Building Signs and directional signs on our property. More info to come.

The Painting Committee understands that this will be a disruption in your lives. However, **many of you will have had over a years' notice to comply.** Also **Very Important Remember anything Not Permitted on your patios will be removed.**

All of our projects have been under the direction of Rich Stolartz, our Physical Property Inspector. Many times we have remodeling, sewer relining, cement improvements, inspections, landscape sprinkler issues, occasional pipe break, going on all at the same time. **We are lucky to have Rich and Director Barreras, our Director for Physical Property.** Together, those two, keep Mutual One in ship shape.

In closing I believe Directors Potterton, Gambol, Brennan, Almeida, Barreras, Merritt & Tous have done a pretty good job for Mutual One! I am excited to get this painting project started. **It has been 13 years, and as in the past, we will adjust to these many new changes.** Respectfully submitted,  
Saundra Luther Stark, Director Mutual One

## MUTUAL ONE LANDSCAPE ANNUAL REPORT 8/2021

2021 was a challenging year. In dealing with the global pandemic our contracted landscapers and landscaping committee has worked diligently to maintain our greenery, gardens, and trees.

In cooperation with our shareholders, we are staying on top of sprinkler repairs while completing our beautification projects. We have completed the tree trimming, planted new trees, and have walked the mutual for upcoming tree trimming needs.

Due to the ongoing 5-year drought and new water conservation requirements keeping our lawns green have been a challenge. We are also looking at some creative eco designs for future landscaping projects.

Landscaping will be starting their landscaping trimming in shareholder garden/flower bed areas to facilitate painting project. Now is a good time to do some spring cleaning. Foliage needs to be away from the walls and roof line. You will see us reviewing the garden areas and notifications will be made for repair and removal needs. We will be starting on block one in the next couple of weeks.

Thank you for your continued support.

Landscaping committee



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## 2020/2021 Annual Report

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# Together Again

On March 11, 2020, the world came to a standstill with the declaration of COVID-19 as a global pandemic. 430 plus days have now gone by since then, with over 325 days of operation under the 2020/21 Board terms. We stood together during this confusing and difficult time. Together we have seen our priorities massively shift due to COVID-19, and it was eye opening, how much can change in a short period of time, how much we took for granted.

***We held our community together during this time of challenge, we adapted, we stayed strong, and ultimately, We Are Prevailing.***

The odds are pretty high that each of us may have suffered a loss, knew someone who had to endure this horrible disease, and experienced social isolation though stay at home orders. We lost the opportunity to shake hands, the gift of a smile, or even a hug to someone in need.

How will this term be remembered? The masks we wore, loss of control in our everyday lives being snatched away from living behind closed doors and as a community being brought face to face with our new reality. But from this term, I believe something wonderful has emerged. Can the past year, in fact, become the best year of our lives? 2020/21 Board terms has reminded us, every day, that our collective lives are intertwined in more ways than we can appreciate.

***We are each other's safekeepers. Each other's hope.***

We learned to value the interconnectedness that binds us.

We were all part of helping and supporting each other. This is evident in the many acts of goodness, kindness, and random acts of compassion we've seen over the past few months. This is the founding premise of our community, "neighbors helping neighbors."

Yes, we accomplished many projects (see attached), with the key project being **togetherness** and community unity.

Please take some time today to think about what we have accomplished together. Our commitment to our very special community and how much we value our safe and healthy home.

I want to thank the GRF Board, Mutual Boards and all Shareholders of Leisure World Seal Beach for raising to the many challenges. I could not imagine enduring what we have all endured together without you.

The following quote sums up perfectly who we are:

**“Isn’t everyone a part of everyone else”**

Budd Schulberg

Thank you for allowing us to be part of your community and your lives.

Respectfully submitted.

Randy Ankeny



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## 2020/2021 Project Report

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### During the GRF 2020/2021 GRF Board Term the following projects were approved

- Trust property enhancement and renovation, Fitness Center, Reserve Funding in the amount of \$170,950 and Capital Funding in the amount of \$61,505 – Completed.
- Installation of an Orange County Registrar of Voters, On Site Ballot Drop Box.
- Annual Flu Shot Clinic, provided through Optum Care.
- 2020 Paving Project, Reserve Funding in the amount of \$630,511 - Completed.
  - Northwood – Del Monte to St. Andrews
  - Oakmont
  - Church Place
  - CH2 Parking Lot (Between CH2 and RV Lot)
  - CH3 and CH4 Parking lots
  - Foxburg
- Installation of Synology NAS Backup Solution for enhance data storage, Capital Funding in the amount of 3,556 – Completed.
- Replaced the Forklift, Reserve funding in the amount of \$26,336.10 – Completed.
- Landscape replacements (CH2 and Service Maintenance), Reserve Funding in the amount of \$5,690 – Completed.
- Installation of Paramount Workplace Solution Software (Purchasing Requisition), Capital funding in the amount of \$41,220 and Non-Budget Operational funding in the amount of \$3,780 – Completed.
- Trust property enhancement and renovation, Amphitheater Loft (Center for Performing Arts), Capital Funding in the amount of \$30,000 – Completed.
- 2020 Paving Project (Additional street replacement), Foxburg Road, Reserve funding in the amount of \$106, 225 – Completed.
- Trust property enhancement, Pedestrian Safety Fences (St Andrews and CH3), Reserve funding in the amount of \$21,465 – Completed.
- Renaming of Trust Property, the Golf Course was renamed to Turtle Lake Golf Course.
- Trust property enhancement and renovation, RV lot main entrance, \$ 23,600
- Sewer Lift Station, Core Components replacements, Reserve funding in the amount of \$25,547 – Completed.
- COVID-19 Vaccine Program, First Special Dispensing Point of Vaccine in Orange, 4,915 community members were vaccinated.

- Trust property enhancement and renovation, Purchasing Department Office improvements and ergonomics solutions, Capital Funding in the Amount of \$3,000 – Completed.
- Street Project, Spandrel Replacement on El Dorado, Reserve Funding in the amount of \$9,512 – Completed.
- Trust property enhancement and renovation, CH2, Pools and Game Room, Reserve Funding in the amount of \$189,688 and Capital Funding in the amount of \$74,883 – In process, with a June 2021, completion.
- Trust property enhancement and renovation, Phase Two, Administration Workstation and ergonomics, Reserve Funding in the amount of \$4,000 and Capital Funding in the amount of \$2,150 - Project start, June 2021 with an estimated 6-week project period.
- HVAC Replacement, CH6, Unit 4, Reserve Funding in the amount of \$9,500 – Completed.
- Trust property enhancement and renovation, CH3 Fireplace renovation (removal of surround and new stone veneer), Capital funding in the amount of \$10,000 - Project to start, July 2020 with a 6-week project period.
- Trust property enhancement and renovation, Building 5, Elevator upgrades, Reserve Funding in the amount of \$50,097 - Project to start, July 2020 with a 6-week project period.



# ANNUAL HOMEOWNERS' MEETING 2021

Dear Leisure World Seal Beach Homeowners,

Thank you for your presence here today either via Zoom, telephone or in person. We would like to first acknowledge each and every one of you for your patience and strength during this challenging year. We saw our beautiful community come together and provide services with friendly covered smiles and we are so incredibly proud of that.

Thank you to all the volunteers at every level that made the year possible. To all who contributed to the COVID clinic, thank you. We saw the lines of residents who got their first and second vaccine. People helped their friends and neighbors register and drive them out for their appointment. We saw the friendly faces staying late to make sure that all those with appointments got their vaccination. When a community comes together, to look after one another, we achieve great things like this.

As a community we heard the voices of the shareholders to open the amenities, although limited, we look forward to seeing all of the wonderful resources we have to offer available once again to everyone. It was all of you who stepped up and with patience taking steps towards our new normal. We applaud you all who went with the many changes, and yes, some last-minute changes, as they happened with optimism.

Thank you as we could never do anything here in Leisure World without the vision, ideas, labor, and support of all of you who volunteer on the boards and committees. Thank you to the Mutual Board of Directors for your dedication, loyalty, commitment, experience, and resources to the job of making life better for all of us. Thank you to the Mutual Directors whom year after year commit to represent their shareholders, effectively run their Mutuals, and provide insightful knowledge to staff.

Our team of staff members, thank you for aiding in the growth of our Community by incorporating everyone and working for the good of all. We will continue to have many successful years.

Thank you to our Executive Director, Mr. Ankeny for continuing to spearhead our way out of this historical period. The work continues and we look forward to working with a team dedicated to providing the best to our community.

In closing, my sincere appreciation and gratitude. Thank you all, we wish everyone a happy and healthy rest of the year. And if you need us, you know where to find us! 😊

Sincerely,  
Jodi Hopkins, Mutual Administration Director  
Ripa Barua, Portfolio Specialist

