MINUTES OF THE ANNUAL MEETING OF SHAREHOLDERS
SEAL BEACH MUTUAL FOURTEEN
July 16, 2020

The annual Meeting of the Shareholders of Seal Beach Mutual Fourteen, a California corporation, was called to order by President Melody on Thursday, July 16, 2020, at 10:00 a.m., in Clubhouse 4, pursuant to written notice given by the Secretary.

PLEDGE OF ALLEGIANCE

Kurt Bourhenne led the shareholders in the *Pledge of Allegiance*.

SHAREHOLDER DECLARATION

Phil Arnold, Unit 20-G, declared her intent to vote cumulatively at this annual shareholders' meeting.

QUORUM

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

CERTIFICATION OF NOTICE OF MEETING

Secretary Worthington read the Certification Notice:

> I, Susan Worthington, Secretary for Seal Beach Mutual No. Fourteen, hereby certify that the Notice of Stockholders' Meeting and Ballot was mailed in accordance with Article IV, Section 4, of the Bylaws of said Corporation to all subscribers of common stock on July 16,2020.
>
> **FURTHER**, THE CUMULATIVE VOTING PROCEDURE WILL BE USED.

INTRODUCTION OF CANDIDATES

The 2019–2020 candidates were introduced as follows:

Valerie "Val" Jorgenson	(Incumbent)	Adrianne Rosenfeld	(Incumbent)
Barry Lukoff	(New)	Susan D. Simon	(Incumbent)
Lee W. Melody	(Incumbent)	Robert "Bob" Stefun	(Incumbent)
Jack Nevin	(Incumbent)	Sue Worthington	(Incumbent)

DRAFT

CLOSING OF NOMINATIONS

President Melody called for nominations from the floor. There being no further nominations, President Melody requested a motion to close the nominations. Upon a MOTION duly made by Kurt Bourhenne, Unit 15-D, and seconded by Murielle Luther, Unit 15-F, it was

RESOLVED, That the nominations be closed.

The MOTION passed.

BALLOTING

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

President Melody announced that the balloting was now closed. He asked that any interested shareholders may accompany Accurate Voting Services to the counting area to observe the counting of the ballots.

MINUTES

President Melody asked for a motion to dispense with the reading of the minutes of the last Annual Shareholders' Meeting held on May 16, 2019, and that they be approved as printed. Upon a MOTION duly made by David Lundberg, Unit 51-C, and seconded by Teri Walters, Unit 12-H, it was

RESOLVED, That the reading of the minutes of the Annual Shareholders' Meeting of May 16, 2019, be dispensed with and that they be approved as printed and distributed.

The MOTION passed.

INTRODUCTION OF CURRENT BOARD MEMBERS AND GUESTS

President Melody introduced the current 2019-2020 Board members:

Lee Melody, President
Val Jorgenson, Vice President
Sue Worthington, Secretary
Adrianne Rosenfeld, Chief Financial Officer
Jack Nevin, Director
Bob Stefun, Director
Susan Simon, Director

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INTRODUCTION OF CURRENT BOARD MEMBERS AND GUESTS (continued)

President Melody then introduced Mr. Randy Ankeny, Executive Director; Ms. Jodi Hopkins, Mutual Administration Director and Ms. Kristal Givehand, Mutual Recording Secretary.

PRESIDENT'S REPORT

Mr. Melody presented his report (attached).

VICE PRESIDENT'S REPORT

Mrs. Jorgenson presented her report (attached).

SECRETARY'S REPORT

Ms. Worthington presented her report (attached).

CHIEF FINANCIAL OFFICER'S REPORT

Ms. Rosenfeld read her report.

DIRECTORS' REPORTS

Physical Property Report

Mr. Stefun presented his report (attached).

Landscape Report

Mr. Melody presented his report (attached).

Caregiver Report

Ms. Simon presented her report (attached).

Pet Report

Ms. Jorgenson presented her report (attached).

Emergency Preparation Committee Report

Mrs. Jorgenson presented her report (attached).

DRAFT

EXECUTIVE DIRECTOR'S REPORT

Mr. Ankeny presented his report (attached).

MUTUAL ADMINISTRATION DIRECTOR'S REPORT

Ms. Hopkins presented her report (attached).

A brief recess was called from 10:34 a.m. to 11:01 a.m., to complete the tabulation of votes.

ANNOUNCEMENT

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

ELECTION RESULTS

Accurate Voting Services, Inc., reported the following results of the election to the shareholders present. With 225 members representing 68% of the total voting power in Seal Beach Mutual No. Fourteen the following candidates were elected for the 2020-2021 term of office. Valerie "Val" Jorgenson, elected with 126 votes; Barry Lukoff, elected 383 votes; Lee W. Melody, elected with 301, votes; Jack Nevin elected with 150 votes; Adrianne Rosenfeld, elected with 114 votes; Susan D. Simon, elected with 119 votes; Robert "Bob" Stefun, elected with 139 votes; and Sue Worthington, elected with 117 votes.

BYLAWS AMENDMENT VOTE

With a majority needed of 169 "yes" votes, the measure of *Amendment and restatement of Bylaws* failed with 169 "yes" votes and 47 "no" votes and 9 abstentions.

ADJOURNMENT

There being no further business to conduct, the meeting was adjourned at 11:30 a.m.

_____
Attest: Susan Simon, Secretary
SEAL BEACH MUTUAL FOURTEEN
kg: 07/23/2020
Attachments

DRAFT

President's Report

July 16, 2020

I would like to welcome everyone here today, whether by Zoom, U-Tube or in person, for our Mutual 14 Annual Election and Shareholder Meeting.

It is my hope that when the votes are counted the majority of shareholders in Mutual 14 will have approved the amended By-laws, which will alleviate the need for increased legal costs.

In the past board year 21 units have been sold in Mutual 14 with 6 currently up for sale.

Here is a recap of some of the board accomplishments in board year 2019/20:

So far this year we have reroofed 5 buildings, with 5 more scheduled in 2020, leaving 6 buildings to be reroofed next year. The carport re-roofing is scheduled for 2023.

Your board also passed a new Occupancy Agreement; converted all Mutual Policies to Rules & Regulations to be compliance with California Civil Code; ended 2019 under budget by over $50,000; restriped all Mutual parking lots adding loading/unloading spots; and passed a "Secondhand Smoke/Nuisance Policy".

National Wash has been the lessor of all Mutual 14 laundry room washers and dryers for the past two and a half years. This has eliminated the need to purchase and replace worn out units and unit repairs. This arrangement has worked extremely well for your Mutual, saving us 40% in electricity per year because people aren't over using the old dryers which were free and caused waste.

During the year, we held 2 Town Halls for shareholder questions and comments. These were very well attended and very informative. The other two Town Halls were cancelled due to Covid 19.

Our Annual Picnic last July was again run by the Neighbor 2 Neighbor group and was a huge success. Sadly, this year's picnic has to be cancelled due to the pandemic, as was today's luncheon.

Neighbor 2 Neighbor has truly had a positive impact on Mutual 14 shareholders. This year's holiday season once again found the members and Mutual volunteers decorating all the light poles in the Mutual and in February delivering Valentines treat bags to everyone in the Mutual. Thank you all! By the way, the pole decorating and Valentine's bags are paid for by the club.

Thanks to the Building Captains for my buildings, Dave & Linda Corp, Dave Lundberg, Julie Faucett and Donna Melody.

I have been blessed, as we all have, with an outstanding board of volunteers who give up their time and work hard for the betterment of Mutual 14. I'm hopeful that all the incumbents will be re-elected for the coming term.

I would personally like to thank Valerie Jorgenson, Vice President, who fills in so capably when I'm not here, Sue Worthington our Secretary and Adrianne Rosenfeld our CFO. Thanks also to Bob Stefun, the chairman of our Physical Properties Committee and board members Jack Nevin, who was in charge of Emergency Information. Thanks to Susan Simon who was in charge of Caregivers and was head of the By-Laws Review Committee.

Big thanks to our webmaster Phil Arnold who continues to do an outstanding job keeping our website current and informative. If you have a question about the Board or the Mutual, Phil has the last seven

years of minutes on the website plus other interesting and invaluable information. I encourage you to visit it on a regular basis.

Last year we lost a special shareholder, Larry Loman, who had started an informative e-mail newsletter with no board affiliation. Jack Faucett has capably taken over this task. Even though Jack isn't on the Board, he continues to help shareholders with batteries, gutter cleaning and a host of other miscellaneous tasks. He is always there to help his neighbors with a smile on his face. Thank you, Jack.

Thanks to the Budget Committee consisting of Sandy Tessier, Jim Gilbert, Bob Stefun, Adrianne Rosenfeld and Jack Faucett. They continue to keep monthly assessments low without sacrificing any services.

I would like to thank Executive Director Randy Ankeny and his team, who have done an outstanding job of protecting Leisure World from Covid 19 by careful planning and reacting as needed.

Thanks to Kevin Black our Physical Properties Inspector and the Physical Properties support team. A thank you is also in order for Reuben Gonzales and the outstanding Service Maintenance Staff that schedules all maintenance necessary for our shareholders, and the maintenance team doing all the work. Without them your board would not be as efficient as it is in managing the assets of the corporation.

A personal thank you to Jodi Hopkins, Director of Mutual Administration and Anna Gamboa, Kristal Givehand and Ripa Barua in Mutual Administration. The job that they do in the administration of all Mutual 14 policies, procedures, meeting coordination and correspondence is the back bone of your board of director's

responsibilities. Thank you Jodi, Anna, Kristal and Ripa for the outstanding job you have done for Mutual 14.

Thank you to Belinda Meacham and the Stock Transfer Office for their work with the board on unit sales, passes, caregiver and pet registration, to only mention a few.

Our CFO works in coordination with our GRF accountant Diane Shulte and Carolyn Miller, Director of Finance. Thank you Diane and Carolyn.

Lastly, I would like to thank Donna Melody, my wife of 57 years, who has assisted me as President for the past 5 years, keeping me on track.

I would like to encourage you, our fellow shareholders, to consider volunteering to help your neighbors either on the board, as a building captain or on a committee. I am honored to have served as a Director and President of Mutual 14. It gives me the opportunity to "give back" to my neighbors for the blessings that my family and I have been given.

Election ballots for the GRF Representative are out, with the election scheduled for 8/4. I would encourage everyone to vote and mail in their ballots.

As this year closes and the new year begins, it is my hope and prayer that 2020-21 will be even better.

Thank you all for your continued support and encouragement.

Respectfully submitted,

Lee Melody
President

LANDSCAPE REPORT

2019/2020

J & J Landscaping has been our landscaper for over a year now and they continue to do a great job for our Mutual. Jose always responds quickly to requests, whether it be a broken sprinkler or other problem. Our lawns look the best they have in my 7 plus years in Mutual 14.

Sinone continues to do a wonderful job tending to the gardens. He is diligent worker and I'm sure he appreciates the kindness of you all when you offer him cold drinks, etc.

When they started we had very thick turf which was difficult to walk on. They scalped the lawns and when they mow they pick up the grass clippings which makes a huge difference in thatch build up.

I am attaching an important notice on Mosquito control from GRF. We all need to be proactive in preventing mosquitos in order to keep the West Nile virus out of Leisure World.

Thank you for your support.

Respectfully submitted,

Lee W. Melody, Landscape Chairman

SEAL BEACH, CA. – The Orange County Mosquito and Vector Control District (OCMVCD) has confirmed the first mosquito samples infected with West Nile Virus (WNV) in the City of Seal Beach. The surveillance traps were set in the area of the Seal Beach Naval Weapons Station. Inspectors will be out in the area to check known sources of mosquito breeding and try to identify any unknown sources.

Mosquito control is a shared responsibility. Every resident must redouble their efforts to eliminate ALL standing water from their property, including standing water found indoors. Residents must take responsibility for their own flowerbeds and patio.

Join us in our Tip, Toss and Fight the Bite Action campaign!

We need to work together to combat these aggressive day biting mosquitoes. We are calling on every L.W. shareholder to help increase awareness about the preventative measures we can all take to reduce the mosquito population and the spread of disease.

Here's how you can TIP, TOSS AND TAKE ACTION!

- TIP: Eliminate breeding sources around your property
- TOSS: Throw away any unused containers to prevent eggs from hatching
- TAKE ACTION: Use these tips to help you combat mosquitoes

What to expect:

Eliminating water sources will not provide immediate results; adult mosquitoes die off in approximately 10 days but eliminating water sources reduces the number of larvae and pupae that will eventually emerge into biting adults.

- Prevent mosquitoes from entering your home by keeping doors and windows closed. If windows and doors must be kept open, ensure your window and door screens are free of holes or tears.
- Wear an EPA-approved insect repellent to keep mosquitoes from biting you and your family.

Mosquito Repellent Information

When choosing a repellent to prevent mosquito bites, look for the following information on the product label: **Active Ingredient**

- DEET
- Picaridin
- IR3535
- Oil of Lemon Eucalyptus (OLE)

CFO Report for July
Meeting

As the CFO of Mutual 14 I have had the honor of serving my community for two years and I thank you

Per the June 30, 2020 financial statement Mutual 14 is in good shape. Our reserves are at $746,187.54 which is more than adequate to cover the 5 buildings scheduled for re-roofing this year.

The delay in the start of our roofing project for 2019 has allowed our reserves to grow and we will be in a much better position at year end that was submitted

As CFO I am chairman of the budget committee which includes very talented people. Bob Stefun, Jack Faucett, Sandra Tessier, Lee Melody and Jim Gilbert are all on the committee but I have to say a special thank you to Sandra Tessier who completes the components schedule for our reserve study. So far this year, Mutual 14 is under budget by $40,813,25. Our goal in budgeting is to have enough funds in reserve to cover the needs of Mutual 14 while at the same time keeping our assessment reasonable to the shareholder. thccyh

Our electric bills continue to diminish as a whole and I have attached the spread sheet I have been keeping. Through June the mutual has saved $585.82 on electricity from the previous year.

Mutual 14 also has the distinction of being one of the mutual s with the lowest delinquency rate because of our policy to send letters reminding the shareholder of the $100.00 fine should they continue to not address their delinquency.

Thankyou to my building captains Ben Watada Bldg 48, Maryanne Shadow bldg 22, Manny Miranda Bldg 19J and Donna McIntyre Bldg 20

Respectfully submitted

Adrianne Rosenfeld

ELECTRIC BILL COMPARISON JAN THRU DEC

	2017	2018	2019	2020	VARIANCE
JAN	$1,406.10	$1,297.33	$1,203.49	$1,108.00	($95.49)
FEB	$1,751.76	$1,232.69	$1,268.94	$1,033.61	($235.33)
MARCH	$1,591.39	$1,355.87	$1,124.56	$1,019.67	($104.89)
APRIL	$1,342.57	$1,132.27	$950.30	$915.84	($34.46)
MAY	$1,322.57	$1,132.27	$1,026.45	$862.55	($163.90)
June	$1,524.82	$1,304.71	$1,028.58	$1,076.73	$48.15
July		$1,270.12	$1,027.00		
AUG	$1,421.54	$1,169.90	$1,339.82		
SEPT	$1,441.68	$1,256.73	$1,120.00		
OCT	$1,243.76	$1,084.37	$1,030.65		
NOV	$1,197.59	$1,065.98	$1,038.19		
DEC	$1,370.84	$1,259.03	$1,023.69		

($585.92) TOTAL SAVINGS

1014 Seal Beach Mutual No. Fourteen
Financial Statement Recap
06/30/2020

P.O. Box 2069
Seal Beach CA 90740

Jun Actual	Jun Budget		2020 Y-T-D Actual	2020 Y-T-D Budget
87,399	87,399	Carrying Charges	524,393	524,394
38,753	38,753	Reserve Funding	232,520	232,518
126,152	**126,152**	**Total Regular Assessments**	**756,912**	**756,912**
498	584	Service Income	3,309	3,504
155	729	Financial Income	1,849	4,374
25	1,899	Other Income	18,337	11,394
677	**3,212**	**Total Other Income**	**23,495**	**19,272**
126,829	**129,364**	**Total Mutual Income**	**780,407**	**776,184**
46,210	53,500	GRF Trust Maintenance Fee	313,710	321,000
8,909	9,237	Utilities	45,484	55,422
4,606	1,601	Professional Fees	18,259	9,606
0	39	Office Supplies	149	234
14,608	18,410	Outside Services	92,953	110,460
8,851	7,826	Taxes & Insurance	52,836	46,956
38,753	38,753	Contributions to Reserves	232,520	232,518
121,937	**129,366**	**Total Expenses Before Off-Budget**	**755,911**	**776,196**
4,892	**(2)**	**Excess Inc/(Exp) Before Off-Budget**	**24,496**	**(12)**
10,915	0	Depreciation Expense	65,310	0
(6,023)	**(2)**	**Excess Inc/(Exp) After Off-Budget**	**(40,813)**	**(12)**
		Restricted Reserves		
1,662	0	Appliance Reserve Equity	34,529	0
197	0	Painting Reserve	140,519	0
699	0	Contingency Operating Equity	107,660	0
25,720	0	Roofing Reserve	227,613	0
9,142	0	Infrastructure Reserve	235,866	0
37,420	**0**	**Total Restricted Reserves**	**746,188**	**0**

MUTUAL 14
VICE PRESIDENT'S REPORT
JULY 16, 2010

It has been a pleasure working with the members of Mutual 14's board of directors. The board has worked well together to help make Mutual 14 a wonderful place to live.

I have appreciated the assistance provided by the following building captains:
Building 24: David Sohn
Building 25 Grace Poelstra
Building 26 Doris Anderson
Building 28 Michele Nygard
Building 32 Carol Kern

Respectfully submitted

Valerie Jorgenson

Valerie Jorgenson
Mutual 14 Vice President

MUTUAL 14
PET REPORT
JULY 16, 2010

The following pets live in mutual 14:

Four birds
Eighteen cats
Forty-one dogs

Respectfully submitted,

Valerie Jorgenson

Valerie Jorgenson
Mutual 14 Pet Chair

Year End Election Meeting July 16, 2020

Thank you for letting me serve on your board this last year, I think we had a very productive year and I've tried to do my best in my job as secretary. Lots of delivering minutes, notices of meeting and postings of our policy amendments.

I d like to thanks my building captains:

Sally Cabrera 16
Lisa Hsueh, 17
Carol Orgill 52
Rita Priest 53

And also, I want to extend an extra thanks to Lee Melody and Jack Faucett for helping me above and beyond during this pandemic that has disrupted our lives like never before.

Respectfully submitted

Sue Worthington
Secretary 2019-2020
Mutual 14

Physical Properties Committee Report July 16, 2020

The committee consists of one board member and two shareholders plus shareholders as needed for a specific task. The inspector is always included in the individual tasks.

The last year has been a very good one as major projects were completed as planned and as described by the President. All this while staying within budget.

The committee is involved with preparation of the reserve study, the budget process, all construction projects and their permits, maintenance of the entire mutual physical property and research of new projects or physical plans. They helped prepare the technical requirements in the New Rules and Regulations.

Some of the future changes planned for the Mutual are replacing older bathroom heaters, replacing older coil type stoves with smart burners, new roofs on five buildings, golf cart parking within carport parking areas and even farther out the replacement of apartment electrical panels and more sidewalk repair along with new carport roofing.

Building Captains

Bldg. One Herbert Garten,

Bldg. Two Pat Whisnat,

Bldg. Three Bev Nevin,

Bldg. Four Atsuhiro Kubo,

Bldg. Five Sandy Brosnahan,

Submitted by Bob Stefun Committee chair.

Robert Stefun

ANNUAL MEETING REPORT 2019-2020

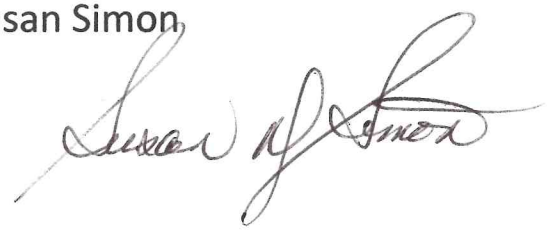
I would like to take this opportunity to thank the members of our current years board for their cooperation and hard work. It has been a very productive year, and one I was happy to participate in.

I would like to thank my Building Captains for all they have done to help us accomplish the dissemination of information, be it verbal or written. I couldn't have done it without you.

Building 23 Akiko Green
Building 27 Ken Springer
Building 29 & 30 John and Sung Kim
Building 31 Pat Ellsworth

I would like to extend a special thank you to 3 Shareholders who joined my committee to revise the Bylaws. Please stand as I mention your name so you can be properly thanked by our Shareholders. Martha Destra, Jack Faucett, and Michelle Nygard. Their help, input, and hours spent on research were invaluable in enabling us to make our recommendations. We owe you a debt of gratitude.

Susan Simon,



July 16, 2020 Annual Caregiver Report

As of the most recent report from Stock Transfer, We have 17 Shareholders utilizing the services of 31 Caregivers. All those I observed have been wearing masks and practicing social distancing. Stock transfer has been notified of 2 additional shareholders with caregivers. They will be registered as soon as registration begins again.

Shareholders are cooperative in obtaining the necessary physicians notes, which are required for the safety of all of us. We don't want our shareholders taken advantage of, and physician statements of necessity help to prevent that. The names of the Caregivers change frequently depending upon the various Agencies, times of day, and days of the week.

I have made myself available to take photos and provide the necessary forms and collect the documentation of those caregivers who work when our stock transfer office is closed. That procedure has worked well in several cases with the cooperation of our stock transfer office and IT Department that generates the passes.

I have been happy to help our shareholders in need of caregivers this year and thank them and their families for their cooperation.

Susan Simon, Director and Caregiver Chair

Sdwsimon42@gmail.com
561-702-9249

2019/2020 Executive Directors Annual Report

"There are far better things ahead than we leave behind"

C.S. Lewis

What a heartening quote to sum up the optimism our community feels regarding the effect the of the COVID-19 pandemic- "…there are far better things ahead..." The 2019/2020 Board term has truly been courageous in our collective fight against COVID-19 and in recognizing that we have reached that point in the communities life where we can no longer just place another coat of paint over our problems, but must make the difficult decisions to renew and rebuild, constructing a new, stronger foundation to serve our community well into the future.

Throughout this term, during periods of challenges and change, we have shown our resiliency. Together we are enduring a world changing event; with Coronavirus, we planned, we stayed calm and, most importantly, we are standing together as a community of friends and neighbors.

There are turning points in the life of a community, especially as a community ages past the fifty-year point. Many communities begin to fail and fall into disrepair with depreciating values, simply because Boards have not planned and could not respond to needed change. They could not meet a challenge. They could not change their current trajectory. They could not break free of old commitments and obligations. They did not have the strength.

Strength is a vital component to serve on a Board. We are blessed with caring volunteers who freely give their time to serve their fellow shareholder/members. Our Board members worked together establishing prudent financial planning, creating greater strength, greater courage, greater self-confidence, and greater transparency in what must done to protect and enhance the lifestyle and property values of our community.

Our strength is in working together, building consistency, building consensus regarding the tasks that had to be done, building the resolve to take risks, building the resolution to communicate with people and to unwaveringly address difficulties and dilemmas, building the skill to maintain community responsibilities even when the

actions may impinge upon a few, comprehending that it's the mutual benefit of a majority of the members that counts This is foundation building for our future and the challenges that will be met and overcome together.

I want to express my sincere gratitude to the Mutual and GRF Board members for your service. Board service is the toughest volunteer role and you took on your Board duties with dedication, grace, and commitment.

My team and I are proud to be part of your community and your lives. Daily I see resilient, strong, and very compassionate people all working together.

We currently are facing times of uncertainty, but also a time of great promise. Yes, there are far better things ahead.

Best Regards,

Randy Ankeny, Executive Director

GRF, Seal Beach, CA

Annual Mutual Shareholders' Meeting 2020

The GRF provides an enhanced quality of life for our active adult community of Seal Beach Leisure World.

Give me a platform and I am going to pick a few moments to celebrate our successes over the last year: please feel free to cheer with us because this has been by far the most difficult year. This pandemic has been an eye-opener for all of us. Moving into uncharted territory as we begin to reopen services requires innovation from us all. If it were not for technology, we would not have learned a new platform zoom; it was difficult at first and we are experts now! It has been a survival kit for us to continue to conduct the Mutual business. How reassuring it has been to know that we can count on all our efforts.

The greatest gift you can give is your time. Volunteers give their time and are the lifeblood of any Community. The work you have accomplished emphasizes the values and priorities of your Community.

Thank you to the Mutual Board of Directors, always answering our calls, responding to our emails, and bringing your dedication, loyalty, commitment, experience, and resources to the job of making life better for all of us.

Our team of staff members, along with the new or returning Mutual Directors, are willing to take on another year to continue 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 the GRF Board of Directors, more specifically, your GRF Representative.

Thank you to our truly outstanding Executive Director, Mr. Randy Ankeny – whose leadership and vision steered us from day one. Thank you for your extraordinary ability and leadership to guide us always. We appreciate the efforts made by you. With your guidance we are ready to meet the coming challenges.

In closing, my sincere appreciation and gratitude. Thank you to everyone for your part in our journey.

Sincerely,

Jodi Hopkins, Mutual Administration Director

GRF
Golden Rain Foundation