OPEN SESSION MINUTES

SAN JOAQUIN RIVER CLUB, INC.
MEETING OF THE BOARD OF DIRECTORS
January 17, 2026

President: Gary Boswell Vice President: Paul Lee
Secretary: Margaret Howe Treasurer: Susie Gardner
Directors: Harry Lawrence, Carol McConnell, Dale Smith, Joe Medina, and Christy Williams
Absent: None

The regularly scheduled meeting of the Board of Directors of the San Joaquin River Club, Inc was held in the Club Boardroom at 30,000 Kasson Rd, Tracy, CA 95304. Meeting called to order by President Gary Boswell at 9:54 AM

8. ADDITIONS AND DELETIONS
12-2-3 – Building Permit Doug Werner

9. NEW MEMBER INTRODUCTION

There were no new members present.

10. BOARD REQUEST TO APPEAR

a.10:30 am Robin Bell

Robin Bell was not present to discuss with the Board the payment of her delinquent account. Director Dale Smith made a motion to suspend the membership of Robin Bell and send her notice of her suspension. Director Paul Lee seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

b.10:45 am Bruce Brothers

Bruce Brothers was not present to discuss with the Board the payment of his delinquent account. Director Harry Lawrence made a motion to suspend the membership of Bruce Brothers, send his account to collections and to send him notice of his suspension. Director Paul Lee seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

c.11:00 am Deborah Diaz

Deborah Diaz was not present at the Board meeting, but it was reported that she had paid her delinquent account in full. No action was taken.

d.11:15 am Alicia Fox

Alicia Fox was not present at the Board meeting, but Director Carol McConnell reported she had talked to Ms. Fox regarding her delinquency. After some discussion, Director Paul Lee made a motion to send Ms. Fox a “Request to Appear” at the February 21, 2026, Closed Session

meeting to discuss with Ms. Fox options that may be available to her for payment. Director Harry Lawrence seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

e.11:30 am Caroline Garcia

Caroline Garcia was not present at the Board meeting, but it was reported that she had paid her delinquent account in full. No action was taken.

f.11:45 am Kody Houtz

Kody Houtz was not present at the Board meeting, but it was reported that he had paid his delinquent account in full. No action was taken.

g.12:00 pm Joan Rodrigues

Joan Rodrigues was not present at the Board meeting, but it was reported that she had paid her delinquent account in full. No action was taken.

Due to a disruption of the meeting by an abusive member, Director Dale Smith and Paul Lee temporarily left the meeting.

h.12:15 pm Larry Talarico

Larry Talarico notified the office that he would be unable to attend the Board meeting. His delinquency is for repairs to damages caused by Mr. Talarico to Club property not dues. In his absence, Director Joe Medina made a motion to suspend Mr. Talarico's membership and to send him notice of his suspension. Director Harry Lawrence seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell,and Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: Dale Smith and Paul Lee

Directors Dale Smith and Paul Lee returned to the meeting.

i. 12:30 pm Brian Wheeler

Brian Wheeler was not present at the Board meeting, but it was reported that he had paid his delinquent account in full. No action was taken.

j. 12:45 pm Abraham Quiroga

Abraham Quiroga was not present at the Board meeting, but it was reported that he had indicated he wished to rescind his membership as of January 1, 2025. After some discussion, Director Susie Gardner made a motion to rescind the membership of Abraham Quiroga as of January 1, 2025, and credit his account for any charges after that date. Director Dale Smith seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

11. FINANCE REPORT

a.Treasurer's Report/Customer Balance Sheet

Director Dale Smith made a motion to accept the Treasurer's Report as presented. Director Harry Lawrence seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

The Board reviewed the Customer Balance Summary and noted that Ronald Brown, who is on a payment plan, has not been making his payments and has an outstanding balance of $3,760.00. Director Joe Medina made a motion to request the appearance of Ronald Brown at the February 21, 2026, Board meeting start the expulsion/suspension process for Mr. Brown. Director Paul Lee seconded the motion, and it carried by the following vote: : Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

12. REPORTS

a. Bar — Bev Kessler

Bar Committee Chairperson, Bev Kessler, reported the bar would be having a special event or Valentines Day, February 14, 2026.

c. Building — KC Robinson

1. Michael Mc Bride- Pouring a 24x25 concrete pad per state/ county regulations & installing a 24x25 metal garage per state/ county regulations

Michael McBride has applied for a permit to pour a 24x25 concrete pad and construct a 24x25 metal garage on Treasury Site 4E28 Rainbow. If approved this permit will require a county building permit. Director Paul Lee made a motion to approve the permit subject to Mr. McBride getting a USA inspection. Director Dale Smith seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

2. Susan Gardner- Carport style metal building 24 wide x 25 deep anchor to concrete

Susan Gardner has applied for a permit to pour concrete and install a 24x25 carport style metal building on Treasury Site 2P3 Saratoga. If approved this permit will require a county building permit. Director Dale Smith made a motion to approve the permit subject to Ms. Gardner getting a USA inspection. Director Paul Lee seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: Susie Gardner; Absent: None.

3. Doug Werner – 3-foot wooden fence in backyard.

Doug Werner has applied for a permit to construct a 3-foot wooden picket fence in the backyard of Home Site 2N19 Lakeside. If approved this permit does not require a county building permit. Director Harry Lawrence made a motion to approve the permit. Director Dale Smith seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

d. Bylaws/Resolution — Carol Waldon

President Gary Boswell met with the By-Law committee to discuss possible by-laws to be included in the up coming election. The two by-laws proposed are as follows:

1. ARTICLE V
   Section 10 New Section 7-10-2026 Well Pumps

WHERAS, the monthly utilities payments or the Club well pumps have become an issue of importance. The Board has levied an assessment or the specific purpose of paying the utilities necessary to operate the Clubs well pumps.

THEREFORE, BE IT RESOLVED, billing will begin January 1, 2027 using the prior six (6) months payables. These figures will be equally divided for payments with the July and January billing cycle. The assessment shall only be used to pay for utilities necessary to operate well pumps from a designated Allocated account titled Well Pumps.

Should this bylaw pass the required 2/3 (two-thirds) vote, the "Well Pumps" Resolution dated 3-15-25 will be rescinded at the time this Bylaw becomes effective. Should this Bylaw fail to achieve the required 2/3 (two-thirds) vote, the "Well Pumps" resolution dated 3-15-25 shall remain in effect.

2. ARTICLE V
Section 5 Amended ~~10/7/89~~ 7/12/2026

The Board of Directors shall establish a sum to be charged by the Club from time to time for transferring memberships. Effective January 1, 2027, such sum ~~in no case shall exceed One Hundred Dollars ($100.00)~~ shall be two hundred dollars ($200.00). Notice o the rate to be charged or transferring memberships shall be posted on the bulletin board on Club property no less than thirty (30) days prior to the effective date of such rate, or by written notice to the members.

The recommendation from the By-Law Committee is that ARTICLE V, Section 10 New Section 7-10-2026 Well Pumps not be placed on the ballot and the ARTICLE V, Section 5 Amended ~~10/7/89~~ 7/12/2026 be placed on the ballot.

After a lot of discussion, Director Paul Lee made a motion to accept the recommendation of the By-Law Committee. Director Susie Gardner seconded the motion, and it carried by the following vote: : Ayes; Directors Dale Smith, Paul Lee, Susie Gardner, Joe Medina, and Margaret Howe; Noes: Christy Williams, Carol McConnell and Harry Lawrence; Abstain: None; Absent: None.

l. Entertainment Arlene Faile

1. Event dates for the BOD meeting 1/17/2026

Arlene Faile, Chairperson of the Entertainment Committee, requested permission to hold two events. The first is March 14th for the Saint Patrick's Dinner, she will need the kitchen and the hall. The second is July 4th for the Red, White and Blue Freedom Celebration Party, for that she will need to kitchen area and the outside back of the clubhouse area. Both events will need an ABC license. Director Paul Lee made a motion to approve both requested dates. Director Carol McConnell seconded the motion, and it carried by the following vote: : Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

m. Finance Susie Gardner

Bookkeeper Heidi Levin made a request to charge the $25.00 Late fee on accounts not paid by February 11, 2026, and the charge the $100.00 reinstatement fee on accounts not paid by March 11, 2026. Director Dale Smith made a motion to approve charging both fees and that since both of these fees are authorized by Resolution – September 20, 2008 – Late Fees Revised – the bookkeeper should charge these fees automatically and does not need Board approval during each billing cycle to do so. Director Paul Lee seconded the motion, and it carried by the following vote: : Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith,

Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

n. Grounds Dale Smith

1. Michael Mc Bride- Dead tree on lot full of Ants

Member Michael McBride applied for permission to remove dead tree on Treasury Site 4E28 Rainbow. The Grounds Committee Chairperson, Dale Smith, checked the tree and authorized the removal

z. Water & Wells Dan Diviney

1. Chrome-6 Project Q & A

Secretary Howe wrote the following letter to the Water & Wells Committee; her original letter is in black and responses from the Committee are in red.

To: Board Members and the Water and Wells Committee

I am requesting this information not only as a Board Member but also as a member of the San Joaquin River Club. I have several questions regarding the Chrom-6 project and feel that as a board we are not be as transparent as we should. I am sure that if I as a Board Member have questions the membership does also. We talked about having a town hall meeting to keep the membership informed, but that hasn't happened. So questions:

1. A Compliance Plan was supposed to be filed by November 4, 2025. Was this done?
   a. Yes
2. At one point there was discussion of changing from Dudek to Sacramento State College. Was this done?
   a. Yes
3. Do we have a timeline of when things need to be completed and are we on schedule?
   b. We do have a timeline, as part of our Compliance Plan to the State. We are on schedule.
4. I understand the Committee is working on a Feasibility Study, and are looking at several possible solutions. What are these solutions and do we have an estimate of the cost of each?
   No Answer
5. Will the membership be able to have any input in which solution is selected?
   a. Input yes, final decision will be limited to solution selection by Engineers, State and DFA.
   b. Public Outreach supported by the UC Sacramento is planned for early 2026
6. Will the Club be able to secure grant funds to cover the costs and if not what happens?
   a. Never a guarantee, as of now Our State Regulator and UC Sacramento are both very positive about this happening.
   b. There is a process if state funds are not available, we are and will I hope remain under the direction of the State.

c. Should the community decide to pull out of the grant process:
    i. We would need to fund this ourselves. Still needing approval from the State.
    ii. If we decide to do nothing, The State I suspect would pursue legal actions.

7. Will we be required to install meters at every home site and who will pay for those? Will we be required to bill based on use rather than a flat rate? Who will be reading meters and doing the billing?

a. To our knowledge meters are not part of this Grant funding request.
b. Meters at some time will be required, for now we are not planning for them. That could change through the grant process. Operation & Maintenance will hopefully be cover via the grant funding if it happens.

8. Will our water pipes need to be replaced and if so who will pay to repair all of the roads? Where will that money come from?

a. According to DFA Division of Financial Affairs, we are only looking at treatment
` of Chrom 6 on this grant.
b. Future Grants could be available for distribution piping and roads.

9. Once this is all completed in 2028, will the San Joaquin River Club as it is now have any input on our water system and the cost of our water?

a. Yes and no, the strings attached to any grant are that we are required to increase our rates to provide reserves for ongoing maintenance repair & operations and capital improvement projects.

These are just a few questions, I'm sure with a little thought I could come up with more. But since this project will affect our entire membership, I feel it is very important that we keep them updated. Maybe everyone else knows the answers to these questions, but I don't. According to my Committee list there are about 20 people serving and 3 of them are board members. I am requesting the Water and Wells Committee produce a WRITTEN report every month that can be posted for all members to see.

The committee agrees we need to be very visible through this entire project. As we move forward, we are required to attend monthly conference calls which will include developing action items for all of us, WW Committee, BOD, UC Sacramento, WRCB District 10 and DFA.

Along with that we are also required to submit quarterly progress reports to State.

Our intentions are to hold public meetings and provide quarterly reports to the community. Monthly is not effective nor do we have staff.

We are also required to provide quarterly Chrome 6 public notice along with proof of notification.

Thank you,
Margaret Howe
Member #835G

Committee Members Carol Walden and Sam Hedge were present to discuss what is happening and answer questions that the Board or Members might have. Ms. Walden talked about the current feasibility study, which includes drilling a new deeper well, water filtration system and possibly blending water. Drilling a new deeper well would probably cost at least $300,000.00, a water filtration system would probably cost at least $800,000.00 plus the cost of disposing of wastewater created by the filtration system. Ms. Walden also stated that sometimes the committee does not have answers yet to the questions being asked. The Board thanked them for attending the meeting. No action was taken.

cc. BBQ Jeff Chaney

The BBQ Committee reported they will be having a crab feed on February 21, 2026, and will need an ABC License.

ii. Newsletter Committee Paula Riddle

A draft Winter 2026 Newsletter was presented for review by the Board. After reviewing the draft Director Joe Medina made a motion to approve the Newsletter. Director Paul Lee seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

13. OLD BUSINESS

a. Action Item List

The Board reviewed the December 20, 2025, Action Item List.

b. 3500 yards of sand (175 loads)- Michael Malicoat (non-Memb.)

The Board received a request from Michael Malicoat to purchase 3,500 yards of sand. After a lot of discussion regarding the issues of heavy trucks on the club's roads and if the bridge would support the weight, the item was table until the February 21, 2026, Board Meeting.

c. Illegal guests, Late Extended Passes and No Members living in home

ILLEGAL GUESTS

Secretary Howe reported she sent the letter or Kehaunani Cervantes to the incorrect mailing address. Ms. Cervantes contacted the office, and she will be taking care of the needed pass. Director Paul Lee made a motion to send Ms. Cervantes another letter but not charge a fine at this time. Director Dale Smith seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

Wendy Weaver was sent a letter January 1, 2026, regarding the need for passes for her son and daughter-in-law who are living with her. Director Dale Smith made a motion to fine Ms. Weaver $100.00 and send her a second notice. Director Paul Lee seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

James Raybourn was sent a letter January 1, 2026, regarding individuals living with him and a vehicle without a current California registration. Director Dale Smith made a motion to fine Mr. Raybourn $100.00 and send him second notice. Director Susie Gardner seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell, Dale

Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

Miles Hadley – Miles Hadley's Associate Pass was revoked at the March 15, 2025, Board meeting for inappropriate behavior. It is believed that he is staying in a trailer parked on Linda Smith's lot. Director Susie Gardner made a motion to send letters to both Joseph Hadley, Miles Hadley's father, and Linda Smith regarding Miles' status. Director Carol McConnell seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

LATE EXTENDED PASSES

Applications have been filed for extended passes for Jessica Hoffman/Daniel Dallas; Jasmine Mack/Haleigh Taylor and Pat D. Tubbs-Murphy/Elizabeth Green.

NO MEMBERS LIVING IN HOME

Cleto Quiroga Estate – George Quiroga who was living in the home has passed away. It is believed the Manuel Leon, whose Family Resident Pass was revoked in October 2025, and Linda Lee Moniz are still living in the home. There is still no member residing in the home. Director Christy Williams made a motion to fine the Estate $300.00 per month until the issue is corrected. Director Dale Smith seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

Cherish Moniz Estate – There is still no member living in the home. Stacy Moniz is living in the home. The Estate is being fined $300.00 per month until the issue is corrected. No additional action taken.

Ellen Wallace Estate - There is still no member living in the home. George Wallace is still residing in the home. Executor of the Estate Angel Wallace has been requested to appear at the February 21, 2026, Board Meeting. The Estate is being fined $300.00 per month until the issue is corrected. No additional action taken.

Phyllis Thompson Estate – There is still no member living in the home. There are several people residing in the home and multiple issues with an aggressive dog, Sheriff visits, guests, etc. The Estate is currently being fined $500.00 per month until the issue is corrected. No additional action taken.

Ethel Johnson Estate – There is still no member living in the home. Kristine Doty is living there and she picked up a membership application in October 2025 but has not returned it. Several letters have been hand delivered to Ms. Doty. The Estate is currently being fined $500.00 per month until the issue is corrected. No additional action taken

Stacy Quintana – There is still no member living in the home. Several residents have indicated that Stacy's son Alex is living in the home. Ms. Quintana has been notified of the need for a member to be present in the home. She is currently being fined $300.00 per month until the issue is corrected. No additional action taken .

Sandra Miller – There is no member living in the home. Colleen Minnis is living in the, she is an associate member under William Cruz. Ms. Miller was sent a letter regarding the need to have a

member living in the home. It is believed that Ms. Minnis will be applying for membership. No additional action taken.

14. NEW BUSINESS

a. Community clean-up date (May 02, 2026)

President Boswell reported that San Joaquin County has scheduled a Community Clean-up Event for the River Club on May 2, 2026. He inquired about a second date for later in the year and was given the date of October 24, 2026.

15. READING OF THE MINUTES

a**.** Reading of the minutes

Director Susie Gardner made a motion to approve the minutes of the December 20, 2025, Open Session Minutes as presented. Director Dale Smith seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

16. CONSENT CALENDAR

Director Dale Smith made a motion to approve the Extended Pass and Associate Member requests below. Director Harry Lawrence seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

a. Kimberley Keane ASSOCIATE MEMB. REQ for Nicole Kean
b. Xavier Guajardo EXT.PASS.REQ. for Maria Macias
c. Allen Diamond EXT. PASS. REQ. for Jennifer Larson
d. Jessica Hoffman EXT. PASS. REQ. for Daniel Dallas
e. Shane Wagner EXT. PASS. REQ. for Kayla Wimpy
f. Gloria Ross EXT. PASS. REQ. for Diane Bishop
g. Robert Rucker EXT. PASS. REQ. for Christina Moon
h. Robert Rucker EXT. PASS. REQ for Moujhada Ranjher
i. Robert Rucker EXT. PASS. REQ for Hayleigh Moon
j. Patt D Tubbs Murphy EXT. PASS. REQ for Elizabeth Green
k. Joseph Christman ASSOCIATE MEMB. REQ for Vandhana Christman

Director Susie Gardner made a motion to adjourn the Open Session meeting at 1:12PM. Director Dale Smith seconded the motion, and it carried by the following vote: Ayes; Directors Harry Lawrence, Carol McConnell, Dale Smith, Paul Lee, Susie Gardner, Joe Medina, Margaret Howe and Christy Williams; Noes: None; Abstain: None; Absent: None.

Respectfully,

Margaret Howe
Board Secretary
San Joaquin River Club