

### **OLYMPIC VALLEY PUBLIC SERVICE DISTRICT**



#### SPECIAL DISTRICT RISK MANAGEMENT AUTHORITY (SDRMA) **BOARD OF DIRECTORS GENERAL ELECTION**

DATE: June 24, 2025

TO: **District Board Members** 

FROM: Jessica Asher, Board Secretary

SUBJECT: SDRMA General Election

BACKGROUND: SDRMA is a public entity Joint Powers Authority established to provide

property/liability, workers compensation, health benefit coverages and comprehensive risk management programs for special districts and other public agencies. SDRMA is governed by a Board of Directors elected from the membership by the programs'

members.

DISCUSSION: Four (4) seats are up for election to serve a four-year term effective January 1, 2026.

> The District received the digital voting link from SDRMA which includes the Official Election Ballot Resolution and candidate statements. The Board may select up to four

(4) candidates. The candidates include the following:

Name	District	Title	
Virginia Chang Kiraly	San Mateo County Harbor District	Commissioner	
Robert Housley*	Midway City Sanitary District	General Manager	
Steven Ruettgers	Kern Mosquito & Vector Control District	Director	
Thomas 'Tom' Wright*	Clovis Veterans Memorial District	Chairman	
Mike Scheafer*	Costa Mesa Sanitary District	Board President	

<sup>\*</sup>Incumbent

**ALTERNATIVES:** 1. Select up to four candidates and authorize Ms. Mueller as the District's Primary

Contact to vote via the digital link.

Do not select any candidates. 2.

FISCAL/RESOURCE IMPACTS: None.

**RECOMMENDATION**: None.

ATTACHMENTS: SDRMA Instructions, Schedule, and Election Candidate Statements.

DATE PREPARED: June 17, 2025



### SDRMA'S BOARD OF DIRECTORS ELECTION BALLOT INSTRUCTIONS

Notification of nominations for four (4) seats on the Special District Risk Management Authority's (SDRMA's) Board of Directors was announced to the membership in March 2025.

On May 22, 2025, SDRMA's Election Committee reviewed the nomination documents submitted by the candidates in accordance with SDRMA's Policy No. 2024-08 Establishing Guidelines for Director Elections. The Election Committee confirmed that (5) candidates met the qualification requirements, and those names are included on the Official Election Ballot.

The Official Election Ballot along with a Statement of Qualifications as submitted by each candidate are posted to the SDRMA MemberPlus portal along with these instructions. The election instructions are as follows:

- 1. Cast your vote in MemberPlus by clicking on the "Board Election" dropdown on the left hand side, and selecting the "Submit Ballot" link. You may choose up to four (4) candidates.
- 2. The Primary Contact assigned to each agency will have the authority to vote online. If you would like to assign an alternate to vote, the Primary Contact or General Manager assigned to your agency must email crichardson@sdrma.org and choose a Designated Voting Representative.
- 3. Please contact Candice Richardson at crichardson@sdrma.org if you wish to submit a paper ballot.
- 4. Votes must be submitted on or before 4:30 p.m. on Monday September 22, 2025.
- 5. The four-year terms for newly elected Directors will begin on January 1, 2026, and terminate on December 31, 2029.
- 6. Important balloting and election dates are:
  - **September 22, 2025**: Deadline for members to submit your vote.
  - **September 23-26, 2025**: Ballots are tabulated.
  - September 29, 2025: Election results are announced, and candidates notified.
  - **November 5-6, 2025**: Newly elected Directors are invited to attend SDRMA board meeting (Sacramento).
  - January 2026: Newly elected Directors are seated, and Board officer elections are held.

Please do not hesitate to contact SDRMA's Management Analyst Candice Richardson at crichardson@sdrma.org or 800-537-7790 if you have any questions regarding the election and balloting process.

### 2025 Nomination/Election Schedule



JANUARY								
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	TASK TIMELINE
11/5/2	24 Board approves 2025 Election Schedule
2/5-6	Election Committee is appointed/ratified
3/3	Notification of Election & Nomination
	procedure sent to Members
	90 days prior to posting of Ballots
5/16	Deadline to return Nominations
	30 days prior to Election
5/22	Tentative - Election Committee
	Meeting - Reviews Nominations (Virtual)
	Weeting - Neviews Norminations (Virtual)
6/16-1	18 Ballots Posted to MemberPlus
6/16-	, , ,
6/16- <sup>-</sup> 9/22	18 Ballots Posted to MemberPlus
	18 Ballots Posted to MemberPlus 60 days prior to Ballot Receipt Deadline
9/22	18 Ballots Posted to MemberPlus 60 days prior to Ballot Receipt Deadline Deadline to Submit Ballots
9/22	18 Ballots Posted to MemberPlus 60 days prior to Ballot Receipt Deadline Deadline to Submit Ballots Tentative - Election Committee Meeting to
9/22	18 Ballots Posted to MemberPlus 60 days prior to Ballot Receipt Deadline  Deadline to Submit Ballots  Tentative - Election Committee Meeting to  Verify Election Results (Virtual)
9/22	18 Ballots Posted to MemberPlus 60 days prior to Ballot Receipt Deadline  Deadline to Submit Ballots  Tentative - Election Committee Meeting to  Verify Election Results (Virtual)  No more than 5 days after 9/22
9/22	18 Ballots Posted to MemberPlus 60 days prior to Ballot Receipt Deadline Deadline to Submit Ballots Tentative - Election Committee Meeting to Verify Election Results (Virtual) No more than 5 days after 9/22 Election Committee Notifies Successful Candidates of Election Results
9/22 9/25 9/29	18 Ballots Posted to MemberPlus 60 days prior to Ballot Receipt Deadline  Deadline to Submit Ballots  Tentative - Election Committee Meeting to Verify Election Results (Virtual) No more than 5 days after 9/22  Election Committee Notifies Successful Candidates of Election Results
9/22 9/25 9/29	18 Ballots Posted to MemberPlus 60 days prior to Ballot Receipt Deadline  Deadline to Submit Ballots  Tentative - Election Committee Meeting to Verify Election Results (Virtual) No more than 5 days after 9/22  Election Committee Notifies Successful Candidates of Election Results  Directors' Elect are invited to attend November Board Meeting

This information will be distributed to the membership with the ballot, "exactly as submitted" by the candidates

– no attachments will be accepted. No statements are endorsed by SDRMA.

Candidate\* Virginia Chang Kiraly

District/Agency San Mateo County Harbor District
Work Address P.O. Box 1449, El Granada Ca, 94018

Work Phone 650-583-4400 Cell Phone 650-868-8515

#### Why do you want to serve on the SDRMA Board of Directors? (Response Required)

I believe in SDRMA's mission to provide financially-sound pool resources for risk management, and risk financing for public agencies. Special districts throughout California provide services to tens of millions of Californians, and risk management becomes more crucial every year to safeguard against significant risk exposure.

I have personally seen the value that SDRMA has added for the San Mateo County Harbor District during the ten years I have been an elected Commissioner. Special districts like the Harbor District's commonly face challenges caused by specious claims or lawsuits, captious board governance, or providing affordable medical coverage for employees. SDRMA has been there for the Harbor District and the 780,000 San Mateo County residents to mitigate risk exposure and curb financial liability. I've seen firsthand the value SDRMA provided to the Harbor District, and want to ensure their services remain available.

What Board or committee experience do you have that would help you to be an effective Board Member? (SDRMA or any other organization) (Response Required)

My extensive board experience on elected and appointed boards/committees and on nonprofit boards/committees have given me knowledge about board governance, parliamentary procedure, the public process, organizational integrity and ethical standards, transparency, and accountability.

#### Public Service & Elected Office

For more than two decades, I have served on various nonprofit boards and currently serve on two independent special district elected boards: the Menlo Park Fire Protection District Board of Directors (Fire Board) and the San Mateo County Harbor District Board of Commissioners (Harbor Board).

I also served for seven years as a Commissioner on the California Commission for Economic Development, appointed by Governor Schwarzenegger. On the California Commission for Economic Development, I was appointed by then-Lt. Governor Garamendi to chair the Biotech Advisory Committee and serve on the Goods Movement Committee and the Agriculture Committee. In 2014, the Commission for Economic Development became Go Biz, which is the California Governor's Office of Business and Economic Development created by Governor Brown.

I have served as President, Vice President, Treasurer, and Secretary on both the Harbor and Fire Boards, as well as chairing and serving on various Brown Act committees, such as finance and human resources. Overseeing tens of millions of tax dollars, my experience in finance and budgeting have greatly contributed to the fact that both the Harbor Board and Fire Board are debt-free, have consistently paid down unfunded pension liabilities, hired an investment advisor for cash management, capitalized on macroeconomic factors to earn interest income, and

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<sup>\*</sup>The name or nickname and any designations (i.e. CPA, SDA, etc.) you enter here will be printed on the official ballot, exactly as submitted.

improved the readability of both budgets so that the public can understand how their tax dollars are spent.

For the Harbor Board, I have also served, and currently serve, on the Oyster Point Marina Liaison Committee, which works with two South San Francisco councilmembers and meets at least once a year, to ensure that the terms of the Memorandum of Understanding are being honored as the manager of the marina, and that any updates are discussed for the benefit of the public, Oyster Point Marina tenants, and the Water Emergency Transportation Authority (WETA) that is San Mateo County's only public ferry transportation provider.

In San Mateo County, I have served on the San Mateo County Civil Grand Jury as a juror and foreperson. I currently serve on the San Mateo County LAFCO Board as one of two special district representatives, and on the San Mateo County Treasury Oversight Committee, which was established after the county pool lost \$155 million from the Lehman Brothers bankruptcy. These two committees are important for good government, transparency, and accountability.

Serving as a public servant on elected and appointed boards carries a responsibility to ensure the public's work is done on policymaking, fiscal oversight, making recommendations for the benefit of all Californians, and ensuring that public services and revenue generation continue so that essential services are provided and local economies thrives.

#### Nonprofit Board Service

While I have served on various nonprofit boards locally, some of my more notable board service statewide and regionally include:

- Silicon Valley Chapter of the American Red Cross
- California State Parks Foundation
- The Tech Museum of Innovation in San Jose
- Cultural Initiatives Silicon Valley

For traditional nonprofits, I have primarily served on fundraising committees, finance committees, and nominating committees. From my community service, I have had the honor of being recognized by the Silicon Valley Business Journal as a "Woman of Influence" in 2015.

Currently, I serve on the board of the California Association of Local Agency Formation Commissions (CALAFCO). For CALAFCO's board, I was elected to represent special districts for the Coastal Region, which is comprised of 15 counties from Ventura County to Sonoma County and going as far east as Alameda County and Contra Costa County. As part of CALAFCO's Legislative Committee, I research state legislation and bills and discuss how they affect LAFCOs in California's 58 counties.

What special skills, talents, or experience (including volunteer experience) do you have? (Response Required)

I have an extensive background in financial research, planning, investments, and the capital markets. I have been involved with stock compensation plans, cash management, and retirement planning, as well as selling insurance products when I had a Series 6 license to do so. Further, I traded options for hedging purposes and also traded stocks and bonds for middle-markets institutional investors and high-net worth retail investors. My experience with risk management and mitigation has afforded me critical skills to help my agencies plan for future capital projects, pay down unfunded pension liabilities, and invest tax dollars to capitalize on the current economic

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conditions and fluctuations in the capital markets.

I have a BA in Government and a minor Economics from the University of Texas at Austin and a Masters of Public Administration from the University of Southern California's Sol Price School of Public Policy. With my educational background and experience in elected offices, I understand how government and public agencies work from the elected officials' and public administrators' perspectives.

I have been able to use my professional experience by developing investment policies for both the Harbor District and Fire District and followed these policies to ensure principle preservation and meeting cash-flow needs. Further, since being elected to both the Harbor Board and Fire Board, I am proud that both agencies are debt-free, have consistently paid down unfunded pension liabilities, hired an investment advisor for cash management, capitalized on macroeconomic factors to earn interest income, and improved the readability of both budgets so that the public can understand how their tax dollars are spent. I have also served on the Audit Committee of both districts, which have consistently had clean audits.

As a member of the San Mateo County Treasury Oversight Committee, overseeing approximately \$4 billion, my financial expertise and background have been put to use to navigate market uncertainties and an inverted-yield curve environment that required more short-term investments to capture higher yields over the last couple of years. Also, having served on San Mateo County's Measure G Parcel Tax Committee for the San Mateo County Community College District, I understand the importance of the role of oversight of tax dollars. Financial transparency and accountability are crucial for public agencies to keep the public's trust as fiduciaries of tax dollars, and I will bring this experience to the SDRMA Board.

Working on nonprofit boards has given me an opportunity to advocate for organizations whose work I believe in. I have primarily been an advocate for disaster preparedness, state parks, mental health, senior services, and education. I have served on various boards and committees that have allowed me to plan an author's salon to raise money for senior services and San Mateo County' Meals on Wheels program, to lobby the state legislators to protect California state parks during Park Advocacy Day, to provide mental-health services for first responders and the Asian community after the farmworker shooting in Half Moon Bay, and to raise money for my local public schools, among many other causes. Because of my background in business development, advocacy, and sales, I have generally been involved with fundraising committees for the nonprofits, which has allowed me to build partnerships with corporate sponsors and donors and work well with board colleagues and staff.

#### What is your overall vision for SDRMA? (Response Required)

My overall vision for SDRMA is to increase its membership and educate prospective members about how SDRMA's pool is important for special districts' risk management and why being an SDRMA member is a great investment for special districts. California has approximately 3,400 special districts, so there is a tremendous opportunity to increase membership. There is also an opportunity to provide members with more education about SDRG and the benefits of reinsurance for customized coverage and long-term stability for risk management. In the end, a special district's bottom line could benefit with more members, and these benefits should be part of the communication narrative to the public as an excellent way of protecting public services and public assets.

My professional background in finance and the capital markets and my role in elected office and oversight committees give me a great understanding of risk management for special districts, which provide essential

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services funded by tax dollars. I would be honored to have your vote to serve on the SDRMA Board of Directors. Thank you for your consideration.

am willing to serve as a director on SDRMA's Board of Directors. I will commit the time and ef	ffort necessary to
serve. Please consider my application for nomination/candidacy to the Board of Directors.	
Candidate Signature Date 5/13/2	2025

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This information will be distributed to the membership with the ballot, "exactly as submitted" by the candidates – no attachments will be accepted. No statements are endorsed by SDRMA.

Candidate\*

Robert Housley, CSDM

District/Agency Midway City Sanitary District

Work Address 14451 Cedarwood Street, Westminster, CA 92683

Work Phone 714-893-3553

Cell Phone 562-239-7557

\*The name or nickname and any designations (i.e. CPA, SDA, etc.) you enter here will be printed on the official ballot, exactly as submitted.

#### Why do you want to serve on the SDRMA Board of Directors? (Response Required)

I am seeking to continue my service on the SDRMA Board of Directors, to share my experience and insights, stay actively engaged, and continue learning from others in the industry. With 25 years of experience working in a variety of special districts, including those with very limited financial resources, I understand the challenges many agencies face in balancing fiscal responsibility with providing essential services.

Serving in this capacity would allow me to give back to other agencies by sharing my perspective, helping to shape policies, and supporting collaborative solutions that benefit members. I see this as an opportunity to strengthen risk management practices, advocate for special districts, and ensure that all agencies, regardless of size or resources, have access to the support they need to succeed and serve their communities.

What Board or committee experience do you have that would help you to be an effective Board Member? (SDRMA or any other organization) (Response Required)

I currently serve on the SDRMA Board of Directors and have additional board and committee experience as a member of the Alliance Executive Council (AEC), the CSDA Professional Development Committee, and, as a staff member at Midway City Sanitary District, I actively participate in the Legislative & Public Affairs Outreach Committee and the Franchise Committee.

With 26 years of experience in special districts, as a General Manager and previously as a Director of Finance & Human Resources, I have regularly collaborated with many governing bodies at many different levels and statewide associations, gaining practical experience in policy development, risk management, and member services, all of which directly support the responsibilities of an effective SDRMA Board Member.

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What special skills, talents, or experience (including volunteer experience) do you have?
(Response Required)

I have an MBA from the University of La Verne with an empasis in accounting and I am also a Certified Special District Manager (CSDM).

My other special skills and experience include being a forward-thinking, community-focused leader and a problem solver with have more than 26 years of experience working in various special districts. I value collaboration, active listening, and service to others.

I have volunteered as an assistant coach for both Up & Running Again at the Orange County Rescue Mission and as a coach for Back on My Feet at the Long Beach Rescue Mission, both are programs that support individuals experiencing homelessness through community and goal setting. I have also volunteered with the food pantry at church, and I have coached and refereed for many years in AYSO soccer. These experiences reflect my long-standing commitment to public service and community involvement.

#### What is your overall vision for SDRMA? (Response Required)

I am eager to help advance the outstanding work currently being done by SDRMA. As a General Manager, I understand the critical importance of effective risk management for all Special Districts, as well as the fiscal constraints and limited access to resources that many districts face, particularly those with smaller operations or minimal staffing.

It is my vision to continue building on SDRMA's solid foundation by broadening awareness of its services and ensuring that all Special Districts recognize and benefit from the valuable support it provides. I believe SDRMA should serve as both a partner and an extension of every member district, delivering not only services but also the dependable support districts need to operate safely, efficiently, and confidently in service to their communities.

I am also committed to identifying and pursuing value-added services and new opportunities that enhance the benefits of membership while keeping costs manageable for all members. By expanding outreach and engagement, we can grow SDRMA's reach and deepen its impact across the state.

I certify that I meet the candidate qualifications as outlined in the SDRMA election policy. I further certify that I am willing to serve as a director on SDRMA's Board of Directors. I will commit the time and effort necessary to serve. Please consider my application for nomination/candidacy to the Board of Directors.

Candidate Signature

Date 5/1/2025

This information will be distributed to the membership with the ballot, "exactly as submitted" by the candidates – no attachments will be accepted. No statements are endorsed by SDRMA.

Candidate\*

Steven Ruettgers

District/Agency Kern Mosquito & Vector Control District Work Address 4705 Allen Road, Bakersfield, CA 93314

Work Phone

(661) 589-2744

Cell Phone

(661) 332-8287

Why do you want to serve on the SDRMA Board of Directors? (Response Required)

To serve the needs of the SDRMA members consistent with SDRMA's mission statement: to provide excellent risk financing and risk management services through a financially sound pool to California public agencies, delivered in a timely and responsive cost-efficient manner.

I recently retired from the Kern County Water Agency, and desire to continue to contribute to the needs of special districts as I have in the past. This opportunity matches well with my experience, education, and dedication.

What Board or committee experience do you have that would help you to be an effective Board Member? (SDRMA or any other organization) (Response Required)

Served 22 years on the Audit-Finance Committee of the ACWA JPIA\* (see below), which provided financial oversight to the organization and it's programs (Liability, Property, Workers Compensation, Health Insurance, and pass through insurance).

Served 1 year on the Property Committee of the ACWA JPIA\* (see below) before I was asked to serve on the Audit-Finance Committee.

Kern Mosquito & Vector Control District (current Board Member)

North of the River Sanitary District (current Board Member with 17 years experience)

North of the River Recreation & Park District (past Board Member with 22 years experience)

\* ACWA JPIA (Association of California Water Agencies Joint Powers Insurance Authority) is a collection of risk pools similar to SDRMA serving nearly 400 California water districts, which has similar member services available and a captive insurance entity.

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<sup>\*</sup>The name or nickname and any designations (i.e. CPA, SDA, etc.) you enter here will be printed on the official ballot, exactly as submitted.

What special skills, talents, or experience (including volunteer experience) do you have? (Response Required)

Oregon State University, BS Finance, Minor Economics

California State University, Bakersfield, MBA

Business Manager, Kern County Water Agency, 33 years

What is your overall vision for SDRMA? (Response Required)

To remain consistent with the vision of the SDRMA as outlined in its mission statement. The goals of cost-effectiveness, stability, and reliability in the current insurance/risk market is difficult, though worth pursuing in ernest for all SDRMA members.

I certify that I meet the candidate qualifications as outlined in the SDRMA election policy. I further certify that I am willing to serve as a director on SDRMA's Board of Directors. I will commit the time and effort necessary to serve. Please consider my application for nomination/candidacy to the Board of Directors.

Candidate Signature

Date May 14, 2025

March 2025

This information will be distributed to the membership with the ballot, "exactly as submitted" by the candidates – no attachments will be accepted. No statements are endorsed by SDRMA.

Candidate\*

MIKE SCHEAFER

District/Agency COSTA MESA SANITARY DISTRICT

Work Address 290 PAULARINO AVE, COSTA MESA, CA92626

Work Phone 949-645-8400

**Cell Phone** 714-552-9858

\*The name or nickname and any designations (i.e. CPA, SDA, etc.) you enter here will be printed on the official ballot, exactly as submitted.

#### Why do you want to serve on the SDRMA Board of Directors? (Response Required)

As an incumbent of the SDRMA Board I wish to continue providing my expertise, decision making and ability to help Special Districts manage their insurance and risk management challenges and programs. I have dedicated many hours towards those efforts and feel I continue being a valuable asset to the member agencies.

I am uniquely qualified to continue serving on the SDRMA Board as I have over 50 years of experience in the private insurance field.

What Board or committee experience do you have that would help you to be an effective Board Member? (SDRMA or any other organization) (Response Required)

I have served on the the SDRMA Board since 2014, with 3+ years as Board President. I have continued to work for policies that provide exceptional protection at rates that are reasonable. I am always mindful that public agencies need to protect their constituents at the most affordable rates.

I have been an insurance professional in my private career for over 50 years. I have been awarded numerous insurance industry awards and recognitions for service and dedication to my customers.

I currently hold a Community College teaching credential in insurance education. Additionally I have provided training course instruction for new insurance professionals.

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What special skills, talents, or experience (including volunteer experience) do you have? (Response Required)

I am the current Board President for the Costa Mesa Sanitary District, serving on that Board for 16 years. I am a former City Councilmember for the City of Costa Mesa, a former Parks and Recreation Commissioner and past President of the Costa Mesa Senior Center.

I have been a dedicated member of the Lions Club, serving as District Governor in 1997-1998.

I founded the Costa Mesa Little League, served as President and coached. I served as a Little League Assistant District Administrator. Served as President of the local Boys and Girls Club Boardof Directors.

#### What is your overall vision for SDRMA? (Response Required)

My vision is to continue helping Special Districts have the very best, most comprehensive risk protection at the most affordable rates. To continue helping Districts and agencies with outstanding, innovative, and comprehensive programs that give them peace of mind knowing that unforseen contingencies will not disrupt or destroy the services they provide.

Insurance can be very difficult, especially now with the state of issues in California. Districts need the experienced hand that I will continue to provide. I will work to make it less difficult and more affordable.

I certify that I meet the can	ididate qualifications as ou	tlined in the SDRMA el	ection policy. I further
certify that I am willing to	serve as a director on SD	RMA's Board of Direct	ors. I will commit the
time and effort necessary	to serve. Please consider	my application for no	mination/candidacy to
the Board of Directors.	$M_1 \cdot f_1 \Lambda$		1 1
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Candidate Signature

Date

5/12/25

March 20

This information will be distributed to the membership with the ballot, "exactly as submitted" by the candidates – no attachments will be accepted. No statements are endorsed by SDRMA.

Candidate\* Thomas B. Wright
District/Agency Clours Veterans Memorial District
Work Address 808 47 St. Clours, CA 93617
Work Phone 559-299-0473
Cell Phone 559-3541-2857
\*The name or nickname and any designations (i.e. CPA, SDA, etc.) you enter here will be printed on the official ballot, exactly as submitted.

Why do you want to serve on the SDRMA Board of Directors? (Response Required)

I was honored to be elected to the SDRMA Board for the first time four years ago. During my time on the Board I have come to appreciate the role of this organization and its extreme importance to Special Districts throughout the state. I believe SDRMA to be the finest example of "government" doing its job in the best possible manner. I would be honored to continues serving with this organization.

What Board or committee experience do you have that would help you to be an effective Board Member? (SDRMA or any other organization) (Response Required)

I have been active in California Special Districts for decades. I am currently serving as Chairman of the Clovis Veterans Memorial District. Four years ago I was elected to the SDRMA Board of Directors, and subsequently appointed to the Special Districts Leadership Foundation board.

I have been involved in community and regional leadership activities all of my adult life; ranging from service clubs like Rotary and Lions Clubs, Chambers of Commerce, city and school district bond and tax elections, and local service organizations like the Clovis Rodeo Association. During my term with the SDRMA Board I have come to understand and appreciate the professionalism, extremely high standards, and effectiveness of the SDRMA in serving Special Districts.

What special skills, talents, or experience (including volunteer experience) do you have?

(Response Required)

I have served in leadership positions for many community organizations, local governments, educational boards and committees at all levels, and grassroots movements to assist with emergencies and special needs. Beyond local and state matters, I've been privileged to work with national and even international services in which people working together for the betterment of communities in need and make amazing things happen.

What is your overall vision for SDRMA? (Response Required)

My vision for the SDRMA is to continue to build upon the services it offers its members, always with an eye upon the quality of what we offer and to keep its costs at fair and minimal levels. We have endured some excruciating challenges at SDRMA over the past four years, from wildfires to the abandonment of California by many of its traditional insurance companies. The sound financial condition of SDRMA and its determination to maintain its high standards has served our membership well.

I certify that I meet the candidate qualifications as outlined in the SDRMA election policy. I further certify that I am willing to serve as a director on SDRMA's Board of Directors. I will commit the time and effort necessary to serve. Please consider my application for nomination/candidacy to the Board of Directors.

Candidate Signature Thomas B Wy

Ot Date MARCH 24, 2025