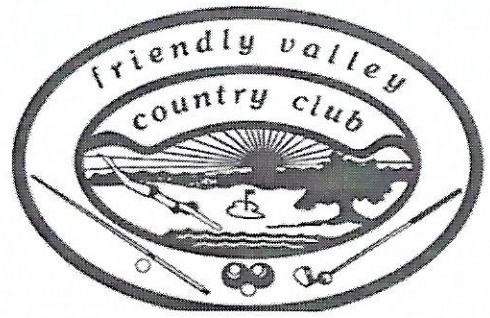


Villager Newsletter

June 2nd, 2019 – June 15th, 2019

www.friendlyvalleycountryclubwebsite.com



Friendly Valley Voice

***By: Michael Fennick, Board Member
Friendly Valley Recreational Association, Inc.***

Greetings.

I want to thank each and every resident who attended the Meet the Contractor's Meeting on May 23rd and also those who attended the showing later that night. Secondly, I want to thank those who submitted questions and participated in the open forum. It was a true sense of community that was both impressive and appreciated. Everyone in attendance should have left with not only a feeling of accomplishment, but also with the realization that additional work was needed. Your Rec Board certainly shared those sentiments.

Because of your participation, we have inquired into concerns that we may not have originally addressed. With a project of this magnitude, that is of great importance. Those queries have translated into several pieces of new information that will assist us in trying to make the right decision for all residents of Friendly Valley.

The progression on this project has made large strides in a short period of time. Because of it, we have compiled a wealth of information that will assist you in your decision which in turn will assist us in making ours when the time comes. This edition of The Villager contains the questions that many of you submitted and the answers that you deserve. Please read through the enclosed Q&A Packet. We have also gained knowledge regarding a solar energy conversion; so much that we could not make it a part of this printing. All of that data will be made available in the office on an "as requested" basis.

I believe we need to keep in mind that costs will continue to rise in the future. Twenty-five years ago, we all remember that a gallon of gasoline cost less than two dollars. A year or so ago, it approached five. Not many of us ever anticipated such a drastic increase. The latest word is that SCE will raise their rates 30% next year. We are entertaining a way to counter that escalation and the inevitable ones that will follow. We are also trying to seek creative financing to relieve our homeowners of an increase to their HOA fees.

Residents were asked to vote "YES" only in order to allow us to pursue the possibility of incorporating a solar energy system to help control our common area costs as we all move towards the future together. If it turns out to be the right move, we will all benefit. If not, we will have done our due diligence and be able to live with our decision.

We have never asked anyone to vote to contract and begin work. It remains to be seen whether that will ever happen. All of your suggestions, input, experience, and knowledge has provided us insight in the case negotiations transpire. Newly received information has allowed us additional time to continue to research this project. That time is to our benefit. The community was asked to hold their votes until they were either satisfied or not. Many have. I can only hope that the continuance of our efforts will result in your satisfaction. If nothing else, we are now a much more informed and stronger community that I am proud to say I reside in. Hopefully, most of you feel the same way.

GOLF CLUBS

MEN'S

Every 3rd Wednesday @ 11:00 am in the Golf Lounge.

WOMEN'S

Meeting every 4th Thursday at 12:30 pm in the Annex. If you know the basic rules and etiquette of golf, all are welcome. Call Greeter Sharlene Wicks at 252-0959.

GOLDEN TEES

Come one, come all to the 1st Golden Tee's Summer Bash Potluck Dinner & Dance July 19th @ 5 PM. D.J. & guest singer. \$10 single, \$15 couple.

CLUBS, CLASSES, AND GROUPS

(Please call groups before attending to ensure space)

ACRYLIC PAINTING CLASS

Fridays from 12:30pm—2:30pm in the Conference Room. Teacher is Gina Leonard (661-977-1202).

BIBLE STUDY

Bible Study Tuesdays at 10 am in the Conference Room. (Carol Bennett 250-4590)

CATHOLIC ROSARY GROUP

Rosary Recitation June 3 & 10 in the home of Mima Stagner 26832-C N. Avenue of the Oaks (661-251-8757). All are welcome. Any Questions call Eileen Kearns (661-298-2481).

CITY OF HOPE

-Board Mtg Tues., June 4 @ 5pm in the Ladies' Card Room
-General Mtg Sat., June 8 @ 11:45am in the Auditorium; potluck @ 11am. Ye all come and enjoy!
No Meeting July or August—see you in September!

CERAMICS

Try your hand at being creative with clay. The Ceramics Club is open for new members Wednesdays from 9-11:30am and Thursdays from 6-8pm. Come explore your artistic side! For more info call Judy (661-360-9386).

DEBTORS ANONYMOUS

We offer hope for people whose use of unsecured debt causes problems & suffering. Compulsive debting is a problem and we find recovery using the D.A. program. Thursdays @ 6pm in the Conference Room. Adela (310-430-0336)

FRIDAY BRIDGE

Duplicate Bridge Players wanted. Fridays @ 12:30pm in the Annex. Call Harriet (661-299-6944).

FRIDAYS WITH THE PROFESSORS

1pm at the Friendly Valley Church. May 31: "Life in an (Asian) Indian Boarding School" June 7: "Nutrition for Good Health and Food Safety" June 14: "Grief and Loss"

F.V. COMMUNITY CHURCH

Sunday Service @ 10 am, all denominations welcome!

F.V. LAWN BOWLS CLUB

Afternoon Lawn Bowling Fun! Come join us! Tues., Thurs., & Sat. meet 6:15pm, start 6:30pm. Free lawn bowls to use & instruction. For more info call Judy (559-250-2217).

F.V. LITTLE THEATER

Members and Potential Members: Little Theater Meeting on June 10th @ 7pm in the Auditorium. See you there!

HELPING HEARTS AND HANDS

Our last meeting will be on June 6 from 1:00—3:00pm at the FV Church until we start again on Sept. 6. Please bring snacks or finger foods to chare with others.

H-O-R-S-E

Join us on the Basketball Court, Wednesdays at 5:30pm. Relive your youth with some friendly competition or simply come out and socialize with your neighbors. All skill levels welcome! C-Ya on the court!

PARTY BRIDGE

Interested in playing bridge? We have Mon., Wed., and Fri. groups. Call Judy @ 559-250-2217 for more info.

PICKLEBALL

Every Tuesday evening at 6:30pm in the Auditorium. Felicity (661-803-8397).

NAMI (National Alliance on Mental Illness)

No cost ongoing support groups. Various location, day, and times. Info on FREE education programs. Call Zee @ 818-371-9381.

NIP & TUCK PINOCHLE

1st, 3rd, 4th (& 5th) Thurs. from 11am-4pm in the Men's Card Room. 2nd Thurs. 11:30am in the Annex. (Al Lerch 661-644-2423)

NO PASS PINOCHLE

1st Tues. 12pm in the Ladies' Card Room. 2nd, 3rd, 4th (& 5th) Tues. 12pm in the Men's Card Room. (Al Lerch 661-244-2423).

SENIOR CENTER LUNCHESES

Santa Clarita Senior Center Lunches on Mon., Wed., & Thurs. @ 11:30am @ F.V. Church. Call 661-259-9444 for Reservation.

WATER EXERCISE

Let's get moving! The pool is warming to 80°. We'll meet M-W-F if the outside temp. reaches 70° by 10am. We'll wiggle until our day is fine!

WRITERS SOCIAL

Come share your thoughts, ideas, memories, or stories in writing or verbally. Thursdays from 2pm-4pm in the Ladies' Card Room. For info call Jane Hills (661-299-9441).

ZUMBA

No charge—video only. Please arrive @ 5:45pm on Fridays in the Annex. Wear comfortable clothes & non-gripping shoes. Call Rosemarie Sanchez-Fraser for more info.

SECURITY NEWS

Reminder: Per the Friendly Valley Rules and Regulations: When taken off the owner's premises, pets must be kept on a leash of no more than 6 feet in length.
Thank you for your cooperation.

Driving Range OPEN

The Driving Range has been repaired and is now OPEN.

Changing Your Vote

Contrary to what you may have heard, homeowners **CANNOT** change their vote once it has already been submitted to the Inspectors of Election. Per Civil Code Section 5120(a): Once a member has cast his ballot, he cannot retrieve it to change his vote nor can he revoke his ballot.

Bingo Cancelled

Bingo has been cancelled for the entire month of June. The current Bingo Manager is unable to serve and there is no back-up Bingo Manager. If you or someone you know is interested in becoming a back-up Bingo Manager, please contact Los Angeles County and ask for information on how to apply for a Business License for Bingo Manager.
Main Office Phone: 213-974-2011.

BOARD MEETINGS

Are you involved with your Association?

Assn. 2	June 4th	10:00 am <i>Ladies' Card Room</i>
Assn. 1	June 4th	7:00 pm <i>Annex</i>
Assn. 5	June 11th	2:00 pm <i>Annex</i>
Assn. 4	June 11th	6:00 pm <i>Conference Room</i>
Assn. 6BC	June 12th	4:30 pm <i>Conference Room</i>
Assn. 3	June 14th	9:30 am <i>Conference Room</i>
Assn. 9	June 17th	6:00 pm <i>Pierce's Home</i>
Assn. 10	June 18th	5:00 pm <i>Ladies' Card Room</i>
Assn. 6A	June 18th	6:00 pm <i>Annex</i>
Assn. 6	June 20th	6:00 pm <i>Annex</i>
Assn. 8	June 25th	2:00 pm <i>Conference Room</i>
Assn. 7	June 26th	2:00 pm <i>Conference Room</i>
Assn. 11	July 11th	6:30 pm <i>Annex</i>

Community Council Meeting

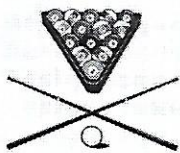
Wednesday, June 5th, 2019
@ 10 am in the Auditorium

Rec Board Meeting

Monday, June 10th, 2019
@ 10 am in the Auditorium

2019-2020 F.V. Directory:

Is now available in the Business Office.
Please remember to bring your old Directory so it can be properly disposed of and shredded. The privacy & security of our residents (and their personal info) is of utmost importance. Thank you.

Sunday June 210:00 am **Service**—FV Community Church**Monday June 3**8:30 am **Aerobics**—Annex10:00 am **Exercise 1**—Annex10:00 am **Water Exercise**—Pool11:30 am **Senior Center Lunch**—FV Church6:30 pm **Jazzercise**—Annex7:00 pm **Billiards**—Game Room**Tuesday June 4**9:00 am **Strengthen & Tone**—Annex10:00 am **Bible Study**—Conference Room12:00 pm **No Pass Pinochle**—Ladies' Card Room6:15 pm **Lawn Bowls**6:30 pm **Pickleball**—Auditorium7:00 pm **Darts**—Game Room**Wednesday June 5***Men's Golf Play am*8:30 am **Aerobics**—Annex9:00 am **Ceramics Morning**9:00 am **Party Bridge**—Both Card Rooms10:00 am **Exercise 1**—Annex10:00 am **Water Exercise**—Pool11:30 am **Senior Center Lunch**—FV Church5:30 pm **Friendly 8**—Golf Lounge6:30 pm **Jazzercise**—Annex6:30 pm **Dominoes**—Men's Card Room7:00 pm **Billiards**—Game Room**Thursday June 6***Women's Golf Play am*9:00 am **Strengthen & Tone**—Annex11:30am **Nip & Tuck Pinochle**—Men's Card Room11:30 am **Senior Center Lunch**—FV Church6:15 pm **Lawn Bowls**2:00 pm **Writers Social**—Ladies' Card Room6:00 pm **Ceramics Evening**6:00 pm **Debtors Anonymous**—Conference Room7:00 pm **Darts/Bumper Pool**—Game Room**Friday June 7**8:30 am **Aerobics**—Annex10:00 am **Party Bridge**—Both Card Rooms10:00 am **Exercise 1**—Annex10:00 am **Water Exercise**—Pool12:00 pm **Friday Bridge**—Annex12:30 pm **Acrylic Painting Class**—Conference Room5:30 pm **Tiki Tiki Luau Social**—BBQ Picnic Area/Near Pool6:00 pm **Zumba Gold Dance Class**—Annex7:00 pm **Billiards**—Game Room**Saturday June 8**6:15 pm **Lawn Bowls**6:30 pm **Dominoes**—Men's Card Room**Sunday June 9**10:00 am **Service**—FV Community Church**Monday June 10**8:30 am **Aerobics**—Annex10:00 am **Exercise 1**—Annex10:00 am **Water Exercise**—Pool11:30 am **Senior Center Lunch**—FV Church6:30 pm **Jazzercise**—Annex7:00 pm **Billiards**—Game Room**Tuesday June 11**9:00 am **Strengthen & Tone**—Annex10:00 am **Bible Study**—Conference Room12:00 pm **No Pass Pinochle**—Men's Card Room6:15 pm **Lawn Bowls**6:30 pm **Pickleball**—Auditorium7:00 pm **Darts**—Game Room**Wednesday June 12***Men's Golf Play am*8:30 am **Aerobics**—Annex9:00 am **Ceramics Morning**9:00 am **Party Bridge**—Both Card Rooms10:00 am **Exercise 1**—Annex10:00 am **Water Exercise**—Pool11:30 am **Senior Center Lunch**—FV Church5:30 pm **Friendly 8**—Golf Lounge6:30 pm **Jazzercise**—Annex6:30 pm **Dominoes**—Men's Card Room7:00 pm **Billiards**—Game Room**Thursday June 13***Women's Golf Play am*9:00 am **Strengthen & Tone**—Annex11:30am **2nd Thursday Pinochle**—Annex11:30 am **Senior Center Lunch**—FV Church6:15 pm **Lawn Bowls**2:00 pm **Writers Social**—Ladies' Card Room6:00 pm **Ceramics Evening**6:00 pm **Debtors Anonymous**—Conference Room7:00 pm **Darts/Bumper Pool**—Game Room**Friday June 14**8:30 am **Aerobics**—Annex10:00 am **Party Bridge**—Both Card Rooms10:00 am **Exercise 1**—Annex10:00 am **Water Exercise**—Pool12:00 pm **Friday Bridge**—Annex6:00 pm **Zumba Gold Dance Class**—Annex7:00 pm **Billiards**—Game Room**Saturday June 15**6:15 pm **Lawn Bowls**6:30 pm **Dominoes**—Men's Card Room**NEXT VILLAGER DEADLINE:****Monday, June 10th****GAME ROOM:**

The Game Room is now OPEN and available for use from 9am—10pm daily. The Game Room features a billiards table, a dart board, and a bumper pool table that can be converted to a card table. Residents will need to contact Security for entry. Check the posted schedule that specifies days and times where only certain games can be played. Please **NO** food or drink other than water is permitted inside the room. Thank you.



QUESTIONS FOR SUNWORKS

Has a cost benefit analysis been performed? Who performed it and what were the inputs?

Yes, Corbin Moser from Sunworks utilizing industry standard, Energy Toolbase – a software platform that incorporates every effective date, for every sub-option, for every rate schedule, for every utility in the country:

- Helioscope design software for production analysis with 6% year-round soiling
- Burbank – Glendale – Pasadena AP Weather Data Set
- Utility electricity escalation rate = 4%
- SCE Wholesale Excess Generation Credit = \$0.035/kWh
- Non-Bypassable Charges Rate = \$0.02/kWh
- Applied most recent March 1, 2019 SCE TOU rate schedule window change
- Rate Schedule set to choose option (D or E) with greatest savings post PV install
- Module Degradation Rate = 0.54%/yr
- Annual O&M (2 cleanings & 1 preventative maintenance, testing, and inspection) year 7 = \$0.025/W

What is our annual Kw usage and what was that analysis based on? What is the usage breakdown at the various tier levels and was that the criteria used for the analysis? Is the solar energy system sized to meet an average usage or only a partial usage? If average, what would be the potential savings difference be if it were sized for maximum usage?

- (2) largest meters' total annual consumption = 249,936 kWh
- Exact usage breakdown for each meter pre- and post-solar available in Pre-HVAC ETB Analysis
- Targeting 96% usage of these two largest meters. All other smaller usage meters will be added to aggregation list with SCE. HVAC efficiency improvements will likely move all meters to 100% usage offset

Was the claimed payback period calculated using the current electrical usage of from the proposed new HVAC system?

- Current usage

What brand of panels are being used and what is the efficiency rating? Where do they rate in relationship to the available ranges? What is the total efficiency of the entire system of panels, inverters, power loss etc.?

- Canadian Solar modules (spec sheet attached) with 19.15% efficiency which is on par with all other Tier 1 rated modules of a similar power class
- See attached Helioscope production report for exact breakdown.
Overall system performance ratio = 79% = (Total Available Sunlight from Sun + Total Available Sunlight Bouncing Off Clouds/Objects) – Total of Possible System Losses

What is the expected life to the panels being installed under normal conditions? What protects us against weather damage?

- As a general solar industry rule of thumb, **solar panels last about 25-30 years**. However, this doesn't mean that they stop producing electricity after 25 years – it just means that energy production has declined by what manufacturers consider to be a significant amount. Solar panels can continue to work for many decades, given they aren't physically damaged by wind, debris, or any other external factors. This is primarily because solar panels don't have any moving parts – they rarely break from within and are usually only damaged by outside forces like a poor racking setup or inclement weather.

How long is the warranty and what does it cover? What is the perceived degradation rate? Will the equipment outlast the loan commitment?

- Product warranty is for 10 years and covers the cost of a replacement module
- Degradation rate perceived to be 0.54% annually
- Under standard conditions, yes, the equipment will outlast the loan commitment

Have maintenance costs been included in the payback analysis? Will the system require maintenance not covered in the warranty?

- Yes, 25-years' worth of O&M have been factored into Energy/Financial Analysis with the first 6-years included with Tax Equity group financing
- Assume approx. \$3800 annually starting year 7 with a 3% annual escalator (less expensive if long-term agreement established). Will cover (2) cleanings and (1) Preventative Maintenance, Inspection, & Testing (PMIT) every year
- Product warranties do not come with any maintenance agreement, only covers cost of materials

What impact will the solar system have on our insurance costs and property taxes? Does this affect the payback figures?

Historically added insurance cost is a minimum cost impact between 1-3% increase to your existing premium. If less than a 20 year payback is to be claimed, will the payback period be within an acceptable tolerance of the projection? If not, how reliable is the claim considered to be? What is the accept variances?

- Payback period based on most accurate information available today (previous year's 15-min usage profile, weather station data set, forecast of utility rates, efficiency of equipment, soiling assumptions, etc.)
- System production expected to be +/- 15% of estimated performance analysis in any given year
- Utility offers "Grandfathering" rates every time they change their structure which will buffer you from any impacts to your payback for the first 10-years

What programs are available for us to take advantage of and is net metering the only consideration?

- Absolutely nothing available except for NEM 2.0

Who is providing the financing and at what rate? Has the PACE program been contacted or considered?

What percentage of FVs total electrical use will be supplied by the proposed system? What is the best and worst cases?

- Yes, PACE was considered based on your financial strength you have the ability to be approved for both PACE and Preferred Lease Q Financing. Lease Q will not add a financial assessment to your Property Tax Bill.
- It is estimated that post-HVAC improvements 100% of the total usage will be supplied.
- Based on future usage and HVAC improvements, anywhere from 90-120% of total usage

If installed, will our net SCE costs go up or down and what is the estimate of how much?

- SCE costs will go down. Total amount will be based on exact HVAC efficiency improvements but minimum 50% reduction

What is the payback period? How can we be assured of this?

- Loan Term is set for 84 months fixed payments.

What is the proposed working life of the system quoted? What is that guarantee?

- Proposed working life is at least 25 years
- Includes SolarEdge extended 20-year inverter warranty, SolarEdge optimizers come with 25-year warranty, modules come with 10-year product warranty paired with 25-year performance warranty

How long has Solar Works been in business? Have they ever done business under another name? Have they ever been sued?

- No Sunworks has never been sued. Sunworks has been in business since 1988. Over the years ownership has changed hands. Sunworks is currently a publicly Traded company on the NASDAQ under symbol SUNW

How many projects equal to or greater than the size of ours have you completed?

- Minimum of 80 with more than a dozen MW+ installs

Since the installation is expected to generate 95% of the electricity we use, why are the savings estimated to only amount to 25K? That equates to only 42% of the 59K we pay to SCE.

- **Short answer:** SCE changed their rate structure in March 2019 which now has "on-peak" charges from 4-9pm when everyone is going home and turning on lights/actually living. The value of solar energy generated during the day is less valuable than the cost of energy being used at night. The solar is also no longer generating power during most expensive demand periods and therefore can not help contribute to a lower net demand reading.

- **Long answer:** Your electric bill is broken up into three main categories: fixed charges, energy charges, and demand charges.
 - **Fixed charges** are what you pay to simply be connected to the grid, if you want power at night or during week-long periods of cloud cover you need to pay your dues.
 - **Energy charges** are what you pay for your energy, kWh, usage. If you use a 1,000W heater for 5 hours you've used 5 kWh and need to pay for that energy. However, it is not as simple as every kWh = \$0.XX because the utility is measuring your Time-of-Use (TOU) - what time of the day do you need the energy? If you need a kWh during a period where everyone else is also in need of a kWh, known as "On-Peak" time, you are going to be charged more simply because the utilities must pay more to generate during that time. For this reason, TOU is further split into Winter and Summer months due to the increased HVAC usage in virtually every building. So, if you used that same 1kW heater for 2 hours during off-peak hours in addition to 3 hours during mid-peak hours, but your solar only generated 5 kWh during off-peak hours, you will need to pay for 3kWh multiplied by the difference in cost between those two time periods.
 - **Demand charges** are what you pay for power, kW, you use in any given moment. The utility is going to be impacted (and charge you) very differently if you need to run two heaters vs four hundred heaters. These charges are difficult to offset because they are based on the maximum reading during any single 15-min period throughout the month. If everything is running during a time the solar is not producing, there is no reduction in the maximum reading and therefore no impact to nearly 50% of the bill.

		GS-1 Option E	GS-1 Option D	GS-1 Option ES	GS-2-D	GS-2-E			
Summer	On-Peak	\$ 0.380	\$ 0.127	\$ 0.547	\$ 0.106	\$ 0.464	Summer (June-Sept)	On-Peak	4 pm - 9 pm, weekdays
	Mid-Peak	\$ 0.217	\$ 0.120	\$ 0.222	\$ 0.098	\$ 0.160		Mid-Peak	4 pm - 9 pm, weekends
	Off-Peak	\$ 0.141	\$ 0.072	\$ 0.120	\$ 0.073	\$ 0.110		Off-Peak	All other hours
Winter	Mid-Peak	\$ 0.236	\$ 0.122	\$ 0.184	\$ 0.087	\$ 0.146	Winter (Oct-May)	Mid-Peak	4 pm - 9 pm, all days
	Off-Peak	\$ 0.133	\$ 0.079	\$ 0.106	\$ 0.078	\$ 0.082		Off-Peak	9 pm - 8 am, all days
	Super Off-Peak	\$ 0.107	\$ 0.063	\$ 0.091	\$ 0.060	\$ 0.073		Super Off-Pe	8 am - 4 pm, all days
Demand Charges	Maximum		\$ 10.03		\$ 11.41	\$ 8.19			
	Summer On-Peak		\$ 15.34		\$ 26.81	\$ 3.46			
	Winter Mid-Peak		\$ 2.88		\$ 6.98	\$ 0.74			
Fixed Charge (\$/mo)		\$ 11	\$ 11	\$ 24	\$ 125.25	\$ 125.25			

Mention was made of an 84-month payback period. Saving 25K per year projects to 175K and the rebate provides only small amount. Please expand in detail how this is calculated.

- The loan is an 84-month fixed payment loan term.

Does covering a roof with panels 1) protect the roofing, 2) add additional wear or 3) have little effect?

- Has little effect. You may notice a very slight reduction in heat since modules will be casting shade onto roof.

Can we expect to see a reduction in the insurance cost that cover our structures because of new roofing and an update HVAC system?

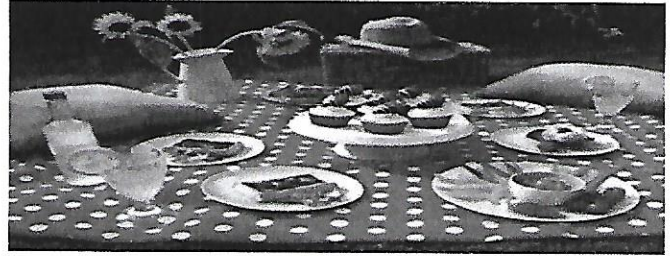
- Unlikely

Was an engineering study performed in order to guarantee the structural integrity of the auditorium roof to assure it will support the solar panels?

- Our initial site visit it was determined that the roof structural supports will support the proposed solar system. This will be confirmed by the City Engineer once we submit our Engineered Design and if the City Engineer determines the existing structure will need added support we'll determine what the financial impact is and collaborate with Friendly Valley Board members to determine if the financial impact is ok to proceed or if we need to make adjustments to the system size to minimize additional cost. Structural analysis has upfront cost implications, based on our expertise we feel confident that the roof has the necessary supports to accommodate the proposed solar system.

ASSOCIATION 5

PICNIC

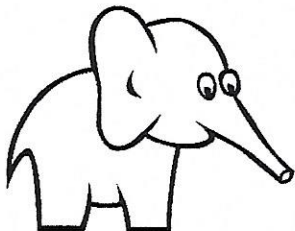


Friendly Valley Association 5 members are invited to the Association 5 Potluck Picnic. Enjoy the company of old friends and meet new ones. Fried chicken and bottled water will be provided by the Association. Bring your favorite potluck side dish or dessert for everyone to enjoy. Please let us know what dish you're bringing when you RSVP.

Participate in our raffle for some neat prizes.
(\$1.00 per ticket or 7 tickets for \$5.00)

Where: BBQ Picnic Area near pool
When: June 22, 2019
Time: 12:00 noon to 3:00 p.m.
RSVP: Liz Talbot at 661-367-6527 or
Agnes Chaney at 661-360-5506

PLEASE RSVP NO LATER THAN JUNE 14, 2019 SO WE KNOW HOW MUCH CHICKEN TO BUY.



Bring an item (new or used) to participate in the fun White Elephant Exchange.

Be sure to wear your Friendly Valley I.D. Badge