

24 March 2018

Board of Directors Meeting

Members Present: Clark Ackerman (21), Tracy Usry (21), Dave Cullin (20), Michele Robinson (20), Dale Breer (19), Sharon Poole (19), Dave Fedorchak (19).

Association members present: Brian Riley

1. Call to order at 9:03
2. Public comment - none
3. Previous meeting minutes were approved and will be posted to the website
4. Treasurer's Report (Dave Cullin)
 - a. Reviewed expenditures – few since last meeting.
 - b. Eleven (11) lots have not paid to date. Dave Cullin will be sending letters to the lots that are outstanding.
 - c. We have not received a bill yet for snow removal.
5. ACC report (Michele Robinson) – nothing to report.
6. CAM report (Michele Robinson)
 - a. Debris from the last tree removal still remains at the dock.
 - b. Pier has risen from the water again. Tracy will take a look and see how bad it is.
 - c. Culvert on Edwards needs to be addressed. There is erosion on the sides of the culvert. Tracy will review the situation and identify what we need to do.
 - d. The committee would like a definition of the terms 'maintenance' and 'improvement'. The committee is advisory and not a 'work party'.
 - i. The Board defined 'maintenance' as anything that replaces something that already exists.
 - e. Clark Ackerman will reach out to John Lundberg and Dave Fedorchak will reach out to Jim Buckley to find out if they will be performing front entrance maintenance this year for the main and Piney Green entrances respectively.
7. Road Committee (Tracy Usry/ Dave Cullin)
 - a. Tracy will bring information on the material needed for quality patching between the next resurfacing and future pothole work.
 - b. Jim Hanson will be getting the resurfacing estimates.
 - c. Brian Riley volunteered to be on the committee.
8. Insurance
 - a. We received a response from our letter to the Insurance Commissioner but it appears that they will not require Nationwide to continue our insurance. Therefore, we will need to investigate insurance alternatives.
 - b. There was a discussion of what insurance is required.
 - i. Coverage for employee dishonesty is required but no limits were defined.
 - ii. General liability requirements should be ~\$2M with \$1M per occurrence. Also standard is \$1M for Director coverage.
 - iii. We have two quotes that are roughly \$1,000 different
 1. State Farm = \$1,454
 2. Auto Owners = \$3,010

3. No questions about hunting or firearms came up but we are going to pose the question back to State Farm.
4. Dave Fedorchak made a motion that if the answers from State Farm are acceptable (no changes required to our covenants or to the way we've historically operated), we should procure the State Farm liability insurance. Questions to be posed to State Farm
 - a. The neighborhood is zoned A1 with minimum of 10 acres per lot which allows hunting. The Association has NO prohibition against hunting or the discharge of weapons on private property or common areas. Is this a problem and if so, what is the remedy?
 - b. Within the common areas, we have a dock area and a nature trail that is bisected by a stream. There are also equestrian trails within the community. These trails run along the roads. Are there any insurance issues?
 - c. Tracy Usry seconded. All voted in favor. No opposed. **Motion passed.**
9. Discussion regarding rocks that have been placed along Panorama Drive along lot 79.
 - a. The Board received a letter expressing a safety concern about the rocks that have been placed next to the road.
 - b. Tracy Usry motioned that we send a letter to the lot owner to remove the rocks on the side of the road. The letter will include the corrective action for the road shoulder that Board will take.
 - i. Tracy Usry, Dave Cullin, and Dave Fedorchak, and Sharon voted in favor.
 - ii. Clark Ackerman, Michele Robinson, and Dale Breer voted against.
 - iii. **Motion passed.**
 - c. Clark will respond to the original concern and draft the letter to Lot 79.
 - d. The current rocks will be replaced with a smaller style stones that will prevent erosion.
10. Question on snow removal procedures – During this last snow (February 21, 2018) we received an email about Tranquility Lane not being plowed. The road was eventually plowed but it had to wait until the primary Meadows' roads had been plowed first. The original complaint was probably premature. No action needed.
11. New Business
 - a. Lot 87 has a horse and utility trailer visible. Clark will contact them to make aware of rules as they are new to the neighborhood.
 - b. Should the HOA own a projector for the annual meeting? Consensus was that the expense would not be worth it.
 - c. Should the HOA provide a computer to the Treasurer or other BoD members for HOA business? Consensus was that the expense would not be worth it.
 - d. There are construction materials located on Lot 118. The Board will send a letter to the lot owner to have the materials removed.
12. Next meeting planned for May 19th at 0900 at Dave Cullin's house.
13. Motion to adjourn at 11:13 by Tracy Usry. Seconded by Dave Cullin. All in favor. Meeting adjourned.