

The Annual Meeting of the Marsh Ridge Homeowners Association was held on Thursday, September 21, 2017. The meeting was preceded by a 6:00 pot luck supper and social. Fifty-four homeowners attended the meeting at 7:00. They represented 44 addresses in Marsh Ridge which included 11 proxy forms.

Craig Sinkel welcomed those present and introduced Board members and Directors: Craig Sinkel President, Howard Glas Vice-President, Jon Holzer Treasurer, (Jon was not present), Gail Scholl Secretary, and Zelda Malo member. The three members of the Architectural Committee were introduced: Jerry Malo, Doug Ludwig, and Jim Roufs. Homeowners present then introduced themselves with their addresses, some adding they had moved into Marsh Ridge in the past year. Craig noted that there is one twin home that will close at the end of September and there will be new owners on Bonita Circle.

Committee Reports: Gail Scholl gave a report on the new web site. The address remains the same www.marshridgedelano.com but the site is now managed by a Delano company. The site looks different, and minutes have not been uploaded since January, 2017. However, all bylaws, rules and regulations, names and addresses of Board members, insurance information and forms are still available. Gail urged homeowners to review the site and become familiar with it. Minutes of meetings are now available following a Board meeting via e-mail. The President has a group list to notify residents of minutes and other information that affects all homeowners. Changes in e-mail addresses can be sent to any Board member to be updated on the group list. Paper copies are available to those without computers.

Gail also discussed the address and phone directory of members. In the past two years there have been many sales and new homeowners. We will update our directory and it will be available to homeowners.

Craig detailed the capital improvements and the expense of each. Moving and rebuilding the web site was a one time expense of over \$1700 and entails a monthly maintenance and security charge. Driveway repair/replacement was \$5200; 11 properties had some concrete lifting or repair at \$3000; sprinkler repairs and edging replacements was \$6700; tree trimming at \$2350; and new sprinkler water meters at \$204.

All present had a copy of the year to date expense report and in Jon Holzer's absence Craig referred to it and indicated the Association is within the estimated budget and our reserves are healthy.

Howard Glas reported on Association insurance that has just been renewed for 2018. There was only a small increase in premium. Details affecting twin home coverages remain much the same but Howard stressed that homeowners must have loss assessment coverage in their HO6 policy of \$10,000. This is the deductible on the master policy per address. Charcoal grills on or under decks will void coverage. There is no flood insurance provided and no sump pump failure or sewer backup. The charge for the last two can be added to the HO6 policy for a nominal amount. All Association coverage is as built and any upgrades must be

covered by the homeowner. Howard offered his phone number to any new homeowner to explain the need for an HO6 policy.

New Business: Erin Johnson has been hired to handle all the financial records of the Association. Craig introduced her and said she was there to answer questions about the 2018 budget proposal. Craig said that some budget categories would be adjusted but no increase in dues for 2018 was planned.

Zelda Malo reported on the meeting of the Audit Committee. A review of all transactions resulted in a favorable outcome. She then requested a motion to waive the requirement of an audit of the Association books by an outside CPA firm. A motion was made, and those present voted to waive this requirement.

Craig reported on some dissatisfaction with the shrub trimming done by Jenco this summer. Jenco's policy is to trim twice in the growing season and those who opt out of this service will not be trimmed at all. However, marking or asking that one or two shrubs not be trimmed has not worked. A new "rule" will be that if a homeowner does not want trimming at all, they are responsible to trim their own foliage and to replace it if necessary. Much discussion and many options were offered from the floor including a motion to delete any trimming in June. This was voted down, but Craig will ask Jenco to trim following spring bloom and a little later at the end of the season. If a homeowner does not want Jenco to trim they must let Craig know in writing (e-mail) by mid-May.

Election of Board members takes place every two years. Howard Glas is resigning from the Board and two homeowners have indicated they want to be considered. Doug Ludwig would like to be on the Board and Lloyd Griep would take his place on the Architectural Committee. Craig asked for nominations from the floor and as none were offered, he asked for a voice vote only to confirm these appointments. Craig thanked Howard for his years on the Board and for his expertise in doing many small projects. He will continue to oversee Marsh Ridge insurance needs. Craig also thanked Jeanine Roufs for her years on the Audit Committee.

The floor was opened for questions, concerns. Joy Barbre announced there would be a Halloween "crawl" party in Marsh Ridge. More information to follow. Judy Criego compared pricing of the units in Willowbrook with sales in Marsh Ridge.

The Board met following the Annual Meeting to approve the Budget and set a date for the next meeting. The Board convened and all approved the 2018 budget proposal. Craig noted a twin home on Bonita will close September 29 and no other properties are for sale at this time. Board meetings will be on the 3rd Thursday of any given month with the first on November 16, 2017.