

The annual meeting of Marsh Ridge Homeowners Association was held at 7:00 PM, September 25, 2008. Thirty-one households were represented at the meeting which began with a potluck supper.

The meeting was opened by President Doug Ludwig who introduced the other four Board members. Agendas, financial reports, a budget outlook, and a new directory were passed out.

Doug commented that all homes were currently occupied, with one twin home for sale. He then turned the meeting over to Lowell Mikkelsen who reviewed the August 31 financial statement. Our operating income should be adequate for fourth quarter bills and the reserve fund will be at predicted levels at years end.

Lowell also went over a draft budget for 2009 that had been prepared by Board members Zelda Malo and Gail Scholl... The proposed budget is very tight, Increases in cost of water for sprinklers of almost 30%, insurance coverage for twin homes of 25-28%, and an increase in trash removal of 5%, will necessitate an increase in dues for 2009.

Craig Sinkel reviewed the insurance proposals prepared by our agent. Craig asked Howard Glas to review them and he recommended a change to another company. Howard said that most Minnesotans will have higher insurance costs as the State has had a large increase in claims due to storms and hail. Our coverage will remain the same and if homeowners need a certificate of insurance, they can get one through our agents Web site...

The Board completed driveway seal coating throughout Marsh Ridge in 2007, plus some driveway and sidewalk repair. This year Capital Improvements have consisted of painting of deck posts and pillars at front entrances, plus any necessary repairs or shrub replacements. Doug introduced the Architectural Control committee who review and discuss all requests for outside changes. As a reminder, Doug then reviewed parking and storage rules as the City tickets vehicles parked on the street all night from Nov. 1 to April 1. Pets should be under owner's control when outside and waste should be picked up. Snow plowing of driveways will not start until the City has completely plowed the streets. Our contractor has 12 hours to complete plowing and shoveling after snow stops, and they do not have to plow a driveway with a parked vehicle.

A complete snow removal guide is posted on our web site.

Jeannine Roufs organized a social outing and asked that people sign up with her to visit the Old Log Theater to see "Unnecessary Farce" on November 2 at the 2:00 show. With a group of 15, the ticket will be \$22.00.

Donna Dinsmore has registered and set up a Web site for Marsh Ridge – www.marshridgedelano.com. It is up and running and contains all the Association bylaws and rules. She demonstrated some of the other features on her laptop and urged residents to log in. **THIS NEWSLETTER IS THE LAST TO BE MAILED TO ALL HOMES.** In future the newsletter will be on the website unless a mailed copy is requested. See Board members phones or addresses above. Residents are requested to

sign in and send an e-mail message on the site so that we can develop an e-mail mailing list. Any e-mail messages are confidential to the Board only. Requests for repairs or sprinkler concerns can be sent in this way. And the Board can alert residents to any changes in lawn care, sprinkling problems, or repair appointments. **If you want a paper copy of the newsletter:**

PLEASE NOTIFY ANY BOARD MEMBER OTHERWISE THIS WILL BE THE LAST PAPER COPY SENT TO YOUR ADDRESS.

.

The Board will set the 2009 budget and make any dues adjustments for 2009 at our November 19th meeting. Residents are urged to contact the Board with concerns and /or ideas for savings prior to this meeting. The web site can be used for this purpose. See the Contact Us page.

Before the end of the meeting, comments were heard about the neat and green appearance of Marsh Ridge. A question arose about who owned the land around each twin home as well as each single family home. The twin home lawns and common areas are private property, maintained by the Association and anyone walking through private property should have permission to do so. Foot traffic through the lawns has generated some security concerns. A call to police may be in order, but residents are urged to speak up to anyone walking through, even if it is not their property.

The next Board meeting will be Nov. 19 at 542 Marsh Drive at 7:00 PM.