

Marsh Ridge Homeowners Association Newsletter

Board members:

Craig Sinkel, 641 Marsh Drive, (612) 423-2401

Zelda Malo, 472 Aspen Circle, (763) 972-3710

John Holzer, 716 Marsh Drive, (763) 972-4250

Gail Scholl, 542 Marsh Drive, (763) 355-9487

Howard Glas, 596 Marsh Drive, (612) 816-3787

September 19, 2013

The Annual Meeting of the Marsh Ridge Homeowners Association was held on September 19, 2013. The meeting was preceded by a pot luck supper. Fifty-four addresses were represented by homeowners in person or by proxy at the meeting which began at 7:00 PM. Craig Sinkel welcomed those present and introduced the Board members who were all present. Craig also thanked Lowell Mikkelson who is retiring from the Board. He has served since the Association was organized almost 12 years ago.

New homeowners were introduced who have moved in since our last annual meeting. A number of home sales have occurred this summer; two will close within a week and one twin home is still on the market.

Committee Reports: Treasurer Lowell Mikkelson gave a detailed finance report using the August 31, 2013 financial statement. All current vendor invoices are up to date and dues for all are current through September 30, 2013. Howard Glas distributed information about the **Association's insurance coverage**. This insurance is renewed in October each year and applies primarily to twin home owners. The coverage is for the unit as originally built and subsequent renovations or additions should be covered in each individual's HO-6 policy. This policy should also include loss assessment which covers the Association policy deductible of \$10,000. He also suggested individual coverage for sump pump failure and sewer backup.

Our broker compared 8 companies and Howard checked another 3 before the Board chose to renew our policy with the current company. The increase of 13% in premiums was the lowest of all 11 companies. The Board is therefore implementing an \$8.00 increase per month in twin home dues to cover the insurance increase. In January monthly dues will be \$200 which does not include the roof assessment of \$33. Howard offered his office phone number of 612-816-3787 if anyone has further questions about individual coverage.

Craig introduced a new member of the **Architectural Control Committee**. Liz Fautsch replaces a resident who moved. Craig also reminded all homeowners that any exterior plantings or other changes require a detailed application submitted to this committee for their recommendation to the Board. Zelda Malo reported that the **Audit Committee** met in September and reviewed all income and expenses for the year resulting in a positive result. Gail Scholl reported that the **Ash Tree Committee** is checking on Emerald Ash Borer infestations and will wait until the occurrence is within 15 miles of Delano. Pesticide control is expensive and not always effective. The City is planting new trees especially in City Park and downtown areas, but not removing any ash trees for disease at this time.

Craig pointed out some of the rules listed on the agenda especially the snow removal and winter overnight parking rules. All homeowners should have a copy of the rules and regulations or see www.marshridgedelano.com

New Business: The 2014 annual budget will be finalized by the Board at the October meeting. This will include the twin home dues increase of \$8. Input is always welcome. Call or e-mail any Board member. Craig then requested a motion from the floor to waive the requirement of a yearly outside audit of the Association books. Our declaration allows this vote to be taken at the annual meeting and the motion passed.

With new homeowners moving in our directory will be updated. If there are changes or additions to phone numbers or e-mail addresses, please give a Board member that information.

Election of directors to the Board was the final item of the meeting. Two homeowners have indicated they would serve – one a single family owner and the second a twin home owner. Craig stated that the Board had discussed changing the by-laws to have two single family directors and three twin home directors in future. Jeannine Roufs offered a motion to that effect and it was passed by those in attendance. A nomination from the floor was made and written in on the ballots. There were three names under single family homes and four under twin homes. A secret ballot is required by the by-laws and three homeowners present collected and counted the ballots. Zelda Malo and Jon Holzer were elected from the single family candidates. Craig Sinkel, Gail Scholl and Howard Glas were elected from the twin home candidates. They will all serve a term of two years.

Following recognition of retiring director, Lowell Mikkelson, the Annual Meeting was then adjourned.