

Moon Lake Property Owners Association
Board of Directors Meeting
Unapproved Minutes

February 24, 2007

President, Jack Lytle, called the meeting to order at 2:00pm at the Moon Lake Clubhouse.

Roll Call

Present

Jack Lytle – President

Karen McClintock – Treasurer

Ross Argue – Director SML

Shelly Stewart – Director WE 1

Ron Palmquist – Director – WM

Ed Roginski – Director WE 2

Absent

Bill Czopek – Vice President

Jean Czopek – Secretary

Valleywood – vacant

Three other property owners in attendance.

Agenda

Agenda was approved as submitted

Guest Speaker

The Association's insurance agent, Marcus Wegmeyer of Michigan Insurance Services Agency, Inc. from Gaylord, gave an insurance review of MLPOA's current coverage to the board just prior to the Call to Order. Ross Argue agreed to provide him with a firm estimate from the pool contractor on the replacement costs of the pool equipment in the pool house. Mr. Wegmeyer suggested that we do not need additional liability coverage for the Board of Directors outside of our standard coverage under our main policy. His suggestion was to increase the coverage on the clubhouse to \$160,000 and to increase the liability coverage for the pool when it opens. He will provide the board with new price quotes and give us the option of increasing the deductible from \$500 to \$1000 to offset any increases in premiums.

Correspondence

Ross Argue provided an email from Gary Gee sent to Jean Czopek regarding the renewal fees for the website. This was tabled until later in the meeting.

Minutes

The minutes of the January meeting were approved with no changes. Ross Argue moved to accept and Shelly Stewart seconded.

Treasurer Report

Karen McClintock gave her report for January. Karen stated that a permit for \$70 to restart the electrical at the pool house is necessary due to the length of time that it has been shut off. She will get the permit. Ron Palmquist moved to accept her report and Shelly Stewart seconded it. Approved.

Finance Committee

Shelly Stewart gave an update from Patrick Stewart on the year to date finances versus the budget which had been approved by the board at an earlier meeting. Comment was made that the Treasurer's report and the Finance Committee reports did not match exactly. It was agreed that the Treasurer will report the finances through the end of each period. She had been providing the Board with the details up to the meeting.

Parks and Lake

Ross Argue has purchased the sign board to replace signs demolished in the fall by vandals. They will be ready to install by the park and boat ramp as soon as the weather breaks.

Building and Use

This position is open and the board is looking for a full time resident to fill the position. It was proposed by Shelly Stewart that we increase the building improvement application fee. Ron Palmquist made a motion to increase the application fee from \$5 to \$10 and Shelly Stewart seconded it. All approved.

Discussion on how to proceed if we can't fill the spot. All building permits now are approved by the County. Our permit tells the county that the resident's account is in good standing and our processes have been met. The Treasurer could provide the Board with any applications at each Board meeting and approval could be by the board. This was tabled until the next meeting.

Neighborhood Watch

Inactive. Everyone is being asked to "keep their eyes" open and report any incidents to the sheriff's office.

Director Reports

It was reported that a tree is still on the cables on Lakeview. Tree is still on the fence at the pool. Plowing in the area had been good this winter. Resident's son in Valleywood fell off the roof and died.

Legal Reports

Treasurer to provide the president with the names of the next two property owners owing the most in past due fees. Jack Lytle will pursue small claims court at that time. We want

to take them to court in March. Liens need to be placed on several lots that have been foreclosed on in order to secure MLPOA as an interested party if they are sold.

Old Business

Discussion on the website and the fees to maintain it. The board agreed that it is an excellent means to communicate with residents. Lots of time has been spent in setting it up and maintaining it by Gary Gee. Suggestions were made on how to proceed with the website. The discussion also included a request to gather all email addresses from Gary Gee and combine them with the email addresses at the clubhouse for “bulk” mailings by the board. Additionally, it was proposed that at the annual meeting property owners could “opt” to receive their meeting minutes, proposed bylaw and restriction changes, annual newsletter, etc. by email to reduce costs on postage. It was decided by the board to have the Secretary discuss specific items with Gary Gee and a payment could then be cut at the next board meeting in March, prior to the expiration date for the current payment.

Topics to be discussed with Gary Gee by the Secretary before the next meeting:

- Update the pool status on the website – “a contract for repair has been signed and a planned opening in June 2007 is scheduled.” Photos could be added as work gets started.
- Should we sign a contract with Gary to act as webmaster on the MLPOA website/ if so, what needs to be included.
- Profits from advertising on the website were discussed.
- Passwords should be put on file at the clubhouse with the Secretary
- Main contact for the website should be to the board and responses should come from the Secretary. The main contact should be prominently displayed as the email for the Board which is: moonlakePOA@netscape.com
- Webmaster would address technical issues related to the website and updating of photos, minutes, etc.

Other old business: Ron Palmquist has further question on the oil companies coming to vacant lot owners for access with leases to sign. Jack explained that the secretary, Jean Czopek, had previously sent letters addressing the association’s concerns.

New Business

Discussion on how to progress with voting on the proposed changes in the restrictions and how to present them to the property owners. A suggestion was made to announce in the newsletter about the main changes to the restrictions and where to get complete copies of the revised restrictions. We discussed making them available at the clubhouse in a box by the door, on the website, by mail if requested and at the annual meeting. Ron Palmquist will write up suggestions on how to proceed with the voting and present it at the next board meeting for discussion.

The next meeting will be at 2:00 pm on Saturday, March 17, 2007. Anyone interested in helping with finalizing the Annual Meeting Agenda or newsletter is asked to arrive at 1:00 pm.

Meeting was adjourned at 3:35 pm.