

SUMMERWOOD LAKES ASSOCIATION
Semi-annual meeting of the Board of Directors
September 2023, at 1:00 PM
Location: Lot 32 Morningstar

Minutes

Call to order and welcome guests. The following Member Representatives (Board of Directors) were present: Rick Martinsen (Bucktail), Kip Anderson, Vic Lee (Heron Point), Jim Luethje (Morningstar), LeRoy Gerrard (Sleepy Eye), Karen Kayton, Craig Beebe (Sundance), and Russ Bayer (Secretary / Treasurer). In addition, Holly Dravitski was in attendance. Thank you to the Luethje's for hosting the meeting.

1. Approval of minutes - The minutes of the March 26, 2023, semi-annual meeting approved unanimously. (Motion RM second JL)

2. Treasurer report
 - Through August 14, 2023, financial reports reviewed (Attachment 1 and portions of Attachment 2):
 - Cash on hand of \$80,281.41 of which \$39,663.55 is assigned to designated and miscellaneous reserves as noted on the balance sheet
 - The 2024 proposed budget was reviewed. (Attachment 2) The impact of inflation has hit the association especially in the areas of fireworks, insurance, supplies, maintenance fees and utilities.
 - A motion was made by VL and seconded by CB to approve the 2024 budget with an increase in the annual assessment to \$300.00 per lot. approved unanimously
 - A second motion was made by CB and seconded by RM to have the 2024 assessment remain at \$250.00 per lot if the members, through an email poll, elected to not have fireworks paid for by Summerwood in 2024. approved unanimously

3. Committee Reports
 - a. Trees/Front gate commons areas
 - The front wall and mailbox area supports were cleaned and repainted. This expense was paid out of the reserves for the 2021 road project.
 - Thanks to Jim Luethje and Ned Wemhoff for removing the dead trees in the front area.

 - b. Collection area:
 - THANK YOU FOR MOVING YOUR GRASSES AND TREE LIMBS AS FAR BACK AS POSSIBLE IN THE PIT and FOLLOWING POSTED RULES. Thank you also to those who have helped push the piles back using their machinery.

- A number of lake area projects have been completed and contractors have grounded the limbs into mulch. This mulch is piled near the collection area and is available to all residents.

c. Gate:

- The practice of opening the gate for longer hours on Memorial Day weekend, Independence Day weekend and Labor Day weekend worked this past year and will be continued into the future. The gate will be opened on Friday, Saturday, and Sunday from 6:00 AM to 9:00 PM.
- A spare light for the front gate area was acquired at a reduced price and is in the Bond's garage when needed.

d. Directory:

- Directory update requests will be going out to lot owners in the spring of 2024.

e. Road Maintenance:

- There are a few cracks in the bottom of the dips and along the road. These will be filled this fall.
- Summerwood will continue to pay for road signs for the area roads.

4. Old business

a. High capacity well for Clarks VFD

- Board members reported strong support at their annual lake meetings for the high capacity well to be used by the Clarks Fire Department or other local area fire departments to assist in fighting fires by filling pumper trucks more rapidly.
- The well permit has been obtained and contractors have been selected. The project should be completed in the next six months.
- A motion was made by JL and seconded by VL to approve up to \$30,000 in expense to complete this project. Approved unanimously.
- Local taxing authorities have been asked for support, but to date neither Merrick County nor Polk County are willing to make a small contribution to this effort.

b. Invasive Species (This topic is a regular agenda item for the Board. Information previously posted will continue to be included in Board minutes as a reminder of the need to be ever watchful of the invasive species that can damage our lakes.)

- **Zebra mussels** look like a D-shaped clam that is less than an inch long. They have alternating light and dark bands and filters plankton from water, which is a food source for animals.

So far, Game and Parks is aware of zebra mussel populations in the Missouri River that have spread through the entire length downstream of Gavins Point Dam.

Populations also exist in Lewis and Clark Lake, Lake Yankton and at the Offutt Base Lake.

- The Board has no authority over individual lakes, each lake must take its own action to ensure their respective lake is not infested. The following suggestions are applicable:
 - Each Lake should create its own policy regarding access to the lake with any watercraft.
 - Lakes should be proactive in preventing any foreign water coming into their lake. Canoes, kayaks, life vests, water toys are all carriers.
 - Ongoing education and awareness are always important
 - **Any contractor coming into a lake should be completely inspected and forced to obey the rules of the lake.**
 - www.neinvasives.com has valuable information
- **Noxious Weeds:** It is the responsibility of landowners to remove noxious weeds. One example prevalent in the Summerwood lakes area is Phragmites.
- **Controlling Blue Green Algae:** Based on conversations with Aquatic Biologists, and other water quality experts here are some steps that are critical to stabilizing clarity and water quality:
 - Keep grass clippings and leaves out of the lake. There are enough trees around that the lakes get their own share of leaves, but we should not dump or blow leaves or clippings into the lake
 - Use no phosphorus fertilizers on our lawns
 - Use mulching mowers to reduce fertilizer requirements
 - Be aware of what drains from your lawns, driveways, and homes.
 - Keep high concentration of waterfowl (geese) out of the lake.

Not doing these things will cause more nutrients to be added to the lake. More nutrients equal decreased water quality and increased blue-green algae blooms.

c. Legal document review is ongoing.

d. Fireworks:

- An email will be sent to all lot owners seeking their opinion the following options:
 - Have the fireworks show on Saturday, June 29, 2024
 - Have the fireworks show on Saturday, July 6, 2024
 - Do NOT have fireworks paid by Summerwood in 2024 and lower 2024 assessment to \$250.00 per lot

- Do NOT have fireworks paid by Summerwood in 2024, but keep the 2024 assessment at \$300.00 per lot

e. The use of golf carts remains a major safety and liability concern.

- Four dangerous events concerning golf cart activity have occurred over the last two months.
 - Three golf carts were driving along a lake road and nearly hit a couple of young children playing off to the side of the road. The golf carts sped off and were not marked.
 - A golf cart ran into an electric box and knocked it off the base. This occurred late at night. To the credit of the young drivers, they stopped and admitted to the accident.
 - A golf cart was driven into Sundance Lake and required the assistance of a few lot owners to pull it out of the lake.
 - A golf cart with young adults threw fireworks into an area occupied by young children. Witnesses could not see any lot number on the cart, and the individuals had driven off before anyone could pursue.
- The board is evaluating steps that need to be taken to ensure rules applying to road usage are followed, or appropriate action is taken. Areas under consideration are:
 - Hire Summerwood Marshall to enforce all existing Summerwood Rules including increasing the fines associated with those rules
 - Modify rules to not allow rental golf carts on the lake roads

f. Boater Safety.

The Boating Safety Course is great training for everyone **AND** it is required by state law for anyone born after December 31, 1985, to successfully complete a Boating Safety Course and possess a course certificate while operating any powered watercraft. This includes but not limited to motorboats, speed boats, personal watercraft / jet skis and pontoon boats.

- i. There are now three options for the class:
 - I. **Option A** is a 6-hour in-person classroom session taught by certified volunteers and agency staff. Students will take a proctored exam and the end of the class.
 - II. **Option B** is a self-taught home study course. Students can download and review the course study materials. After studying, students will need to register for an Option B test-out session to take a proctored exam.
 - III. **Option C** is an online course. Students can take the class at their own pace from wherever is convenient for them.

All students, regardless of which course option they choose, are required to pass the boating safety exam with a 75% or higher. A certificate of completion will be issued to those who pass the exam

More information is available at:
<http://outdoornebraska.gov/boatereducation>

Boater guides are at: <http://outdoornebraska.gov/guides/>

5. New Business

Items discussed were documented in the previous Committee or Old Business sections.

6. Other Business

a. Election of Officers

Kip Anderson who has served as the Board President for a number of years, removed his name from consideration as president for the next year. Kip was thanked for his leadership and service to Summerwood Resorts.

The following slate of officers was nominated by VL and seconded by KA. The slate was approved unanimously. (Terms expire after the fall board meeting)

| | | |
|--------------------------------|---|----------------|
| President | - | Jim Luethje |
| 1 st Vice-President | - | Craig Beebe |
| 2 nd Vice-President | - | Rick Martinsen |
| Secretary | - | Russ Bayer |
| Treasurer | - | Russ Bayer |

b. The current Member Representatives and their terms are as follows.

| <u>Member Representative</u> | <u>Lake</u> | <u>Term End Date</u> |
|------------------------------|-------------|----------------------|
| Rick Martinsen | Bucktail | August 31, 2026 |
| Doug Sterup | Bucktail | August 31, 2024 |
| Kip Anderson | Heron Point | August 31, 2026 |
| Vic Lee | Heron Point | August 31, 2025 |
| Jim Luethje | Morningstar | August 31, 2025 |
| Dan Pleasant | Morningstar | August 31, 2026 |
| LeRoy Gerrard | Sleepy Eye | August 31, 2025 |
| Karen Kayton | Sundance | August 31, 2025 |
| Craig Beebe | Sundance | August 31, 2024 |

7. Adjourn

The meeting was adjourned at 2:20 PM. Motion by CB and seconded by JL passed unanimously.

Respectfully submitted,

Russ Bayer
Russ Bayer

Attachment 1

Balance Sheet on 08/14/23

ASSETS

| | | | |
|------------------------------|----|-----------------------------|----------------------|
| Current Assets | | | |
| Cash | \$ | 36,271.40 | |
| Money Market | | 4,346.46 | |
| CD - 9146 | | 6,269.56 | converted to 4.5% cd |
| CD - 9147 | | 11,603.27 | converted to 4.5% cd |
| CD - 9149 | | 11,252.65 | converted to 4.5% cd |
| CD - 9098 | | <u>10,538.07</u> | |
| Total Current Assets | | | 80,281.41 |
| Property and Equipment | | <u> </u> | |
| Total Property and Equipment | | | 0.00 |
| Other Assets | | <u> </u> | |
| Total Other Assets | | | <u>0.00</u> |
| Total Assets | | <u>\$</u> | <u>80,281.41</u> |

LIABILITIES AND CAPITAL

| | | | |
|-----------------------------|----|-----------------------------|------------------|
| Current Liabilities | | <u> </u> | |
| Total Current Liabilities | | | 0.00 |
| Long-Term Liabilities | | <u> </u> | |
| Total Long-Term Liabilities | | | <u>0.00</u> |
| Total Liabilities | | | 0.00 |
| Capital | | | |
| Beginning Balance Equity | \$ | 67,789.08 | |
| RETAINED EARNINGS | | (9,536.39) | |
| Net Income | | <u>22,028.72</u> | |
| Total Capital | | | <u>80,281.41</u> |
| Total Liabilities & Capital | | \$ | 80,281.41 |

Notes:

| | | | |
|-----------------|----|------------------|---|
| Three CDs total | \$ | 39,663.55 | |
| | | 4,700.00 | remaining reserve from 2021 road project + interest |
| | | 15,600.00 | road reserve – does not include \$7,800.00 for 2023 |
| | | 19,363.55 | miscellaneous reserve |
| | | <hr/> | |
| | \$ | 39,663.55 | |

Attachment 2

Proposed 2024 Budget 08/14/23

| | | 2023 Approved Budget \$250.00 | 2023 through August 14, 2023 | 2023 Projected | 2024 Proposed Budget \$300.00 |
|----------------------------------|----|--|---|---------------------------|--|
| Revenues | | | | | |
| Bucktail Assessment | 39 | \$ 9,750.00 | \$ 9,750.00 | \$ 9,750.00 | \$ 11,700.00 |
| Morningstar Assessment | 37 | \$ 9,250.00 | \$ 9,250.00 | \$ 9,250.00 | \$ 11,100.00 |
| Sundance Assessment | 31 | \$ 7,750.00 | \$ 7,750.00 | \$ 7,750.00 | \$ 9,300.00 |
| Heron Point Assessment | 46 | \$ 11,500.00 | \$ 11,500.00 | \$ 11,500.00 | \$ 13,800.00 |
| Sleepy Eye Assessment | 3 | \$ 750.00 | \$ 750.00 | \$ 750.00 | \$ 900.00 |
| Income -- Misc | | | | | \$ - |
| Interest Income | | \$ 200.00 | \$ 399.45 | \$ 700.00 | \$ 200.00 |
| Total Revenues | | \$ 39,200.00 | \$ 39,399.45 | \$ 39,700.00 | \$ 47,000.00 |
| Expenditures | | | | | |
| Charitable Contribution | | \$ 500.00 | \$ 500.00 | \$ 500.00 | \$ 500.00 |
| Contract Labor | | \$ 2,400.00 | \$ 1,800.00 | \$ 3,000.00 | \$ 2,400.00 |
| Dues & Fees | | \$ 50.00 | \$ 78.00 | \$ 78.00 | \$ 150.00 |
| Fireworks | | \$ 6,000.00 | \$ 6,000.00 | \$ 6,000.00 | \$ 6,500.00 |
| Insurance | | \$ 2,500.00 | \$ 2,497.00 | \$ 2,497.00 | \$ 3,000.00 |
| Accounting | | \$ 800.00 | \$ - | \$ 800.00 | \$ 1,200.00 |
| Office Supplies | | \$ 500.00 | \$ 246.93 | \$ 375.00 | \$ 500.00 |
| Directory | | \$ 100.00 | \$ - | \$ 75.00 | \$ 150.00 |
| Webpage | | \$ 75.00 | \$ - | \$ 75.00 | \$ 200.00 |
| Property Maintenance and Repairs | | | | | |
| Collection Area | | \$ 5,000.00 | \$ 3,995.00 | \$ 3,995.00 | \$ 5,000.00 |
| Front Area Maintenance | | \$ 6,000.00 | \$ 500.00 | \$ 6,000.00 | \$ 6,750.00 |
| Gate | | \$ 2,000.00 | \$ 368.73 | \$ 750.00 | \$ 2,500.00 |
| Road Maintenance | | \$ 2,500.00 | \$ - | \$ 2,500.00 | \$ 2,500.00 |
| Road Reserve | | \$ 7,800.00 | \$ - | \$ 7,800.00 | \$ 7,800.00 |
| Spraying - mosquito | | \$ 2,200.00 | \$ - | \$ 1,100.00 | \$ 2,400.00 |
| Taxes -Other | | \$ 300.00 | \$ - | \$ 300.00 | \$ 350.00 |
| Telephone Expense | | \$ 1,100.00 | \$ 638.07 | \$ 1,100.00 | \$ 1,500.00 |
| Utilities | | \$ 1,000.00 | \$ 747.00 | \$ 1,000.00 | \$ 1,250.00 |
| Total Expenditures | | \$ 40,825.00 | \$ 17,370.73 | \$ 37,945.00 | \$ 44,650.00 |
| Surplus | | \$ (1,625.00) | \$ 22,028.72 | \$ 1,755.00 | \$ 2,350.00 |

