

FORBES LOA
Monthly Board Meeting Minutes
Monday, February 14th, 2011

Board members in attendance: Beth Gant, Jack Spicer, Don Lake, Al Julius (in Glenn Moberly's absence), Virginia Betts (out of town). Quorum established.

Meeting called to order at 9:20.

ECC approvals: None

Financial Reports –Following meeting minutes.

Security Report: Ray Knox

Ray wanted everyone to remind friends and family members that in light of the recent snowstorm not to go out unless absolutely necessary. There are recent tire tracks from someone traveling the grass roads. It's damaged the roads already. Ray's security schedule will change in the spring from what it has been this winter.

Park Superintendent Report: Chuck Willison

Chuck said all they've been able to the past 12 days is plow snow, spread salt and chip ice. The new gate installs have been put on hold until the weather gets better. Chuck said a large chunk of his road budget has been spent on the snowstorm. He asked if some of the money for the plowing, etc. could come out of the emergency fund. This was not a normal snowfall; it's been called 'historic', 'epic' and the Missouri National Guard was called out. The road budget is stretched pretty thin right now. The Board agreed with Chuck that the monies used for this past snowstorm should come out of the emergency fund and not the normal road budget. Regarding lost gravel on our roads, Chuck said the plan for this spring is to recapture the gravel that was lost when the roads were plowed using a tractor that has a rake on the back. He thinks they can recapture up to 50% of the gravel. Cindy mentioned that Chuck's salt spreader is about 20 years old and broken. It was discussed last year to buy a new one but was put on hold. Chuck has lifted a lot of bags of salt, not only when he goes to buy it, but then again when he gets it back to the shop, then again when he has to load it back on his truck for use. He has fallen several times. John Hafele said he knows where he can possibly get a salt spreader. He will let us know. A snow blower was also discussed to help Chuck out. A snow blade will have to wait until we look in to a different truck. The snow plowing process at Forbes was brought up by a land owner. He said the job was scheduled well and the crew did a great job. Regarding the salt spreader, Al Julius made motion to purchase a salt spreader, Don Lake seconded, all in favor. A land owner asked if we had a back-up generator (we do not). It was discussed that the office should invest in a generator. Jack Spicer asked Chuck to check in to what size of a generator would be needed to run the Forbes office, he would then get some prices on a stand-alone generator. Jack guessed we would need 8 or 9 kw's to run the office and could probably get one for under \$4,000.00. Beth said that there is possibly money available if our office was used as a Red Cross shelter. Beth asked that some of the land owners get together and discuss this issue.

Contracts to be renewed

Basswood, common area mowing and Circle M general backhoe work
Motion made by Jack Spicer to accept Circle M's contract for another year, seconded by Al Julius. All in favor. Basswood Lawn Service 2 year contract is up on April 13th. They have done the common area mowing since 2006. When it was renewed 2 years ago the Board voted not to advertise. We now require

worker's comp and Basswood has obtained this insurance. The areas they mow are Forbes Lake, Bob Lake, Welch Lake, Turtle Pond, Deer Creek Boat Ramp and the RV Park. The RV Park is mowed more frequently. Cindy said that according to the by-laws "any expenditure other than road expenses that cost over \$2,500.00 must be submitted via bid process and decided by a majored vote by the Board of Directors". The Board decided because of the by-laws, we should advertise and take bids.

Upcoming foreclosures

Foreclosures were discussed. We are on our fifth batch of foreclosures. One batch went to our attorney on December 10th, the second went February 15th. The first batch has already been petitioned. The foreclosure procedure takes a minimum 6 months. Our first batch of foreclosures took 19 months. The next batch will probably go to court in May. At the last sheriff's sale, we had land owners from out of state asking if there was someone local who could bid on their behalf. The office is making calls to see if there are realtors in the area that will do this. Per our attorney, whoever bids on the lot/s at the sheriff's sale is responsible turning in payment the day of the sell, in full, either by certified check or cashier's check by 4:00 pm.

April newsletter

Before mailing out an April newsletter, we will need firm information on the sheriff's sale date so we can set a date for sealed bids deadline. This information will go in the newsletter for those land owners interested in purchasing lots. Someone mentioned there was a billboard on Hwy M and 7 Hwy that said "this space for rent". It will be checked into for Forbes to rent and advertise with directions to our office.

High water plan at the RV Park

Sometime this year, we will get some signage up so that people are aware that the RV Park is subject to flash flooding and an evacuation plan

Plat and record lake front lots and mileage

The number of lake front lots on Bob Lake is 24 (3 houses); the number of lake front lots on Welch Lake is 25 lots (no homes) and on Forbes Lake there is 20 lots (3 homes). Total lake front lots (Forbes) including Lake of the Ozarks is 229, 27 homes.

Forbes Scholarship Fund

A scholarship fund has been discussed over the last few years. It was decided that instead of contributing to someone else's fund, that Forbes should create its own scholarship. The office will look into how to create a scholarship fund and application form for the applicants. It was also decided to narrow the districts to Climax Springs and Warsaw in Missouri. Due to the lack of time this year, Forbes will contribute to a fund this year, and next year create one of its own. Motion made by Don Lake that we donate \$250 to the Edwards Community Scholarship Fund, seconded by Jack Spicer seconded. All in favor.

Lake signs

Jack Spicer thought the new lake signs looked good. The last time new signs were discussed, the Board thought it they needed to look 'friendlier', so they were redone. We are in the process of getting 911 addresses for each private lake. When we get those from the 911 Center, signs will be ordered. Signs with pictures of the fish that are in the lakes were created and will be laminated and put on the bulletin boards at the lakes. Jack said the creel limit will stay the same on the signs. Fishing reports will be accessible at the lakes and land owners are encouraged to fill them out.

Neighborhood event calendar

The Forbes office is in the process of creating a calendar of events for Forbes and surrounding areas that will be included on our website. Beth Gant talked about one of the events that have been scheduled. On March 31st at 7:00 p.m. the Forbes office will host presentations from LOWA, Ameren and the Master Naturalists on the subject of low impact landscaping. This is the 5th year for the Lake Ozark Watershed Alliance has been around and this year they will be doing water quality testing in Benton County from the 60 mile marker to the Truman Dam. They are pushing for low impact landscaping in this area and especially for those who have lake front property because of the amount of fertilizer, sewage and other unhealthy substance that run in to the lake. Another activity on the calendar is a class on suicide prevention and counseling in April. There will also be a Forbes fishing tournament and picnic in upcoming months. We will also post activities for surrounding areas such as the Edwards Community Center and Deer Creek Fire Department. If anyone else has anything else to add to the calendar, contact the office. Beth said LOWA was also available to train people on how to do lake water sampling at no cost to us and there is money available for Benton County. The Attorney General and DNR are trying to push a 4 county sewer district. That is the reason that they doing the water testing and water quality in Lake of the Ozarks. Beth said there are many areas where the septic systems are not up to code and they are trying to get it through that people will not be able to sell their lake front property unless their systems pass an inspection. Sometimes it takes up to \$30-\$40 thousand dollars to get your sewer system in compliance and the lots aren't worth it. The DNR does have the ability to fine people \$1,000 a day for not being in compliance. This will be a big deal in a few years. A land owner asked if we had guidelines in the Covenants for engineered septic on our private lakes. We do not at this time The Board said we should find out what is required for an engineered septic and adopt those guidelines for our interior lakes. A land owner said he would stop at the health department and get their guidelines on engineered septics.

Port-a-potties at the private lakes (common areas)

R-n-R Septic dropped off 2 potties at the back of the office to the Board to look over. One is new and the other is used. The association is looking at buying port-a-potties versus renting. For the last 2 years the association has rented them for our private lakes. Jack Spicer made a motion that we buy 4 used port-a-potties for our private lake areas at Chuck Willison's discretion. Al Julius second. All in favor.

Limitation of occupancy at RV Park

It was discussed whether we should implement a limitation on how many slips a land owner can reserve, especially on holiday weekends. The Board discussed limiting slips to 3 or 4 per land owner. However, if we were to let a land owner reserve multiple slips for a group, we should require a deposit, but it cannot be on a holiday weekends. Kay will put together guidelines on park usage limitations for the Board to look at and decide on.

Foreclosure lots

Cindy proposed that we hire Jacob Gant to mark the lots in foreclosure's property pins and take pictures. Motion made by Jack Spicer to hire Jacob for the job of marking property pins of lots in foreclosure, seconded by Don Lake. All in favor.

RV Park amenities

We should take a look at what we can do to enhance the RV Park. The tennis court has needed to be resurfaced for many years. However, the consensus is that it doesn't get used enough to spend the money to resurface it. Cindy made a list of things needing to be done this spring including pressure

washing the picnic tables at the RV Park at the slips, replace slip signage, stocking manual reservation forms in the boxes, also at the office, the benches need resealed, bulletin board at the office entrance needs painted. And at the lakes, power wash and reseal tables, replace signage, stock fishing reports and pens, etc. Volunteering by land owners was discussed to do these projects. No swimming signs on our private lakes were discussed. Cindy said she will ask Mr. Shipley for his opinion

Resolution on policies

Policy statements will need to become part of our procedure manual. They will not replace or change by-laws. Policy statements are done by resolution format. Two policy statements were presented. One on the wording on modular homes and the other was on donating lots to the LOA by land owners. Policy statements will be signed by the Board of Directors and filed in our procedure manual. Motion made to accept the Policy Statement procedure by Jack Spicer, seconded by Don Lake. All in favor. Resolution will be signed by the Board.

Emergency Phone Tree

The office has come up with a phone tree idea in case of emergencies. The Board thought it was a good idea. We will contact land owners when it is complete.

Snow Removal Policy Statement (*can be viewed on our website on the News and Information page*)

The LOA is not involved in driveway plowing. Land owners should contact the snow plowing contractor directly. Regarding plowing roads, first responders get the highest priority. Regarding plowing, one will start on the west side, one will start on the east side and they will meet in the central section. This is standard; however, it could vary depending on the area hit hardest. The policy will be included in the new land owner Welcome Packet.

Motion made to adjourn by Don Lake, seconded by Jack Spicer. All in favor.

Land Owner Forum:

Al Julius said he wanted to restate the fact that the guys (Mike Moran, Greg Martin, Chuck Willison) did a good job on snow removal.

Approval of Minutes:

Beth Gant
 Jack Spicer
 Don Lake
 Al Julius

SOURCE & USE OF FUNDS: DETAIL

FINANCIAL STATEMENT DETAIL INCOME

		10/31/10 FINAL	11/30/10 FINAL	12/31/10 FINAL	1/31/11 PRELIM	EXPENSES YTD TOTAL 1/31/11
		417,784	4,391	1,238	1,652	425,064
1	5010 MEETING	1,537				1,537
2	5015 BAD DEBT	835			81	916
3	5020 COLLECTIONS EXPENSE	810	115	901	326	2,152
5	5045 DUES & SUB	7	90	150	60	307
6	5050 EQUIPMENT MAINTENANCE			877	403	1,279
7	5055 EQUIPMENT PURCHASE	646				646
8	5060 FUEL	190	216	535	404	1,345
9	5070 INSURANCE	756	818	1,117	1,090	3,781
10	5100 MISC	1,320	578	83	(20)	1,961
11	5200 MOWING	5,040	7,200			12,240
12	5230 OFFICE	102	3,935	779	652	5,467
13	5240 POSTAGE	91	520		(408)	203
14	5250 PRINTING	337	174	128	108	747
15	5255 PROFESSINAL FEES	2,826		5,431	2,360	10,617
16	5260 R & M ROADS	3,156	20,486	18,951	10,004	52,597
17	5300 COMMON AREA R & M	461	259	66	608	1,395
18	5310 SECURITY	3,888	6,033	4,199	3,700	17,820
19	5320 SHOP SUPPLIES	86	417			503
20	5400 TAXES		309			309
21	5450 TELEPHONE	156	204	205	206	771
22	5470 UTILITIES	692	458	714	1,276	3,140
23	5500 WAGES	10,197	9,613	10,251	10,228	40,288
24	TOTAL EXPENSES	33,133	51,424	44,386	31,077	160,021
25						
26	FIXED	13,633	13,866	15,118	10,238	52,856
27	WAGES	10,197	9,613	10,251	10,228	40,288
28	MAINTENANCE	8,657	27,945	19,017	10,612	66,232
29	EQUIPMENT PURCHASE	646	-	-	-	646
30		33,133	51,424	44,386	31,077	160,021

APPROVED FISCAL YEAR BUDGET 9/30/11	BUDGET BALANCE (8 MTHS= 66.6%)	% OF BUDGET REMAINING
445,000	19,936	
2,000	463	23%
2,500	1,584	63%
	(2,152)	
200	(107)	-54%
1,000	(279)	-28%
1,000	354	35%
2,500	1,155	46%
12,000	8,219	68%
1,200	(761)	-63%
28,000	15,760	56%
5,500	33	1%
2,500	2,297	92%
750	3	0%
3,000	(7,617)	-254%
140,000	87,403	62%
20,000	18,605	93%
48,500	30,680	63%
1,500	997	66%
350	41	12%
2,500	1,729	69%
7,500	4,360	58%
135,000	94,712	70%
417,500	257,479	62%
	417,500	
93,500	40,644	
135,000	94,712	
188,000	121,768	
1,000	354	
417,500	257,479	

PARK SUPERINTENDENT MONTHLY REPORT: Chuck Willison

Meeting Date: 14-Feb-11

A. WORK ORDERS: INCOMPLETE OR IN PROCESS (previously approved)

A.1. TRINCHERA: upstream side after spring rains (approved in April, 2010)	\$	5,000	\$	-
A.2. GATES: Circle M Bids (all prep work complete)				
Aitken Lane	\$	2,500		
Kip Drive	\$	3,000		
Moira	\$	2,500	\$	8,000
A.3. VERTICAL CUTBACK		Moved to 1/2 in February and 1/2 in March		15,000

TOTAL FOR A	\$ 23,000
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B. WORK SCHEDULED FOR FEBRUARY: (no approval required)

SNOW REMOVAL THROUGH 2/7/11: \$5,000 AS SHOWN ON BUDGET REPORT: \$1,500 2/9: \$6,500 TOTAL

TOTAL FOR B	\$ 6,500
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C. WORK TO BE AUTHORIZED FOR FEBRUARY: (Board approval required)

TOTAL FOR C	\$ -
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JANUARY	TOTAL FOR A,B,C	\$ 29,500
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D. COMPLETED IN JANUARY

	ESTIMATE	ACTUAL	DIFF
Not Scheduled: Ditch and Culvert Maintenance	n/a	2,373	
Gravel	n/a	822	
Snow Removal (total year to date through 2/10 = \$10,500)	n/a	4,000	
Gate Repairs	n/a	1,437	
Scheduled: all scheduled work for January was postponed due to snow			
		8,632	\$-