

# Lake Oakland Heights Park Association

## Meeting Rules of Order

March 16, 2021

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### Call to Order

Amy Holmes called the meeting to order at 7:03 PM on March 16, 2021 via Zoom.

### Attendees

#### **Board Members:**

President – Amy Holmes

Vice President – Don Swanson

Treasurer – Cheryl Baker

Secretary – Jessica Baker

Boating Director – Shawn Knedgen

Expeditor – Keith Bowling

Legal Director – Lee Howell

Promotional Director – Mary Lou Osborne

Social Director – Christina Wells

Safety Director – Michelle Martin (Late Arrival)

#### **Association Members:**

Carolyn Bree & Darryl Moore

Paulette Howell

Craig Hollingsworth

Amanda Pieciak

### Board Members not in attendance

### Approval of Minutes

- ✿ Minutes from the January 19, 2021 board meeting were read at the February 16, 2021 meeting, but due to not having a quorum as having only five board members in attendance, they were unable to be approved.
- ✿ Amy Holmes asked if everyone read and approves of minutes as submitted.
- ✿ Amy Holmes made motion to accept the minutes as amended per the February Meeting, Christina Wells seconded. Vote Occurred and Motion Passed 9-0 (Michelle Martin absent during vote).
- ✿ Amy Holmes read the minutes from the February 16, 2021 board meeting.
- ✿ Amy Holmes asked if everyone approves of minutes as submitted.
- ✿ Amy Holmes made motion to accept the minutes as submitted, Christina Wells seconded. Vote Occurred and Motion Passed 9-0 (Michelle Martin absent during vote).


### Board Reports


#### **President – Amy Holmes**

- ✿ Called the banks, Chase will not talk to a non-account member, so one of the Board of Directors that is on the account (Don Swanson, Jessica Baker, or Lee Howell) will have to call Chase Bank to find the proper steps for adding and removing members from the account.
- ✿ Flagstar Bank needs meeting minutes and those to be added to come to the bank.


#### **Vice President – Don Swanson**


- ✿ Goose fencing needs to be put up before geese start nesting – volunteers needed.
  - 📖 Keith Bowling and Lee Howell volunteered to help
  - 📖 Additional volunteers could be recruited via Facebook post if needed.


 Mary Lou Osborne asked if Craig Hollingsworth was able to get us on the list for geese relocation, Craig Hollingsworth stated that we cannot get on the list until later in the spring, when the list is started.


 Don Swanson made note that the title of ex-officio should be added to outgoing president on meeting minutes when they are in attendance.


### Treasurer – Cheryl Baker


 Account Balances:

 Checking: \$9,015.14


 Special: \$16,557.19

 Boating: \$27,608.14

 Playground (other): \$220.01

 Income and Expenses from February 16, 2021 through March 16, 2021


 Income:


 Boating Account Interest: \$3.18

 Savings Account Interest: \$0.13


 Pavilion Reservation: \$50.00


 Expenses:


 Electric: \$224.93


 Bank Service Charge: \$12.00

 Budget Information:


 The Budget for the 2020-2021 Fiscal Year is \$18,203.60

 The Current Expenses for 2020-2021 Fiscal Year are \$20,644.52.


 Of the Current Expenses, \$16,263.36 is for the Playground Special Project, which is not to be included in the General Fund Expenses.


 Of the Current Expenses, \$2,343.50 are expenses that are allocated to the 2019-2020 Budget. These items are paid out in October/November after year end for expenses incurred in September.

- Check # 7200 on 10/01/2020 to Amanda Pieciak for 8/22/2020-9/29/2020 Beach Attendant for \$1,600.00
- Check # 7201 on 10/01/2020 to Amanda Pieciak for 8/23/2020-9/25/2020 Waterfowl Cleanup for \$335.00
- EFT on 10/20/2020 to DTE for September 2020 Electrical Charges for \$139.80
- Check # 7203 on 10/10/2020 to Waterford Township Water & Sewer for 7/1/20-10/1/20 Water Bill for \$18.70
- Check # 7208 on 11/06/2020 to Becky Sayles for August/September 2020 Lawn Service for \$250.00


 Excluding the Excluded Expenses, the True current expenses for the General Fund are \$2,037.66.


**Leaving a remaining balance for the budget of \$16,165.94.**

 Line Items that have Over-Expenditures:


 Property Taxes had a budgeted amount of \$150.00. Waterford Township increased the taxes a lot more than they typically do each year. This resulted in an over expenditure of \$33.27 that will need to come from another source to cover.

 Line Items that have Leftover Funds:

 The Board of Directors set a budget amount of \$560.00 for the Officer & Director Insurance Policy, the true cost came in at \$558.00, leaving the board with \$2.00 that can be moved to another line item upon approval by the board.

 The Board of Directors set a budget amount of ~~\$243.27~~ **\$250.00** for Halloween, the true costs came in at \$243.27, leaving the board with \$6.73 that can be moved to another line item upon approval by the board.

 Member Reimbursements

 We now have a form that is available on the Google Drive or by contacting the Treasurer at Treasurer@lohpa.com.

- 📁 All reimbursements for purchases for the association must be submitted with this form that has been approved and signed by the President or Vice President.

- 📁 Taxes will not be reimbursed, as there is now the Tax-Exempt Status.

#### 🍀 Pavilion Reservations:

- 📁 We have received 4 requests for pavilion reservations via the website.

- 📁 All have been sent paperwork to return to the treasurer with deposit.

- 📁 Had one of the ~~three~~ four cancel their reservation request.

- 📁 Have received three \$25.00 deposits for Pavilion Reservations

#### 🍀 Bounced Checks

- 📁 We now have an official letter to go out to members regarding bounced checks to reclaim the \$12.00 service charge that the bank charges us when it occurs.

- 📁 We typically have 1-4 bounced checks per year.

- 📁 Amy Holmes motioned that after a second instance of a bounced check, we will no longer accept personal checks from that member, and all payments must be made via money order or certified check. Cheryl Baker seconded. Vote Occurred. Motion Passed 9-0 (Michelle Absent for Vote).

#### 🍀 2021 Notice of Assessment Received

- 📁 Property is classified as 404 Lake Vac

- 📁 The Taxable Value is \$54,470 which is the same as it was in 2020.

#### 🍀 Current Membership (Membership Term ends April 30<sup>th</sup>): 195 Members, 120 Regular, 75 Senior.

#### 🍀 Audit of the 2019-2020 Books

- 📁 Audit team picked up the materials for the audit on Monday, February 22, 2021

- 📁 Included all receipts, bank statements and a printout of the registers for the Boating, Playground, Savings, and Checking Accounts for transactions occurring between October 1, 2019 and September 30, 2020.

- 📁 After Report Discussion and Approval by Board Members the following transfers can take place:

- 🌈 \$4,550.90 will be transferred from the Checking (20% of \$22,754.50)

- 🌈 \$784.30 will be transferred from the Boating (20% of \$3,921.50)

#### 🍀 2019-2020 Fiscal Year Taxes

- 📁 Taxes have been filed for the 2019-2020 Fiscal Year

- 📁 1099-NEC went to individual contracted employees for the 2019-2020 fiscal year that were paid over \$600.00 per the IRS Guidelines. Forms were delivered on January 29, 2021.

🍀 It has been decided that at this point going forward all accounting for the association will be done via the Accrual Method as that is what the IRS has us listed as doing and required to maintain our Tax Exempt status, it is the method that is accepted by GAAP (Generally Accepted Accounting Principles), and it is the most effective method for accurate budgeting.

🍀 As we are now six months into the fiscal year, and it is time to review and correct the budget for expected costs, Cheryl Baker has been reviewing the budget and will have a suggested revised budget to present to the Board at the April 20, 2021 Board Meeting for review and discussion.

### Secretary – Jessica Baker

#### 🍀 Real Estate Email

- 📁 Received an email from First American Title Insurance regarding the association

- 📁 Responded that it is a Beach Association not a Homeowners Association so there is no arrearage or lien on the property for unpaid dues.

- 📁 Information regarding the sale passed on to Mary Lou Osborne, Promotional Director, so she can deliver a new resident packet when the new resident moves in.

#### 🍀 Membership Dues Cards

- 📁 Dues cards for the 2021 season have been designed and are ready for print


- 📁 Will be sent to the printer after the March 18, 2021 special meeting with the correct dues amounts.

- 📁 Melissa Lengers got quotes for the cards done on cardstock through Raze-It Printing:




- 🌈 Will cost \$10.00 for black and white quarter sheets (3.5 X 5 size cards)

- 🌈 Will cost \$15.00 for color quarter sheets (3.5 x 5 size cards)

- 📁 Vote needs to be made as to do B&W or Color.


 Jessica Baker motioned to send the membership dues cards to print in Color. Amy Holmes seconded. Vote occurred. Motion Passed 9-0 (Michelle absent for vote).

#### Boating Documents



-  Working with the Boating Director, Shawn Knedgen, to get all boating lists and documents onto the google drive for easier access.
-  All four documents have been updated and put on the drive; the Slip Agreement will have to be updated upon the result of the vote for Fees.
-  All three boating lists are on the drive. Names on the key holders and waiting list who were not members in 2020 have been highlighted and the information has been provided to Shawn Knedgen regarding those names and addresses.

#### **Boating – Shawn Knedgen**


##### Boat Slip List

-  One member on the Boat Slip List has moved since last season, will be opening a boat slip for upcoming season.

##### Boat Slip Waiting List




-  Two names on the Waiting List were not members last season, their names will be removed per LOHPA policy that to be on the waiting list, the person must be a member of Lake Oakland Heights Park Association.
-  Slanda # 16 on the list to be removed as they have moved from the subdivision.

##### Ramp Keys List

-  There are 6 names listed as having keys on the launch key list who were either not members or have moved. Shawn Knedgen, Amy Holmes, Cheryl Baker, and Jessica Baker will work together to come up with a solution for retrieving the outstanding keys.

#### **Expeditior – Keith Bowling**

##### Lawn cutting quotes have been requested, waiting to hear back with quotes

-  Continuing to search for additional places and it was suggested to go to next-door and Facebook
-  Paulette Howell suggested to contact Little's Lawncare. Amy looked up the contact info and will forward to Keith.
-  Carolyn Bree asked for the areas in which we cut and how often. Determined that we do the beach and playground areas once a week, and side lot every other week.



#### **Legal – Lee Howell**

##### Insurance quotes received, will be discussed under Old Business.

#### **Promotional – Mary Lou Osborne**

##### Garage Sale Date has been set for June 3-6, 2021

##### Beach Opening

-  Starting to plan for Beach Opening, waiting to hear from Playground Committee for additional information on their plans
-  Notice needs to be put in newsletter regarding the parade when date is set.

##### Looking for Volunteers to help wipe down tables at the beach prior to the Special Meeting.

-  Keith & Sharon Bowling and Carolyn Bree volunteered to help

#### **Social – Christina Wells**

##### Waiting to plan events depending upon if we must cut expenses during budget review in April.

#### **Safety – Michelle Martin**

##### Put in for the Association Burn Permit, when received will be placed on bulletin board on the shack.

##### Currently going through the wood box to make sure that all items inside are acceptable to burn

## Newsletter Editor – Melissa Lengers

- ✿ April/May newsletter in progress, about ready to print
- ✿ Waiting for the March 18, 2021 Special Meeting for final details to be added regarding membership and dock fees for the 2021 season.
- ✿ If anyone has anything to add to the newsletter, Melissa needs these items sent to her within the week so she can get the newsletter ready for print

## Website Editor – Jessica Baker

- ✿ Currently there are 35 approved users for the website
- ✿ The Pavilion Reservation Calendar System is fully implemented and working
  - 📅 Dates listed as available are all dates between May 15, 2021 and September 6, 2021 Except:
    - 🌈 May 18, 2021 (Board Meeting)
    - 🌈 June 15, 2021 (Board Meeting)
    - 🌈 June 19, 2021 (Reservation Booked)
    - 🌈 June 26, 2021 (Reservation Booked)
    - 🌈 July 3, 2021 (Anticipated Date for Independence Day Activities)
    - 🌈 July 17, 2021 (Reservation Booked)
    - 🌈 July 20, 2021 (Board Meeting)
    - 🌈 August 17, 2021 (Board Meeting)
- ✿ LOHPA.com Emails
  - 📅 All board positions have an email account associated with that position which is listed on the website under the Board of Directors Contact Information Tab.
  - 📅 Currently all emails are set to forward automatically to the Officer or Directors personal email address on file.
  - 📅 Any board member can contact the webmaster at [webmaster@lohpa.com](mailto:webmaster@lohpa.com) to get their individual login information.
  - 📅 Additional emails that have been created include playground, newsletter, board, and beach. The Playground email is set to automatically forward to all members of the playground committee, the newsletter email is forwarding to the newsletter editors personal email, the board email is forwarding to the board google email address, and the beach email will be set to forward to the beach attendant.

## Old Business

- ✿ Tax Exempt Paperwork
  - 📅 In August 2020, the Board of Directors submitted all needed paperwork to reinstate our Tax-Exempt Organization Status with the IRS.
  - 📅 As of February 1, 2021, our Tax-Exempt Status was reinstated back to May 15, 2010.
  - 📅 There are copies of the forms on the Google Drive for printing or can be obtained by contacting the Treasurer.
  - 📅 It is a two-sided form, one side has the IRS Determination Letter, the other side has the Michigan Sales and Use Tax Certificate of Exemption
    - 🌈 To use the form to get tax exemption, please print the double-sided form, and fill Sections 1 & 4 of the Michigan Side.
  - 📅 This form is to be used for **ASSOCIATION PURCHASES ONLY!**
  - 📅 If the purchase includes items for a fundraising activity it is not eligible for tax exemption per the State of Michigan. Those purchases must be made separately from other purchases.
- ✿ Insurance Provider Change Updates
  - 📅 In January 2021 the Board of Directors received notice that we have to change Insurance Providers.
  - 📅 Lee Howell worked with our Insurance Broker, The Lapeer Agency, to get quotes.
  - 📅 Explanation of the process to obtain insurance quotes
    - 🌈 Almost all insurance agencies use the same process for obtaining quotes from various insurance companies. They use large brokerage houses that have access to hundreds of companies nationwide and typically are able to obtain actual quotes from at least 20-30 companies, or more

depending on the type of risk, and give the quote totals to the agency, which in our case ~~is~~ is The Lapeer Agency. The agency will give to the customer, LOHPA, the top 4-5 quotes or more if requested.

🌈 In our case, The Lapeer Agency used three different brokerage houses, the same three that most agencies use, and the lowest total premium quote for both liability and property combined was from the brokerage house of Arlington/Rowe with the insurance carrier being Scottsdale Insurance Company. All fees charged listed on the Premium Summary on their quote will come from only Arlington/Rowe with no fees or charges from the other two Brokerage Houses.

🌈 It was also requested by Lee Howell that Lapeer send an itemized quote for the second lowest quote. Lapeer will provide further itemized quotes upon request.

🌈 Last year's brokerage house used was J.M. Wilson, whose fees were similar, but remember, as long as we are getting the same coverages, we normally would go with the lowest total quote, unless there are other factors involved.

📁 Lake Oakland Heights Park Association has Three Policies and Types of Coverage which are explained below

🌈 Property Coverage

🌈 Liability Coverage

🌈 Directors and Officers Coverage

📁 Liability Insurance Changes:

🌈 Charges

- Clubs/Social Increased from \$333.00 to \$788.00 (Increase of \$455.00)
- Bathing Beaches Increased from \$29.00 to \$500.00 (Increase of \$471.00)
- Lakes/Reservoir Increased from \$417.00 to \$652.00 (Increase of \$235.00)
- Boat Docks Decreased from \$503.00 to \$50.00 (Decrease of \$453.00)
- Playground Decreased from \$230.00 to \$100.00 (Decrease of \$130.00)
- Restaurant Increased from \$1.00 to \$2.00 (Increase of \$1.00)
- **Total Increase in Liability Insurance of \$579.00**

📁 Property Insurance Changes:

🌈 Building – Weenie Shack Increased from \$21.00 to \$90.00 (Increase of \$69.00)

🌈 Building – Pavilion Increased from \$22.00 to \$75.00 (Increase of \$53.00)

🌈 Property in Open – Cage Area Increased from \$9.00 to \$17.00 (Increase of \$8.00)

🌈 Rafts – Boat Docks Decreased from \$544.00 to \$345.00 (Decrease of \$199.00)

🌈 Playground Increased from \$0.00 to \$552.00 (Increase of \$552.00)

🌈 **Total Increase in Property Insurance of \$483.00**

📁 Additional Fees from the Brokerage House:

🌈 Brokerage Fee - \$200.00 – Standard Procedure Fee from Brokerage House

🌈 Policy Fee - \$150.00 – Standard Procedure Fee from Brokerage House

🌈 Inspection Fee - \$153.00 – Inspector will be sent by Brokerage House and a report will be sent to The Lapeer Agency who will forward it to us.

🌈 Surplus Lines Tax - \$63.42 – Required Fee by the Government

🌈 Stamp Fee - \$15.86 – Required Fee by the Government

📁 Reasons for Cost Increases

🌈 The size of the lake can cause the increase in price


🌈 We do not require memberships. If it was a required association, it could reduce the cost. By not requiring memberships it raises liability.


📁 Total Cost for Property & Liability insurance will be **\$3,753.28**.


📁 Decision must be made by March 26, 2021 to bind the quote.


📁 Questions:


🌈 Can having signage for liability items allow for reduced insurance cost? Discussion held, will be checked into.

 Insurance company to be contacted regarding what is and is not allowed under the non-cooking clause in the insurance quote.


 Amy Holmes motioned to select lowest quote as detailed above. Mary Lou Osborne seconded. Vote. Motion passed 10-0.


 Bylaw Change Proposals


 Final Review of Proposals to be presented at the April 27, 2021 General Membership Meeting


 Will be printed and distributed to each Household.

 Article IV Section 1

 Ready to Print


 Article IV Sections 1 & 3 & Article VI Section 6

 Ready to Print


 Article V Section 5 & Article VI Section 6


 Ready to Print


 Article VI Section 1

 Ready to Print


 Article VI Section 6


 Ready to Print


 Carolyn Bree suggested to change the red colored font for readability. Jessica Baker will update and share with Carolyn Bree to see if the blue works better. Jessica Baker will update board on results.


 Beach Attendant Duties

 Discussion held regarding expected duties of the Beach Attendant.

 It was decided to edit # 5 on the duties list. It was determined that the scheduling of parties at the pavilion is to be done by the board. But the Beach Attendant is still to collect extra guest fees for above the allowed 6 guests.

 It was decided to eliminate #7 on the duties list. It was determined to be up to the board to schedule the pavilion reservations, and there will be a folder kept in the shack for all scheduled reservations with contact information.

 It was decided to eliminate #10 on the duties list. #3 & #10 contradicted each other regarding the goose cleanup. The job of goose cleanup has been reassigned to the beach attendant and eliminated the second position unless needed.


 It was decided to eliminate # 20 on the duties list. It was determined that if a resident that has not paid their membership dues is on the property, to stay, they must pay their dues at that time or leave the premises.

 *Tabled for April 20, 2021 Meeting*

 Beach Attendant Hours

 *Tabled for April 20, 2021 Meeting*

 Waterfowl Cleanup Duties


 Combined with Beach Attendant


 Position Eliminated

 *Item completed*

 Boat Slip Assignment

 *Tabled for April 20, 2021 Meeting*


 Jessica Baker to send the boat club rules and regulations to Board before April 20, 2021 Meeting.


 Filling Positions of Beach Guard and Waterfowl Cleanup Procedures

 *Tabled for April 20, 2021 Meeting*

 2019-2020 Audit of Books

 Discussion Held

 Improvement List

 Added Dumpster enclosure – Needs Pricing

 *Tabled for April 20, 2021 Meeting*

 Maintenance List

 *Tabled for April 20, 2021 Meeting*

- ✿ Ski Demons Trailer
  - 📅 *Tabled for April 20, 2021 Meeting*

## New Business

- ✿ Issues Affecting the LOHA Community
  - 📅 Discussion Held
- ✿ Taco Truck
  - 📅 A member of the Association contacted Amy Holmes asking if a Taco Truck could use the beach parking lot for a Taco Truck Event on May 4, 2021 at approximately 5:30 PM.
  - 📅 It was determined that in the past food trucks were turned down from using the beach property due to conflict of interest with the shack.
  - 📅 Since this date will be prior to beach opening it was determined that it wouldn't cause a conflict.
  - 📅 Amy Holmes motioned to allow the Taco Truck to use the beach property for the event. Jessica Baker Seconds. Vote. Motion passed 10-0.
- ✿ Options for Printing Proposals for April 27, 2021 General Meeting
  - 📅 It was discussed to try to reduce the number of pages by cutting out unnecessary information.
  - 📅 Jessica Baker will edit the documents and try to reduce the number of pages and contact Melissa Lengers for a quote on the printing.

Amy made motion to adjourn the meeting, Shawn seconds motion. Meeting Adjourned at 11:24 PM.

## Next Meetings

The next Board Meeting will be held on April 20, 2021 at 7:00 PM on Zoom.

The next Special Membership Meeting will be held on March 18, 2021 at 7:30 PM on Zoom.

The next General Membership Meeting will be held on April 27, 2021 at 7:30 PM at TBD.

**Jessica Baker**

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**Secretary**

**03/16/2021**

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**Date Submitted**

Items highlighted are amendments from Board of Directors

~~Items strikethrough and red are deletions from Board of Directors~~

*Items Italicized in Purple are Secretary notes*