

AGENDA

O.P.O.A. Board Meeting

25 JULY 2016

7:00 PM

Call to Order by the Chair

Roll Call of Board Members

Acceptance and/or changes/additions to Agenda

The Report of Secretary

The Report of the Treasurer

Committee Reports

- 1.
- 2.
- 3.

Old Business

1. Hiring of Jerry Johnson and liability issue
- 2.
- 3.

New Business

1. Mailing for OPOA Annual Meeting
- 2.

Questions and Comments from the Floor

Adjournment

MINUTES OF THE OJIBWA PROPERTY OWNERS ASSOCIATION BOARD MEETING FROM 27 JUNE 2016 AT 7:00 PM

Those in attendance: Steve Sprague; Dave Washburn; Robert Barker; Jessica Manley; Doug Tilmann; Betty Coomer

The meeting was called to order by the Chair, Steve Sprague.

Absent: Perry Stewart; Tammy McKenzie; Steve Dietz;.

It was moved by Dave Washburn and seconded by Steve Sprague that Old Business Agenda Items 2 and 6, and New Business Item 3 be considered as one item. The agenda was accepted with this change by a voice vote.

Secretary's Report – Robert Barker – Written minutes attached

1. Jessica Manley moved that the reading of the written minutes of the 23 May 2016 Private Session and regular OPOA Board meeting be waived and accepted as presented, seconded by Betty Coomer and passed by a voice vote.

Treasurer's Report - Jessica Manley– Written Reports attached.

1. Summation of Treasurer's Report:
 - a. Current balance in the Dam Fund is "roughly" \$11,188.00
 - b. Current checking account balance is "roughly" 18,900.00
 - c. Savings account/Lawn mower/maintenance 4000.00
 - d. Collected 2016 Assessments 34,000.00
 - e. Delinquent assessments for 2015 and past 2,293.99
 - f. Past due assessments for 2016 "roughly" 52,000.00
2. Steve Sprague moved acceptance of the report, seconded by Robert Barker and passed by a voice vote.

Standing Committee Reports

1. Blight Committee – Jessica Manley reported that Sherman Township has repealed its zoning ordinance which gives the county control over the township and complaints are to be made to the county.

Old Business –

1. Briefing Report on Lake Manitonka WCD – Steve Sprague –
 - a. The plan for the WCD will be similar to the Lake Windoga WCD.
 - b. Our lakes and the associated Walker Creek have been declared headwaters of the Chippawa River System by the DEQ and Army Corp of Engineers and need to be taken care of.
 - c. Several issues this board must decide on: 1. Whether we lower the lake when the WCD is repaired; 2. The hiring of a diver to examine the tube that runs under the dam to determine its status; 3. Whether we purchase an electric winch or use the one we have.
 - d. Remediation is the key word. We must make things right when we do anything. 1. Core samples of the dam revealed that there is topsoil mixed in with the clay near the WCD that must be removed and replaced with proper soil. We must hire a geohydrologist who has sole control to determine what

is soil is put in, etc. 2. We must meet the new 200 year flood status. The top part of our dam has to be two and half feet above the the 200 year flood level has determined by the state. Ours is .93 feet so we must raise it at the center of the dam 18 inches according to state standards and materials.

This is another expense. 3. Whether we lower the lake or not. According to the plan the tube running from the WCD under the dam out the far side may have to be relined with an acrylic material. There is no access to the part running out into the lake due to the temporary fix to inspect it. The tube may be in good shape. It is recommended that we hire a diver to inspect the tube to determine if it is in good shape. If it is in good shape we don't have to lower the lake. If it is not in good shape we must reline the tube which will require the lowering of the lake. That would further require that we hire an environmental team to save the fish, mollusks, and clams which must be geo-marked and photographed as evidence that we did so. This is why the hiring of a diver to inspect the tube could in the long run save us money if the tube is found to be in good repair.

- e. The new WCD will be as much or more than the Lake Windoga WCD due to rise in costs.
 - f. Steve Sprague moved, seconded by Dave Washburn, that a diver be hired to inspect the tube. The motion was passed by a voice vote.
 - g. Steve Sprague moved, seconded by Doug Tilmann, that no new lifting device be purchased to lift the logs. The motion passed by a voice vote.
 - h. Doug Tilmann moved, seconded by Jessica Manley, that the chair proceed if the tube is found to be sound.
2. Lake Treatment – We have passed the point of no return when treating the lakes this season would be effective. Steve Sprague made the motion, seconded by Betty Coomer that the lakes not be treated this season. The motion was passed by a voice vote.
 3. The Wash Out at Lake Windoga Dam. The chair has put this on the back burner and the approved \$2000.00 If he believes there is an issue he will address it.
 4. Lien Fees Policy – No Report. Jessica will email it for the July meeting.
 5. Funding for Lake Manitonka WCD - Three options: A Special Assessment
 - a. Through the OPOA assessing each property owner per lot;
 - b. Through the County OPOA gives control of the dam/WCD to the Drain Commissioner but we will never get control of the dam/WCD/lake again;
 - c. Through Sherman Township using PA-188 using a geographical acreage criteria which would require 51% vote of property owners including OPOA owned property.
 - d. The process of assessing the cost of a new WCD and Lake Treatment through the creation of a special OPOA tax district will take perhaps six months and the township holding of at least two public hearings on the matter. There are mailers and special notices in the papers all done by the township.
 - e. Jessica Manley went to the Sherman township and presented this proposal but they want their attorney to look into what PA188 says and be sure that the two attorneys are however the township board requires we pay their attorneys expense in doing so.
 - f. Steve Sprague moved that the OPOA reimburse Sherman Townships Attorney fees on this matter. The motion was seconded by Doug Tilmann and was passed by a voice vote.

New Business:

1. Schrock Resignation - Phil is training a replacement, Jerry Johnson, who will only be doing road work and truck maintenance. The question of liability and being a contracted worker. The motion was made by Steve Sprague that Jerry Johnson be hired temporarily until liability concerns be resolved. Dave Washburn seconded the motion and it was passed by a voice vote.
2. Effect of excessive weed growth on fish population – Doug Tilmann reported that Excessive weed growth is primarily a cosmetic issue. Positively weeds produce oxygen unless there is a wholesale death of weeds which results in a purification that can decrease the oxygen supply for the fish.

Questions and Comments from the floor

Without objection Steve Sprague declared adjournment.

Respectfully submitted
Robert Barker
Recording Secretary

Ojibwa Property Owners Association
Reconciliation Summary
Ojibwa Property Owners Asso INC, Period Ending 06/30/2016

	Jun 30, 16
Beginning Balance	17,569.94
Cleared Transactions	
Checks and Payments - 11 items	-4,490.98
Deposits and Credits - 2 items	3,364.00
Total Cleared Transactions	-1,126.98
Cleared Balance	<u>16,442.96</u>
Uncleared Transactions	
Checks and Payments - 1 item	-150.00
Deposits and Credits - 1 item	100.00
Total Uncleared Transactions	-50.00
Register Balance as of 06/30/2016	<u>16,392.96</u>
New Transactions	
Checks and Payments - 8 items	-3,217.62
Deposits and Credits - 1 item	500.00
Total New Transactions	-2,717.62
Ending Balance	<u>13,675.34</u>

3:24 PM

07/19/16

Ojibwa Property Owners Association
Reconciliation Summary
OPOA Equipment Fund, Period Ending 06/30/2016

	Jun 30, 16	
Beginning Balance		0.00
Cleared Transactions		
Deposits and Credits - 1 item	4,354.78	
Total Cleared Transactions	4,354.78	
Cleared Balance		<u>4,354.78</u>
Register Balance as of 06/30/2016		4,354.78
Ending Balance		4,354.78

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07/19/16

Ojibwa Property Owners Association
Reconciliation Summary
OPOA Lakes and Dam Fund, Period Ending 06/30/2016

	Jun 30, 16	
Beginning Balance		539.86
Cleared Transactions		
Deposits and Credits - 3 items	10,649.00	
Total Cleared Transactions	10,649.00	
Cleared Balance		11,188.86
Register Balance as of 06/30/2016		11,188.86
New Transactions		
Checks and Payments - 1 item	-544.00	
Deposits and Credits - 1 item	225.00	
Total New Transactions	-319.00	
Ending Balance		10,869.86

Ojibwa Property Owners Association
Balance Sheet
As of July 20, 2016

Jul 20, 16

ASSETS

Current Assets

Checking/Savings

Ojibwa Property Owners Asso INC	13,675.34
OPOA Equipment Fund	4,354.78
OPOA Lakes and Dam Fund	10,869.86

Total Checking/Savings 28,899.98

Accounts Receivable

Accounts Receivable -1.00

Total Accounts Receivable -1.00

Other Current Assets

Undeposited Funds 100.00

Total Other Current Assets 100.00

Total Current Assets 28,998.98

TOTAL ASSETS 28,998.98

LIABILITIES & EQUITY

Equity

Opening Balance Equity	14,378.00
Unrestricted Net Assets	-5,021.98
Net Income	19,642.96

Total Equity 28,998.98

TOTAL LIABILITIES & EQUITY 28,998.98

Ojibwa Property Owners Association
Profit & Loss Budget vs. Actual
 January 1 through July 20, 2016

	Jan 1 - Jul 20, 16	Budget
Ordinary Income/Expense		
Income		
Ojibwa Property Owners' Income		
Membership Dues		
Delinquent Dues Paid	2,293.99	1,000.00
Membership Dues - Other	35,601.76	52,300.00
Total Membership Dues	37,895.75	53,300.00
Total Ojibwa Property Owners' Income	37,895.75	53,300.00
Other Types of Income		
Miscellaneous Revenue	450.24	0.00
Total Other Types of Income	450.24	0.00
Total Income	38,345.99	53,300.00
Expense		
Bank Fees	60.71	0.00
Bank Service Charges	5.00	0.00
Buildings and Equipment		
Equip Rental and Maintenance	540.82	0.00
Property Insurance	0.00	1,000.00
Utilities	772.12	4,000.00
Total Buildings and Equipment	1,312.94	5,000.00
Contract Services		
Accounting Fees	750.00	800.00
Contracted Road Maintenance	5,429.54	10,000.00
Legal Fees	225.00	1,000.00
Mowing	0.00	4,000.00
Outside Contract Services		
Engineering	7,948.00	0.00
Lake Maintenance	0.00	12,000.00
Outside Contract Services - Other	399.00	0.00
Total Outside Contract Services	8,347.00	12,000.00
Total Contract Services	14,751.54	27,800.00
Diesel Fuel	988.74	0.00
Equipment	0.00	5,000.00
Miscellaneous	0.00	2,000.00
Officer Pay	2,000.00	2,000.00
Ojibwa Property Owners Expenses		
Registration Fees	20.00	0.00
Ojibwa Property Owners Expenses - Other	5.33	0.00
Total Ojibwa Property Owners Expenses	25.33	0.00
Operations		
Printing and Copying	0.00	1,000.00
Supplies		
Signs	254.74	0.00
Supplies - Other	2,602.84	2,000.00
Total Supplies	2,857.58	2,000.00
Total Operations	2,857.58	3,000.00
Other Types of Expenses		
Insurance - Liability, D and O	699.85	2,000.00
Other Costs	0.00	1,500.00
Total Other Types of Expenses	699.85	3,500.00

9:22 AM

07/20/16

Cash Basis

Ojibwa Property Owners Association
Profit & Loss Budget vs. Actual
January 1 through July 20, 2016

	Jan 1 - Jul 20, 16	Budget
Sand and Gravel	0.00	4,000.00
Taxes	1,026.34	1,000.00
Transfer and membership Dues	-5,025.00	0.00
Total Expense	18,703.03	53,300.00
Net Ordinary Income	19,642.96	0.00
Net Income	19,642.96	0.00

Ojibwa Property Owners Association
Profit & Loss Budget vs. Actual
 January 1 through July 20, 2016

	% of Budget
Ordinary Income/Expense	
Income	
Ojibwa Property Owners' Income	
Membership Dues	
Delinquent Dues Paid	229.4%
Membership Dues - Other	68.1%
Total Membership Dues	71.1%
Total Ojibwa Property Owners' Income	71.1%
Other Types of Income	
Miscellaneous Revenue	100.0%
Total Other Types of Income	100.0%
Total Income	71.9%
Expense	
Bank Fees	100.0%
Bank Service Charges	100.0%
Buildings and Equipment	
Equip Rental and Maintenance	100.0%
Property Insurance	0.0%
Utilities	19.3%
Total Buildings and Equipment	26.3%
Contract Services	
Accounting Fees	93.8%
Contracted Road Maintenance	54.3%
Legal Fees	22.5%
Mowing	0.0%
Outside Contract Services	
Engineering	100.0%
Lake Maintenance	0.0%
Outside Contract Services - Other	100.0%
Total Outside Contract Services	69.6%
Total Contract Services	53.1%
Diesel Fuel	100.0%
Equipment	0.0%
Miscellaneous	0.0%
Officer Pay	100.0%
Ojibwa Property Owners Expenses	
Registration Fees	100.0%
Ojibwa Property Owners Expenses - Other	100.0%
Total Ojibwa Property Owners Expenses	100.0%
Operations	
Printing and Copying	0.0%
Supplies	
Signs	100.0%
Supplies - Other	130.1%
Total Supplies	142.9%
Total Operations	95.3%
Other Types of Expenses	
Insurance - Liability, D and O	35.0%
Other Costs	0.0%
Total Other Types of Expenses	20.0%

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07/20/16

Cash Basis

Ojibwa Property Owners Association
Profit & Loss Budget vs. Actual
January 1 through July 20, 2016

	% of Budget
Sand and Gravel	0.0%
Taxes	102.6%
Transfer and membership Dues	100.0%
Total Expense	35.1%
Net Ordinary Income	100.0%
Net Income	100.0%

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07/20/16

Cash Basis

**Ojibwa Property Owners Association
Expenses by Vendor Summary
June 2016**

	Jun 16
Bloom Sluggett Morgan	45.00
Homeworks Tri County	167.03
Jessica Manley	1,000.00
Mr. Robert Barker	500.00
Northern Auto Service	243.95
Phil Schrock	340.00
Steve Sprague	500.00
TOTAL	<u>2,795.98</u>

Ojibwa Property Owners Association
Profit & Loss
 January 1 through July 20, 2016

Jan 1 - Jul 20, 16

Ordinary Income/Expense		
Income		
Ojibwa Property Owners' Income		
Membership Dues		
Delinquent Dues Paid	2,293.99	
Membership Dues - Other	35,601.76	
Total Membership Dues		37,895.75
Total Ojibwa Property Owners' Income		37,895.75
Other Types of Income		450.24
Total Income		38,345.99
Expense		
Bank Fees		60.71
Bank Service Charges		5.00
Buildings and Equipment		
Equip Rental and Maintenance	540.82	
Utilities	772.12	
Total Buildings and Equipment		1,312.94
Contract Services		
Accounting Fees	750.00	
Contracted Road Maintenance	5,429.54	
Legal Fees	225.00	
Outside Contract Services		
Engineering	7,948.00	
Outside Contract Services - Other	399.00	
Total Outside Contract Services		8,347.00
Total Contract Services		14,751.54
Diesel Fuel		988.74
Officer Pay		2,000.00
Ojibwa Property Owners Expenses		
Registration Fees	20.00	
Ojibwa Property Owners Expenses - Other	5.33	
Total Ojibwa Property Owners Expenses		25.33
Operations		
Supplies		
Signs	254.74	
Supplies - Other	2,602.84	
Total Supplies		2,857.58
Total Operations		2,857.58
Other Types of Expenses		
Insurance - Liability, D and O	699.85	
Total Other Types of Expenses		699.85
Taxes		1,026.34
Transfer and membership Dues		-5,025.00
Total Expense		18,703.03
Net Ordinary Income		19,642.96
Net Income		19,642.96

Ojibwa Property Owners Association Profit & Loss Budget Overview January through December 2017

	Jan - Dec 17
Ordinary Income/Expense	
Income	
Ojibwa Property Owners' Income	
Membership Dues	
Delinquent Dues Paid	5,000.00
Membership Dues - Other	45,000.00
Total Membership Dues	50,000.00
Total Ojibwa Property Owners' Income	50,000.00
Other Types of Income	
Miscellaneous Revenue	200.00
Total Other Types of Income	200.00
Total Income	50,200.00
Expense	
Bank Fees	0.00
Buildings and Equipment	
Equip Rental and Maintenance	1,000.00
Property Insurance	1,982.00
Utilities	1,200.00
Total Buildings and Equipment	4,182.00
Contract Services	
Accounting Fees	800.00
Contracted Road Maintenance	4,800.00
Legal Fees	2,500.00
Mowing	0.00
Outside Contract Services	
Engineering	0.00
Lake Maintenance	10,000.00
Outside Contract Services - Other	500.00
Total Outside Contract Services	10,500.00
Contract Services - Other	1,860.00
Total Contract Services	20,460.00
Diesel Fuel	1,212.84
Equipment	0.00
Officer Pay	2,000.00
Ojibwa Property Owners Expenses	
Registration Fees	20.00
Ojibwa Property Owners Expenses - Other	150.00
Total Ojibwa Property Owners Expenses	170.00
Operations	
Books, Subscriptions, Reference	994.00
Postage, Mailing Service	700.00
Printing and Copying	500.00
Supplies	
Signs	100.00
Supplies - Other	620.00
Total Supplies	720.00
Total Operations	2,914.00
Other Types of Expenses	
Insurance - Liability, D and O	1,210.00
Total Other Types of Expenses	1,210.00

Ojibwa Property Owners Association
Profit & Loss Budget Overview
January through December 2017

	Jan - Dec 17
Refund	0.00
Reimbursement	0.00
Returned Check	0.00
Returned Check Fee	0.00
Sand and Gravel	800.00
Taxes	1,000.00
Transfer	16,250.00
Total Expense	50,198.84
Net Ordinary Income	1.16
Net Income	<u>1.16</u>

OJIBWA PROPERTY OWNERS ASSOCIATION FEE POLICY

BE IT KNOWN:

THAT THE Board of Directors of Ojibwa Property Owners Association has approved the following procedures for collection of delinquent homeowner' s dues:

RESOLVE THAT All dues and assessments are due to the Association without demand. All monies received will be applied as follows: Past Dues, Other Assessments, Current Dues Assessments, then to legal fees and collection fees, then to fines, and other miscellaneous charges.

ALSO BE IT RESOLVED THAT Each yearly billing is due on the first day of the April for said billing and is past due on December 31st of said year (delinquency date). Any and all past dues, other assessments, current dues, legal fees and collection fees, and/or fine that is not paid by the end of the second year will have a lien placed on said property and the property owner will be sent to collections as well. The following is a list of fees that will be associated with delinquent dues:

1. Round trip mileage to the court house to file lien and release lien
2. Mileage will be set at the standard mileage rate by the federal government
3. Lien filing fees with Isabella County and Lien release fee with Isabella County
4. Copies, paper, and envelopes at 25 cents apiece
5. Postage at set cost by the United States Post Office
6. Yearly bookkeeping fee of \$10.00 per lot

This policy is adopted at the Board of Directors meeting of July 25, 2016 and approved by a majority of the quorum present of the Board of Directors, having authority to make such resolutions. This policy will go into effect immediately.

Steven Sprague, OPOA President

Robert Barker, OPOA Secretary