

Agenda for CAHA Annual Town Hall Meeting
Hildebrand Hills Community Center, Garr Rd., Berrien Springs, MI
Oct. 27, 2019

Refreshments: 5:00-5:30, followed by annual business meeting.

Welcome & Introduction of the Board of Directors: Greetings from Pres. Larry Dow

Call to order: President Larry Dow

Secretary's Report: Jim Temple

- **Read & Vote to approve Minutes of October 28, 2018 Meeting.**
- 2018 Income Tax Return filed timely in 2019.
- Michigan non-profit corporation status renewed in 2019.

Treasurer's Report: Jerry Thayer

- Cash balances, income and expense as of 9/30/19, and remaining 2019 major expenses.
- Estimated funds to add to water system reserve for future major maintenance and replacements.
- **Vote to approve the Treasurer's report**, including the addition to the water system reserve.

Water Director: Don Starlin

- Report on operation, maintenance and repairs, including work done on well #1 and access road.
- Required tests were performed to demonstrate that water quality met Michigan State health standards. The annual water quality report was prepared and distributed to residents.

Lake Director: Paul Hoge

- Lake treatment service is the largest cost paid from the annual CAHA members' dues (\$7,200 plus Michigan DEQ permit \$400).
- The Board was satisfied with the lake treatment services in 2019 and expects to renew a contract with the current contractor.
- Clean out of area in front of overflow pipes.
- Required MI DEQ- required dam inspection to be done (\$1,000).

Properties Director: Mike Clancy

- Mowed grounds along the dam, at the boat landing, and around the well and pump house.

Social Director: Hazel Wright/Chris Dow

- Cancelled community spring picnic.
- No CAHA-sponsored neighborhood garage sale due to low participation.

Nomination and Election of Directors: Larry Dow

- Three 3-year terms and one vacancy in an unexpired term. Incumbent directors, whose terms expire at the end of 2018 are Mike Clancy, Paul Hoge and Jim Temple.

Adjournment: Pres. Larry Dow

2019 CAHA Board of Directors Highlights

January: Appointed Officers to serve for 2019.

Approved financial report for the 2018 year. Water system revenue and were break-even in 2018. There was major maintenance work on the pump house system, which amounted to \$17,273

Total cash and Certificates of Deposits (reserves) was \$235,000 at 2018 year-end, an increase of \$5,000 over the 2017 year-end, of which \$4,000 was from interest earned on reserves..

Approved renewal of lake treatment contract with Lake & Pond Biologists for \$7,210, plus \$400 Michigan DEQ permit.

Renewed CAHA's property, casualty, liability and surety coverage (\$3,545).

March: Filed 2018 U.S. income tax return with \$867 tax payment.

Major maintenance on well #1 was completed by Peerless Midwest for \$12,000.

April: Received \$2,400 estimate from Russell Excavating to regrade pump house road, and \$250 to remove debris from in front of the dam overflow pipes. This work was completed in October.

May: The first payment to Lake & Pond Biologists of \$3,700 was made, and the first lake treatment was done May 9.

Well # 1 and the rest of the water system is running very well.

June: Approved \$1,000 for dam inspection required every 5 years by Michigan DEQ regulations. The work will be done in the fall by Merritt Midwest, Inc. who have done CAHA's dam inspections in the past. (To be done in late October or November.)

July: Approved replacing insurance policies with a different agent and carriers for a substantial savings in premiums for same or better coverage.

August: State of Michigan inspectors were generally impressed with the condition of our wells and pump house. Some piping inside the pump house shows some external rust and needs protective painting.

September: Paid Lake & Pond Biologists the 2nd and final payment of \$3,510 for 2019 services, and paid Oronoko Township property taxes of \$550 on CAHA common grounds.

October: Cash balances and CD's totaled \$232,000 at Sept. 30, 2019. Russell Excavating regraded pump house road and cleaned out area in front of the lake's overflow pipes. Paid Mike Clancy \$900 for mowing common grounds during the May-October growing season.