**Goose Creek Lake Trustees, Inc.**

**General Session Minutes**

**January 13, 2024**

**Rec Hall**

**CALL TO ORDER:** The meeting was called to order by chairman Brandon Asher.

**ROLL CALL:** Leslie Miles, Don Krodinger, Bill Young, Brandon Asher, Mike Mills, Ken Michler, Bill Johnson, Mark Warren, Chris Senter was absent.

* Prayer was said by Ken Michler
* Everyone said the Pledge of Allegiance

**OLD BUSINESS:** Brandon Asher

* Motion made by Leslie Miles to approve the December Minutes, seconded by Bill Johnson. All in favor, none opposed. Motion passed unanimously.
* Motion made by Bill Johnson to approve the December warrant sheets, seconded by Don Krodinger. All in favor, none opposed. Motion passed unanimously.
* Bill Johnson asked “Did we every get any information about adding on in the mailbox area? We were looking into purchasing some more mailboxes, I know we made a motion at one time to purchase them subject to talking to the postmaster. Did we get any information from the postmaster about charging a deposit fee.” Jennifer answered and said “we are able to charge just like the post office does, so that is what we are looking to do to get back some of our money for purchasing future mailboxes and for future customers that need that service. So that’s some old business.”
* This is for future mailboxes, so if you currently have a mailbox, you will not be charged for that mailbox. Its just new people that get a mailbox from Goose Creek. At the post office for a small box its $50/yr. We are going to be charging $36/yr for our boxes. We are going to be using this money to cover the insurance on the building, those banks of boxes are $2600, the light bill, and the upkeep on the building. It will be $36/annually. This started on January 1st of this year for any new mailboxes.
* On December 19th a motion made by Bill Johnson to close the office on Sunday December 24th for Christmas Eve. Motion was seconded by Leslie Miles. Yes, votes were Ken Michler, Chris Senter, Bill Young, Don Krodinger. No vote was Mark Warren. Motion passed.
* On December 20th a motion was made by Leslie Miles to spend $2000 on office updates. Seconded by Don Krodinger. Yes, votes were Ken Michler, Mike Mills, Chris Senter, Mark Warren. Motion passed.
* On December 21st a motion made by Leslie Miles to approve the purchase of the insurance coverages presented at the cost of $297,391.00. Seconded by Mark Warren. Yes, votes were Mike Mills, Bill Johnson, Bill Young, Chris Senter, Don Krodinger, and Ken Michler. Motion passed.
* On December 26th a motion was made by Chris Senter to replace the ECU in the skid steer not to exceed $5000. Seconded by Don Krodinger. Yes, votes were Bill Young, Mike Mills, Leslie Miles, and Mark Warren. No vote was Ken Michler. Motion passed.
* Bill Johnson: Last month there was a question from a property owner about possibly getting some grants from the DNR to help with the wastewater situation. Jennifer said she was going to look into to it. Jennifer answered “We had a DNR person out here about a different issue and there are some classes that can be taken, at this time there is no grant money to rebuild them or help them. At least that we haven’t been able to find any.

**CHAIRMANS REPORT:** Brandon Asher

* Pay HOA is up and running, if you’re having any issues with your account, please email the office instead of calling. If you have any issues that you can’t resolve with one of the customer service girls in the front, please ask for the office manager.
* With our budget cuts in Security and Maintenance please be patient with them. There is a mounding number of requests from property owners and the staff is getting to each request as they can.
* As posted on the Goose Creek Facebook page we recorded the last 3 years of insurance costs for 2021 to 2022 was $229,835.30 and 2022 to 2023 was $182,711.75. This year it was $299,499.00. Our insurance went up drastically.
* 2 Weeks ago, we had a visit from the DNR, in response to a complaint made about the flow at the lagoons. DNR came out, I actually went with them and Jennifer. This was proven to be untrue. Since we have stopped the dumping of the flow out at Fire House 2 by the kid’s fish pond. We are continuing to work with the engineering company to find a solution to the dumping issues in Goose Creek. It will not be a quick fix, but the DNR guy was happy that it was shut down and he was happy with everything he saw. Its not fixed, its not over but for the time being he was sufficed.

**ADMIN REPORT**: Bill Johnson

* Lots of movement in the office this time of the year. People are coming in and paying their assessments and people need to understand that your assessments will be delinquent if you haven’t paid by the end of this month. If you have no paid, please get into the office or call the office, if you’re having issues trying to get logged on to pay HOA reach out to the office so they can get you a link sent to you so you can pay online or you can send it in.
* We are also working on foreclosures, we brought this up awhile back on past due individuals. We have been working with the collection agency, but were also working with the lawyer on foreclosing and moving forward in that way as well.
* Everybody knows that this is the time the office is the busiest, so please have some patience and if you’re in there trying to conduct business know we will get to you just as quick as we can.
* Brandon Asher: I got one thing I want to touch on about the office is if you cuss or if you holler, or if you scream at the girls, you will be asked to leave immediately. You can come back and try another time. It will not be tolerated or accepted, you’re out. If you want to be mad at someone, come here and holler at us not them.
* Only thing different from years past is we used to collect the money for the fire department, for your fire tags and such. The fire department now does all that their self. They have a drop box and you can get online and make payments as well.

**SECRETARY’S REPORT:** Bill Young

* The Minutes for December were approved.

**TREASURER’S REPORT:** Mark Warren

* Where are we on the Audit? Were still in the process on the audit, they have not returned any findings to us yet. They did send a letter talking about where they are going with the findings and of materials that they need, we are still in the process of finding those materials. With all the changes we’ve had in the office with personal and particularly with management over the last couple of years or 3 to 5 years. They are going back several years for some of the information even though the audit is just for 1 particular year. But they are having difficulty finding some of those materials because they were not put together and they were not put away in what we would call a normal manner. So, the letter states: “We are sorry for not responding to your email about the prior review report. I went through the report and unfortunately, I was unable to get any fixed assest details from it that would be helpful to determine 2023 capital asset. So we will have to write a finding about a lack of fixed assest records as well for the report. As far as the audit goes, Im finishing up our work papers and beginning to draft the report. I will be sending you some journal entries to help correct your QuickBooks accounts to get them to match what we will draft for the audit report. I will try to get you a copy of the draft as fast as possible. Since were already in January, it may take me some more time to still get a draft to you, but I will make sure I print or type a report and get it to you as soon as possible. I will stay in touch with you through out the rest of the process and keep you updated. If you have any questions in the meantime, let me know.”
* We have money in 3 different locations right now. We have money in Bloomsdale Bank, we have a checking and savings at Regions Bank. We had a CD at First State Bank that was cashed out and moved to Bloomsdale Bank.
* Profit/Loss for December 2023 is as follows: Income for that period was $230,787.77, Expense for that period was $287,208.03, Net income for December 2023 $-56,420.26
* Number 1 source of our income during December 2023 was the 2024 Assessments at $76,261, number 2 was Dredging at $30,798 and number 3 was Trash and Sanitation at $24,686.
* Number 1 expense for December 2023 was Dredging at $104,315, number 2 was a vehicle purchase at $84,999, and number 3 was payroll at $39,616.
* Payroll expenses are as follows Admin was number 1 at $15,102, Security was number 2 at $14,144, and Maintenance was number 3 at $7,550.

**MAINTENANCE:** Brandon Asher

* Any requests please email them to the office. If its an emergency, call the office and get ahold of someone.
* With the bad weather, the guys are doing there best to get the roads clear. Just be patient with them.

**SECURITY:** Bill Young

* Security and Maintenance are not allowed to give anybody rides in the lake for liability reasons. Its not that we don’t want to, but insurance doesn’t allow us to.
* We have had budget cuts in security so at this time we recommend owners to put in dusk to dawn lights on your property, put cameras out if possible. In hopes to deter people from coming around your property.
* If you have not paid your dues by January 31st, you will be restricted to gate 1.
* 1 Domestic Call
* 4 Dog Complaints
* 1 Stolen item
* 3 Broken Gates
* 1 Arrest
* 7 EMS calls
* 26 Assist and Escorts
* 3 Fire Calls

**POOL:** Mike Mills

* Pool is closed
* We have a contract with Westport Pools for 3 years to open and close the pool. That way we don’t have to worry about the pipes freezing. The cost averages about $1700 in the spring and fall plus the chemicals.

**PERMITS:** Ken Michler

* 7 open permits

**FINES & VIOLATIONS:** Don Krodinger

* 1 fine for dog running loose, this is a repeat offender.
* 1 warning for card misuse
* 25 open trash lots
* Sending warning letters to many owners with possible trash lots also.

**LAKE & BEACH:** Mike Mills

* Dredging is almost complete; he has moved to the beach area. We will then make the last payment of around $30,000.
* We will be putting fresh sand on the beach to get it prepared after all the rain and once he is finished dredging.
* Lake is really low right now, please watch your kids around the lake when its iced over.

**LAND ACQUISITION:** Leslie Miles

* We are in the process of acquiring a lot adjacent to future planning.

**ELECTION COMMITTEE**: Mike Mills

* Make sure all assessments are paid by January 31st if you plan to run for election in 2024.

**COVENANTS COMMITTEE:** Bob Wartnebe

* Nothing to Report

**POVA:**

* Nothing to report

**BEAUTIFICATION COMMITTEE:**

* Nothing to report

**NEIGHBORHOOD WATCH:** Tom Martin

* Meeting Saturday January 20th in the conference room

**FIRE DEPARTMENT:** Doug Smith

* 189 Calls for the year
* 11 outside of Goose Creek
* We have opened up Firehouse 1 as a warming center, call central or anyone on the fire department to get inside.
* St. Francois will donate some things for us if we need as well.
* Property Owner question about CPR classes for Property Owners- call St. Francois County about that or the Red Cross. Certification is good for 2 years.
* All members of the fire dept will eventually be trained in water rescue.
* Bill Johnson: “Last month you talked about some grants you were working on, any update on that?” -We hired a grant writer, and it’s a very long process. But we are definitely trying.

**GOONS:**

* Nothing to report

**MUDDAWGS:**

* Nothing to report

**PROPERTY OWNER COMMENTS:**

* Why did the insurance go up so much this year? Leslie Miles: There is a lot of things that go into why coverages or pricing changes. Most of what we are dealing with is because of what we do, the fact that we have a lake. Us providing snow removal, we have a swimming pool. The good news is that we do restrict who can come in, so we don’t have what they would consider the general public wandering in. All of these things go into how the insurance company wants to insure the perceived risk that you have. We have to complete a detailed questionnaire about our activities each year. Our largest expense is general liability. We sent this out to at least 20 insurance carriers who may have quoted it. So, the situation is in the insurance marketplace in general flows as to who wants to write what coverage. In some years a lot of carriers are willing to write the type of business that we do and in other years nobody wants to write it. We received 6 quotes back from those 20 carriers. Of those 6, the one that we chose was the one that included everything that we do here. All the others excluded many things that we do here. We spent a lot of time looking at the various quotes of the few that we got to make sure that if we had a situation that it would be covered or it would be coming straight out of our pocket. We can be sued for anything at anytime and we have to defend it. Even if it’s a frivolous suit, we have to defend it, which is what our general liability carrier would pay for. So, they see all the things we do, and not that we have to pay damages to someone, but were going to have to defend it. We did budget for an increase but it was much higher than what we had expected. All the carriers that declined to insure us was for “class of business” so what we do.
* Property Owner Question: Do the Trustees discuss when a claim comes forward whether to submit it to insurance or to pay for it out of pocket?
* Brandon Asher: Absolutely, luckily, we haven’t had any yet.
* Mike Mills: Like if someone falls and gets hurt? Some claims you have to option to turn in but somethings happen that automatically go to the insurance.
* Brandon Asher: Were not just turning everything into the insurance if that’s your question.
* Property Owner Question: Why don’t we open the conference room for the children that are getting off the school buses to wait for their parents to pick them up? What liability is there to open that up for residents of Goose Creek?
* Bill Johnson: The fire department said something that makes sense, that you will be open when it can be manned. When do we have an opportunity to man the library.
* Property Owner: You have security there 24/7
* Bill Johnson: Not in the library, and that’s the thing. The cameras don’t stop anything from happening. If you guys are at the fire department you can see what’s going on. The cameras it’s a little to late. If someone is there horsing around or there is an accident or a slip and fall were all liable for that. Theres no one there to police it.
* Bill Young: The library hasn’t been open for 2 years because the kids coming off the school bus were going in there tearing stuff up and other acts that I don’t think I need to mention on this. That’s why we closed the library. We put a sign up on the door if anyone or any child wants to sign out a book to go to the office.
* Brandon Asher: No one is being left out in the cold. We’re not doing this to leave anyone out in the cold. We’re not doing this to turn our nose up at anyone. We’re doing this because of insurance. You guys (fire dept) stepped up and you’re going to help anyone that happens to have this circumstance happen to them that they need a place, so its solved. In extreme conditions we will do what we need to do, hurricane, and tornado we will open up what we need to.

Motion to adjourn made by Bill Johnson, seconded by Don Krodinger

Meeting Adjourned