

LAKE MINTERWOOD BEACH CLUB
P.O. Box 311, Vaughn, WA 98394

2015 Annual Meeting Minutes

Key Center Library Saturday, April 18, 2015 7:00 p.m.

1. **Call to order** Vice President Robin Harvey called the annual meeting of the Lake Minterwood Beach Club membership to order at 7:10pm. Robin asked other current trustees present (Rick Anderson, Bob DeLaney, Robyn McGilvrey, Bob Sandquist, Judy Scott, and Randy Vint) to introduce themselves and state their current roles on the Board of Trustees. Trustees Ellie Klauminzer and Chad Master were absent (excused). Fifty-six members were represented in person or by proxies on submitted ballots. Vice-President Robin Harvey adjourned the annual meeting at 9:15 pm.

2. **Reading and approval of Minutes of the last LMBC Annual Meeting held April 19, 2014.**
NOTE: Those minutes were mailed to members in June 2014.

Jeanette Banks moved that minutes of the 2014 Annual Meeting previously approved by the board of trustees be accepted as published and not read at this meeting. Anne DeLaney seconded. Passed unanimously.

3. **Introduction of members running for election to the Board of Trustees.**

LMBC members Robin Harvey, Robyn McGilvrey, and Bob Sandquist had each expressed their interest in continuing to serve the Lake Minterwood community as a trustee.

4. **Financial report and presentation of LMBC budget proposed for the 2015-2016 fiscal year (Aug. 1, 2014 - July 31, 2015)**

The trustees presented a financial report covering the last completed fiscal year (Aug. 1, 2013 thru July 31, 2014), the current fiscal year (Aug. 1, 2014 thru Mar. 31, 2015), and the proposed budget for Aug. 1, 2015 thru July 2016. [This budget information and comments thereon were mailed to members on April 2, 2015 prior to the meeting.] Additional comments follow.

LMBC's operating budget each fiscal is based on income from dues. If all 268 lots paid up, yearly income would be \$64,320. However, dues received in any given fiscal year vary. In FY 2013-2014, \$64,320.00 was projected, but \$60,176.99 was actually received, \$4,143.01 below budget. Budgeted expenses were \$64,320.00 while actual expense came in lower at \$65,103.65, 1.2% over budget. The \$4,926.66 shortfall was made up from two sources: \$2,305.83 from reserves accumulated in prior years, and \$2,620.83 from additional income from interest, ownership transfer fees, charges for violations of CC&Rs, interest paid on back dues owed, and recovery of lien charges.

The current fiscal year's expenses to date in most categories are very comparable to last year's expenses at this same time. In the completed fiscal year, lake analysis and repair expenses funded from reserves. Such expenses in the current fiscal year will also be funded from reserves to the extent they aren't covered by monies not spent in other budgeted areas. For the coming 2015-16 fiscal year, budgeted income at \$240 per lot (no increase in dues) is \$64,320 and budgeted expenses are again \$64,320, the same as the current year. The expense budget cannot depend on additional income from transfer fees, ACC fines, etc. as there is no certainty any such funds will be received.

LMBC's current financial status is shown below. Current year funds of \$28,987.35 are in LMBC's money market account at Key Bank. Throughout the year, money from current FY funds is transferred into the checking account as needed to pay expenses. Reserves of over \$91,808.68 thousand include a \$25 thousand plus in a certificate of deposit with Union Bank and \$66 thousand plus in LMBC's Key Bank money market account. In today's economy, interest on these accounts doesn't amount to much. While nearly \$92 thousand in reserves may seem like a lot, reserves are needed in case the pump or well needs to be replaced, more work is undertaken to limit seepage from the lake, or to put in place new playground equipment (see below). Over \$22 thou-

sand in accounts receivable is counted as an asset. This amount owed by LMBC members for back dues, interest, lien charges, or ACC charges is not too different from prior years. Liens have been placed on properties owing more than one year's back dues. Not all of this money will be collected. Some is recouped when a property sells. However, when banks foreclose on a property, the banks will usually only pay dues and charges from the date of foreclosure forward. Amounts owed prior to bank takeovers are still owed by the former property owners. The LMBC can attempt to recover such funds by suing in small claims court or by turning such arrears over to a debt collection agency. [The LMBC trustees are currently deciding which of these courses to pursue.]

LMBC FINANCIAL STATUS AS OF MARCH 31, 2015

ASSETS

CHECKING **\$ 4,908.16**

SAVINGS

RESERVES SAVINGS IN CERTIFICATE OF DEPOSIT	\$ 25,570.76	
RESERVES SAVINGS IN MONEY MARKET (MM)	\$ 66,068.58	
OPERATING FUNDS FOR FY 2014-2015 IN MM	\$ 28,987.35	
MM SAVINGS FOR FY 2014-2015 OTHER (interest)	\$ 169.34	
NEW HOMES CONSTRUCTION BONDS IN MM	\$ 5,000.00	
TOTAL SAVINGS	<u>\$125,796.03</u>	<u>\$125,796.03</u>

SAVINGS + CHECKING **\$ 130,704.19**

ACCOUNTS RECEIVABLE \$ 22,469.14

TOTAL ASSETS **\$153,173.33**

LIABILITIES

CONSTRUCTION BONDS **\$ 5,000.00**

When a new home is built in Lake Minterwood, the builder posts a \$1000 construction bond with the LMBC to ensure the project is completed as approved by LMBC's Architectural Control Committee. Upon satisfactory completion, the bond is refunded to the owner. Meantime, the LMBC earns interest on these construction bonds. Thus these bonds are also listed as a liability on the chart below. Since the end of March 2015, two construction bonds were refunded and one new bond was received.

FINANCIAL HIGHLIGHTS

ACCOUNTANT REVIEW OF LMBC FY 2013-2014 and to date:

“The financial reports are fairly presented for the fiscal year in conformity with standard accounting procedures.”

“No evidence of missing, misappropriated, or mishandled funds.”

“Examination did not disclose any significant weakness in record keeping procedures.”

ADDITIONAL FINANCIAL SAFEGUARDS

Two signatures are required on each LMBC check.

Financial records are backed up & stored in separate location.

OTHER FINANCIAL MATTERS

- QuickBooks software is current. Backup QB software was purchased.
- Payment plan options were continued. Members can avoid liens by setting up payment plans to spread out dues payments
- A PayPal option was set up on LMBC's website. Members can now pay dues etc. with debit or credit cards thru PayPal.
- Renewed 1-yr. CD at Union Bank
- The LMBC obtained a MASTERCARD to use for LMBC on-line purchases.

5. Call for Ballots and Vote Results Vice President Robin Harvey called for ballots. LMBC members Corrine O'Brien and Sherrie Vint counted the ballots. After a short break, Robin Harvey announced the results that he, Robyn McGilvrey, and Bob Sandquist were elected trustees to serve 3-year terms ending in April 2018. LMBC's operating budget for FY 2015-2016 was approved without a dissenting vote.

6. Review of the past year The trustees gave a power-point presentation of highlights of the past year (April 2013 to April 2014) and spoke to their particular areas of responsibility. The word charts are condensed and included herein. **The complete power point presentation with photos will be posted on the LMBC website: www.lakeminterwoodbeachclub.org.**

ADMINISTRATIVE HIGHLIGHTS

- NEWSLETTERS NOW PLACED ON-LINE AT LMBC WEBSITE
- MEMBERS NOTIFIED BY POSTCARD OF NEW NEWSLETTER AVAILABILITY
- NEWSLETTER NOTIFICATIONS OR HARD COPY TO ALL RENTERS

LMBC'S WEBSITE WAS SIGNIFICANTLY UPGRADED [THANKS GARY KLAUMINZER !!!]

- LMBC DOCS: COVENANTS, BYLAWS, COMMUNITY & FISHING RULES
- LMBC BOARD AGENDAS & HIGHLIGHTS POSTED MONTHLY
- NEWSLETTERS, FLYERS
- LMBC FORMS: ACC FORM, RESERVE FACILITIES FORM
- NEIGHBORHOOD WALKING MAP
- PAYPAL FACILITY FOR PAYING DUES
- NUISANCE ANIMAL AFFIDAVITS, PIERCE COUNTY RESPONDS INFO.

ARCHITECTURAL CONTROL COMMITTEE HIGHLIGHTS

In CY 2014, the ACC received 29 requests for approval of projects ranging from new home construction, to fencing, tree removal, re-roofing and painting. As shown below, two thirds of the requests were approved within one day or less!, and 90% within a week. Those taking longer generally involved new construction or time needed to arrange a meeting with the property owner. Lake Minterwood is getting built out with only about a dozen buildable lots remaining.

- CY 2014 TURN-AROUND
- 17 APPROVED IN 1 DAY OR LESS
- 5 APPROVED IN 2-3 DAYS
- 2 APPROVED IN 4-5 DAYS
- 2 APPROVED IN 6-9 DAYS
- 0 APPROVED IN 10-16 DAYS
- 3 APPROVED IN 17-30 DAYS

In October 2014, the trustees hired consulting arborist, Tom Brobst, to advise the board regarding trees on Lake Minterwood common property as well as the health of trees generally within the community. Trees have grown substantially since Lake Minterwood was platted some 50 years ago, and some have become hazardous to homes. The trustees learned to recognize some signs of disease in trees. Tom recommended that LMBC remove several trees in the common area and willows and alders by the east side of the lake by the dam. These trees were taken down the week prior to the annual meeting.

SECURITY HIGHLIGHTS

- ONGOING COORDINATION W/ SHERIFFS REGARDING: VANDALISM, VEHICLES PARKED LONG-TERM, SPEEDING, DRUG ISSUES
- LMBC NOW PROVIDES MONTHLY NOTICE TO SHERIFFS OF VACANT PROPERTIES, SEASONALLY OCCUPIED PROPERTIES, FORECLOSURES
- CONTINUED TOW AWAY ARRANGEMENTS WITH MOUNTAIN VIEW OWING
- SECURE LOCKUP OF BEACH HOUSE AT NIGHT
- CLEARED BRUSH TO IMPROVE VISIBILITY & SAFETY AT MINTERWOOD DR. & DAM

- EXPLORING ALTERNATIVES FOR ELECTRONIC FRONT GATE ENTRY
- EXPLORING ALTERNATIVES FOR SURVEILLANCE CAMERAS

LMBC members inquired about having an electronic gate at the entrance to the beach area. The trustees are gathering information about this. Trustee Rick Anderson who works for a property management company said he has to budget \$25 thousand per facility per year to deal with vandalism, inadvertent accidents and software problems with such systems. Member Tim O'Brien, who has experience in this area, said alternatives to traditional entry systems exist, and he will provide information to the board on these. The board is also gathering information on cost and utility of surveillance cameras to monitor entry and/or vandalism. Rick said there are problems with these systems getting license plates or faces for identification.

WELCOMING AND GOODWILL HIGHLIGHTS:

- SPONSORED ENVIROCORPS FOR LITTER PICKUP ALONG KEY PEN. HIGHWAY BY LAKE MINTERWOOD
- NEW OWNERS AND RENTERS WELCOMED AND GIVEN LMBC DOCUMENTS & CANDY
- CARDS SENT ON APPROPRIATE OCCASIONS

FACILITIES HIGHLIGHTS:

- CLEAN & SERVICE BEACH HOUSE BATHROOMS WEEKLY
- CONTINUED NIGHTLY LOCKUP OF BEACH HOUSE
- EXTENSIVE REPAIR OF BEACH HOUSE SEPTIC SYSTEM
- LAKE MINTERWOOD SIGNS UPDATED & RE-INSTALLED
- ALL-YEAR WEEKLY TRASH PICKUP AT DAM CONTINUED
- NEW TRASH CANS INSTALLED
- EXTENSIVE CLEANUP OF GROUNDS IN AUGUST 2013
- 125 CU. YDS. SAND ADDED TO BEACH AUG. 2013
- 15 CU. YDS. PEA GRAVEL ADDED TO PLAYGROUND AUG.'13
- INSTALLED TWO DOGGIE PICKUP STATIONS
- REMOVED HAZARDOUS TREES BY DAM & PLAY AREA PER ARBORIST'S ADVICE
- PLAYGROUND NEEDS SURVEY CONDUCTED

LAKE MANAGEMENT HIGHLIGHTS:

- CONTINUED NW AQUATIC ECO-SYSTEMS CONTRACT INTO CY 2015
 - TREATED FOR AN INFESTATION OF CATTAIL, WILL RETREAT THIS SPRING
- CONTOUR MAPPED PROFILES OF LAKE MINTERWOOD
 - DEPTH, DENSITY, and VEGETATION PROFILES
- MONITORED FOR TOXIC ALGAE & E-COLI BACTERIA
- REGULARLY MONITORED DAM INTEGRITY
- FISH STOCKING
 - Stocked 3 times in 2014: April 29th, June 11th, and August 27th
 - Received WSDFW 2015 permit to stock fish on Feb. 9th (OK for 1 yr)
 - Planning to stock fish 3 times this year: 4 days prior to Kids Fishing Derby on June 6, 2015, near July 4th and near Labor Day
 - \$4,000 per year provides ~1000 rainbow trout (some BIG ones).
 - WA State Dept. of Fish & Wildlife requires fishing license & adherence to WA State fishing regulations. The LMBC Board doesn't have manpower to enforce these rules.

• WATER QUALITY MONITORING FOR E-COLI BACTERIA IN LAKE MINTERWOOD

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WASHINGTON STATE REQUIREMENT FOR SWIMMING BEACHES < 200
 PIERCE COUNTY RATING STANDARDS FOR E-COLI IN FRESH

AA Extraordinary < 50	A Excellent < 100
B Good < 200	C Fair < 400 (Level for Concern)

Results for samples taken from swimming area on the dates below showed our lake water to be extraordinarily good: on 5-15-2014, 4 & 2; on 8-20-2014, 17 & 18 ; and on 6-26-2014, < 5.

- **CONTINUED LAKE MONITORING AND MODELLING** - Robin gathers data from lake level sensors, a lake-side weather station, and the pump to keep track of the lake's water balance and level and to predict how changes in various parameters affect the lake level. Parameters include pumping rate, evaporation, rainfall, runoff, transpiration from trees, and estimated leakage/seepage. Robin noted that the lack of rainfall so far in 2015 and the early spring (higher evaporation and earlier rise uptake of water by lakeside trees (transpiration) have contributed to the current lower lake level. The pump was turned on April 15, 2015 as permitted by our water rights and this should help raise the lake level.

WELL AND PUMP STATUS

Robin noted LMBC's well was dug in 1985 so is now 30 years old. It has a 10 foot screen at the bottom of the well through which water enters to the pump. A measure of well performance independent of the pump is out flow per foot of drawdown (gallons/minute/foot of draw, GPM/ft.). Draw is the difference in water level in the well when the pump is off (aquifer level) and when the pump is on (a lower water level in the well). Robin presented a chart showing that in 1985, the value was 9 GPM/ft. As the well aged, this parameter declines. In the 2004 time period it had degraded to about 2 to 3 GPM/ft. In 2004, time frame, the well was back-flushed, and treated with chlorine and/or "mud-busters" which raised well performance back to 7 GPM/ft. from which performance has declined at the same rate as previously. Declines can be attributed to clogging of the earth through which water flows from the aquifer into the well and from clogging of the well's screen due to particles or iron bacteria. Iron bacteria are treated with chlorine or soap. Well clogging is treated by back-flushing (filling a large above ground tank to provide more back pressure at the bottom of the well), treating with "mud-busters," and/or jetting the well. The pump was started up again on April 15, 2015 and was providing 180 GPM at a draw of 56.3 ft. or 3.2 GPM/ft. Robin has provided this data to Nicholson Drilling for their recommendations as what could be done to improve the performance of the present well.

Tim O'Brien asked why LMBC couldn't dig a new well nearby. Bob DeLaney noted that Lake Minterwood's well runs full-bore 7 months straight whereas most wells run only intermittently to fill tanks so the wells get a rest. Our well runs more like the fish hatchery's wells that run continuously and have shorter well life. The LMBC has done well to have our well last this long. Robin noted that two Washington Water Service wells (one lakeside, another on Minterwood Drive) draw from the same aquifer as ours. This doesn't seem to be a problem. The aquifer level remains stable and depends more on rainfall and snow pack from the Olympic Mountains. Robin said a new well could cost on the order of \$45 thousand and would necessarily involve the state for a new well point and installation of a meter to monitor output flow. Nicholson Drilling had previously suggested a deeper well (say 300 feet vs. 180 feet current well), and had recommended drilling a new well rather than deepening the current because of concerns about the strength of the 30 year-old well casing. Robin said yes, it may be necessary for the LMBC to dig a new well, but we're not yet ready for that until we see what can be done with the current well and get Nicholson Drilling's recommendations.

LAKE WATER LEAKAGE ANALYSIS & MITIGATION

It has been known for years that Lake Minterwood has "a leak." Anecdotal information suggests that the leakage is primarily through the beach area because, contrary to recommendations, the developer in the 1960s did not construct a proper dam at the beach end of the lake. Evidence is increasing that the developer may indeed have disposed of even larger volumes of brush from the development by burying it under the park area. This is also where there once had been an older swampy area and the bed of a drainage creek. Over the years we have discovered parts of what may be a thick layer of peat extending from under the west side of the beach (where the denser soils dip down to around 20 feet deep), under the playground, under part of the driveway and the parking area, and reaches over to the slough or seasonal lake on DNR land. Some other evidence of this is may now be appearing as small sink holes near the horseshoe pits.

What we had not yet known is if the porous silt and sand at the beach is in contact with the peat layer which together might act as a French drain. Or if the buried debris, and any older creek peat were removed during the final stages of construction prior to when the beach was capped with better materials.

At this date, the most likely location of a leak is centered 10 to 20 feet west of the dock, and 10 to 15 feet deep. Earlier the soils there were too deep and soft to examine safely by trenching. So last fall we engaged Material Testing Consultants to drill and hammer down 25 feet and take soil samples into denser base layers. This was done up close to the water to determine the hydraulic conductivity of water through that section of beach (and also at the dam). Those samples have been analyzed and we are awaiting their report and recommendations.

While we wait to hear from MTC, all parties should bear in mind that while it is very likely that seepage takes place in the above suspected zone, and while there is a natural pathway to drain off water underground

to the south, there is yet no hard evidence that our main leak is actually all under the beach. But if flowing water is indicated, we should now be in a position to consider cost-effective means of fixing it.

WHY SPEND MONEY FIXING THE LAKE ?? Robin presented a chart giving several reasons why fixing this leakage is important, both to save costs and to add to community value.

Add to community ambiance

Keep up our property values
Improve fish habitat (deeper/more O₂)
Better lake swimming and boating
Match level to existing dock and launch heights
Reduce algae and weeds (& treatment costs)
Improve the quality of water front
Maintain Lake Minterwood's status as a reservoir

Cut costs

Extend the lifetime of the well
Reduce our annual electric bill
Avoid frequently replacing pump
Extend maintenance life of the pump/well
Satisfy homeowners insurance (cover hydrants)
Keep pumping rate within permitted rate

RECENT WORK TO LOCATE AND PLUG LEAKAGE/SEEPAGE

Robin presented several charts and photos depicting recent work to locate leakage paths and to plug them. The charts combined data from ground-penetrating radar analysis, test borings, and trenching across the beach. On the east side of the beach, he believes we have stemmed a shallow leak by replacing porous material in that area with less permeable material from the same trench.

Test trenches were dug earlier in numerous locations across the beach, in some places digging 10 – 18 feet deep. In one case digging halfway across the lake from the east side down to hard pan and replacing all peat encountered with better material. Various materials had been encountered on the west side (mixed soils, clays, peat, and wood). However, because of caving of what might have been seeping soils, trenches in the most suspected zone could not reach hardpan or even dig fully under the peat layer. This zone was where radar had suggested the hard pan was the deepest.

Thus 7 test borings were subsequently taken from 24 feet east of the dock towards the road. Soils from these borings were categorized at each depth. A chart was shown depicting how many hammer blows were needed to drive the bore through each level (typically, the fewer the blows, the more porous the material). Putting this information together, it presently appears that very loose soils do exist in two spots under the beach. One soft spot aligns in depth with the peat layer further back. (Preliminary samples visually indicated peat was present in a few of the soil samples; but not in abundance or in a form that was recently leaking.) More soil samples have since been analyzed and the results will be used to predict porosity. One issue is that when our clay-like soil is wet and loose it might not hold water as well as when it is dense and compacted.

More recently, we dug 4-foot-deep trenches all across the west beach front; from the dock to the SW corner of the lake. There we found the capping "clay-like" material to be reasonably dense and impervious. However, the dense material was covered over with a thin layer of sand in places nearer the road, and this was all topped by a bentonite layer LMBC applied a decade ago and a final layer of beach sand. As had been the case near the pavilion, water could get into the sand layer, and then leak over the top of the "clay" cap wherever the "clay" might not rise above the lake level. But water could not go through that "clay".

Currently, the LMBC is awaiting results from the professional engineers at Materials Testing Inc. who are analyzing the permeability of materials from the bore holes. They are to provide us their best estimates of the leaking/seepage rate through this area of the beach. With this information, we can estimate if this area is truly the main seepage path or if we need to look elsewhere.

POSSIBLE CAPTURE OF DRAINAGE WATER

Robin Harvey also briefly discussed the possibility of capturing water from seasonal flooding north of 113th Street & 146th Ave. Court. A drain from the Liner property on the northwest side of 146th Ave. runs under 146th and then along 113th St. on the north side of the dam. The concept is to divert this runoff through a drainage pipe under 113th Street above the dam and add a cascade on the lake side of the dam. Adding water this water to the lake could save on pumping costs and dry out the base of the dam assisting inspection.

LMBC-SPONSORED COMMUNITY EVENTS HELD DURING 2014

- **ANNUAL KIDS FISHING DERBY– JUNE 14TH, 2014**
1st “KIDS ONLY” DERBY DUE TO STATE FISHING LICENSE REQMTS
- **COMMUNITY-WIDE GARAGE SALE JULY 18-20, 2014, GOOD PARTICIPATION**
- **ANNUAL COMMUNITY PICNIC – AUG 10TH, 2014 with FUN, FOOD, GAMES**

LAKE MINTERWOOD UPCOMING COMMUNITY EVENTS SCHEDULED IN 2015

**YOUTH FISHING DERBY
(AGE 14 & UNDER)**

**SATURDAY, JUNE 6TH
VOLUNTEERS NEEDED !!**

WATER SAFETY CLASS IMMEDIATELY FOLLOWING DERBY

COMMUNITY-WIDE GARAGE SALE

SAT. / SUN. JULY 17-19th

COMMUNITY PICNIC & GAMES

SUNDAY, AUGUST 9TH

ADULT FISHING DERBY (TO BE DETERMINED). Robin and Bob DeLaney noted that to hold an adult fishing derby, WA State requires that the sponsor, LMBC in our case, pay for a permit from the state, that all fishermen (15 years old and above) have WA State fishing licenses, and that such derbies are open to **any** licensed fisherman, not just community residents. The state's view is that the state owns the water in the lake and the fish therein even though the LMBC pays to fill the lake and to stock the lake. [The LMBC had consulted with a lawyer who specializes in such matters. He advised us that it would be very expensive to pursue this in court with no guarantee of success.] These conditions present difficulties for the LMBC. We don't want outsiders coming in poach or to participate in an adult derby to catch fish we've purchased to stock the lake for our members. Lake Minterwood fishing derbies were far better attended when teen and adult derby contests were held concurrently with the kids' derby. Perhaps such teen and adult derbies could be arranged again with the help of adult community volunteers.

7. Presentation of new playground concepts

Trustee Robyn McGilvrey, chair of the playground committee, reported on work the committee has done over the past few months. The committee surveyed Lake Minterwood residents for their inputs on how they used the park and its equipment receiving 41 responses. The committee researched, communicated, and met with several playground equipment companies eventually narrowing it down to concepts from two companies, Playcreation/Landscape Structures in Burien, WA and Northwest Playground Equipment in Issaquah, WA. Both proposals cost approximately \$30,000. The playground equipment is designed for kids 5-12 years old, but could be used by younger children under adult supervision. Both concepts are ADA compliant for access and clearance.

Play Creation's concept had a corkscrew slide, several climbing areas, a twister element, etc. Northwest's equipment had two regular slides and a large monkey-bar overhead apparatus. (See powerpoint slides). Play Creation's concept had a slightly larger footprint than the current setup. Northwest's equipment would fit within the existing footprint. Both use engineered wood fiber (EWF) i.e. cedar chips about a foot deep. The EWF could be purchased from the companies or procured locally (e.g. Purdy Topsoil).

To save us money, both companies bid that community volunteers would install the equipment under company supervision. The LMBC would remove the old playground equipment and bedding. Robyn said that already 21 people have volunteered to help. An LMBC member present asked if the LMBC would be liable for injuries on the new equipment because LMBC volunteers installed it. Robyn replied that the installation of new equipment is done to company specifications under company supervision. Bob DeLaney said the LMBC already carries liability insurance on our present playground equipment, lake, etc. and that the newer, safer, ADA-compliant equipment should reduce risk. Bob said he would check with LMBC's insurance broker regarding this. [Our insurance broker has since advised us that liability should not be a problem under the conditions described. He further recommended that the LMBC get certificates of insurance from the playground equipment suppliers and from any contractor LMBC hired to help with this project.]

To date, the playground committee had not made a specific recommendation to the board of trustees as to the committee's preferred concept. The consensus of those LMBC members in attendance was that PlayCreation's concept was preferred. The LMBC trustees then said they also unanimously favored PlayCreation's concept. Final details remain to be settled with the selected supplier including such portions of the installation LMBC volunteers may do themselves and which parts if any the LMBC may want to contract out to someone other than the playground equipment supplier (e.g. constructing footings and access around the playground, providing the EWF chips, etc.).

Member John Macklin asked if installing the new playground would interfere with any work to mitigate seepage/leakage. Robin Harvey said any such work would be across the beach area, far enough away from the playground. Member Sherrie Vint asked that the trustees carefully consider which projects provide the most benefit to the community – fixing the lake, a new playground, or a new well. Her opinion was that the lake came first. Bob DeLaney pointed out that (as discussed above) that the board does not know if a new well is needed at this time, and that a method and cost to stem seepage/leakage has yet to be specified. Bob said the LMBC does have sufficient reserve funds to go ahead with the playground, and to fund in large measure a new well or leak mitigation measure should these become necessary. Should additional funds be needed, an assessment could be levied. Any such assessment is unlikely to be very large. For example, a \$100 assessment on each of the 268 lots in Lake Minterwood would raise \$26,800. The last time the LMBC had an assessment was back in 2001 when a \$112 assessment per lot was levied in an effort to stem leakage by pressure grouting. Since then, the LMBC has built up substantial reserves as noted earlier. It was also pointed out by a member that LMBC does own developable lots across from the dam which could be sold in a pinch.

8. Thanks and appreciation On behalf of the community, the board of trustees expressed thanks to the following LMBC members for their service:

GARY KLAUMINZER -- Gary has done a fantastic job in rebuilding the old LMBC website into an attractive, user-friendly site with many more useful features than previously (see web site discussion in the administration section above). Gary served as web master posting new materials and making suggestions to the trustees for new features. Gary also helped out on the lake committee. Sadly, Gary passed away April 6, 2015. He will be greatly missed.

ANNE DeLANEY & JUDY SCOTT -- Regrettably, trash is along streets in Lake Minterwood. Nearly every week, Anne and Judy pick up such trash and recyclables and dispose of it properly.

DALE McQUEEN -- Dale, a former trustee and board president, made a planter adjacent to the entrance gate and put flowers. Dale repaired a bench at the dam and purchased and installed signs.

JOE LeROY, JEANETTE BANKS, JOSH BISSENAS -- These three folks deserve thanks for serving on the board of trustees. Joe served as security liaison and greatly improved coordination with our deputy sheriffs. He also helped monitor the Lake Minterwood Facebook site. Jeanette Banks served on the board and headed up community social events (fishing derby and community picnic). Josh Bissenas served as a trustee and developed the basic rules for the Lake Minterwood Facebook site.

WORK PARTY VOLUNTEERS -- More generally, the board thanks members who came out to help on work days cleaning up the park areas and beach, clearing the brush from the corner of Minterwood Drive and 113th Street, and generally helping with the fishing derby, the community garage/yard sale, and the community picnic, on committees, etc. -- all things large and small that make our community a great place to live. THANKS ONE AND ALL !!!

9. Next Events These were noted in the chart above. Regular meetings of the board of trustees are now held on the third Wednesday of the month at the library. The next regularly scheduled meeting of the board of trustees is May 20, 2015 at 7:00 pm at the Key Center Library. All members are welcome to attend.

Respectfully submitted:

Robert DeLaney
Secretary, Lake Minterwood Beach Club