

## MLNA Board Meeting Minutes

November 12. 2024

### Attendees

Janet & Gil Herreras

Brian Klippert

Steve Nowicki

Jim Vojahosky

Joyce Paliganoff

Tom & Candy Moore

Mike & Dawn Plumb

Jason Hamman

Claudia & Tony Pesch

Bob Ratliff

At Jim & Donna Vojahosky's

Call to order at 6:31pm

### 1. Secretary's Report –

- a. John Butterfield could not attend; Brian Klippert volunteered to take notes in John's absence

### 2. Treasurer's Report - Tracey Nowicki (Steve Nowicki attended in Tracey's place)

- a. No change from last Board Meeting

### 3. President's Report – Janet Herreras

- a. Previous minutes approved
- b. Issue printing directory sent, seems it prints out as a 1x1 faint image
- c. Thank you note from Alba for baby gift. Welcome baby Mino Morgante

### 4. BRIDGE

- a. The Plumb bridge was built without MLNA approval. By-Laws state that homeowners cannot build structures on MLNA Common Area.
- b. Mike Plumb apologized for building his bridge on Association land without Board approval and for any time and trouble it has caused
- c. Contacted Nolan Agency, (our current insurance agent) as requested at last Board Meting
  - i. Nolan's underwriters sent MLNA a 33 day notice of cancellation letter if the bridge is not removed by November 25 (NOTE: since the Board Mtg. was held Nolan has extended the cancellation date to Nov 30)
- d. Contacted State Farm Ins. (Karen Butterfield, agent) for information on possibly insuring MLNA
  - i. State Farm has provided 2 quotes for MLNA insurance

1. Current State Farm quotes, which are not yet underwritten, appear to provide more insurance for lower premiums when compared to Nolan, if approved by their underwriter.
    2. We are waiting for the State Farm underwriter's approval, which is currently scheduled for November 29, to determine if State Farm will insure MLNA
    3. Neither quote provides MLNA liability coverage for the Plumb bridge or for any private property (ie. Boats) which is located on MLNA common area
    4. Mike will contact his agent, Mark Schorske, to try to expedite underwriting by State Farm
  - e. The bridge provides more convenient ingress/egress directly from the Plumb property to the north side of the creek
  - f. Candy Moore says there have been issues in the past with people crossing over on a bridge built by Mallard Lake South (~1980s) which MLNA took down. Suggestion – To temporarily dismantle the Plumb bridge
  - g. Joyce Paliganoff followed up on Mike's previous claim of Prescriptive Easement that it might be reviewed by a free local legal advice provided by St. Charles she saw in Discover St. Charles and will follow-up on that. (NOTE since the Board Meeting was held, Joyce confirmed St. Charles free legal services are only offered on the second Saturday of every month.)
5. Lake Committee Report - Jim Vojahosky
    - a. Beavers
      - i. On Target Animal Control
        1. Three visits totaling 6 – 7 hours spent staking out at night with night goggles, NO beavers were observed even given obvious damage. This was done at no charge
        2. Go ahead to spend \$500 to set-up traps, as approved at last Board meeting
    6. Nominating Committee Report - Tom Moore
      - a. Look for volunteer for April 2025: Lake Committee
    7. Updated items
      - a. Dogs
        - i. Discussed ongoing issue of dogs barking, dogs coming into yards and even attacking dogs
        - ii. Spoke to owner of dogs (renter)
        - iii. Have complaint filed with Sheriff and Animal Control
        - iv. Invisible fence not adequately effective
        - v. Letter sent to landlord
        - vi. By-Laws limit number of dogs to 3 per homeowner (tenant has 4)
        - vii. Will discuss legal options with St. Charles legal service

8. Questions/Comments

- a. Current Annual Meeting is scheduled for April 5, 2025
  - i. Tom Moore suggested moving it to April 12 as 4/5 is the last day of Spring Break
  - ii. Motion passed to move Annual Meeting move to April 12

Meeting adjourned at 7 :35PM

**Next Board Meeting will be a zoom meeting to be scheduled before the end on November**

DRAFT