

THE GREENS AT ST. ANDREWS - BOARD MEETING
HIAWATHA PUBLIC LIBRARY
SEPTEMBER 23, 2024

1. Meeting was called to order at 2:00 pm.

Roll Call:

- a. Sethu Rathinam - President
- b. Mike Lindeman - Vice President
- c. Karol Cooper - Treasurer
- d. Linda Miller - Secretary
- e. Elaine Read
- f. Jayne Kamberling
- g. Bruce Ray
- h. Ron Davis

Absent: Nora Becker

2. The minutes from the meeting on August 19th, were read and approved.

3. Treasures report has been posted on the website. There was a proposal to convert — on a one-time exception basis — some of the Long-Term Reserves into Operating Reserves. This will reduce the large long-term reserve we are holding and help us to defer any increase in monthly dues for a year or two. This was discussed and approved. The CD maturing in January for approximately \$51,000 will be transferred.

4. Association Insurance: Karol reported an increase in the insurance to \$4210 monthly (from \$3296) with a \$15,000 deductible. It was proposed to see how a higher deductible would affect the premium. Karol will check with the agent and report back. Ron Davis, a board member, is a professional insurance agent and he talked about Loss Assessment Coverage. Most insurance policies come with \$1500.00 automatic coverage and stated that it is quite inexpensive to increase this on your individual home insurance policies. It is recommended the individual home-owners review their own home insurance policy for the Loss Assessment Coverage. [Additional information on this will be provided in the near future after we make a decision on the renewal of the association's policy.]

5. Sethu spoke about sending out an email to all residents about signing a Proxy form for attendance (for quorum). If a resident cannot attend the Annual General Meeting they can sign it and send it along with a neighbor who is attending.

6. The annual meeting will be held on Sunday, October 13th at the Hiawatha Public Library. With a start time of 4:30. More information will be sent out regarding this meeting. There was some discussion of an agenda for the meeting and Sethu will ask for general membership's input. Elaine Read and Linda Miller will coordinate the food.

7. Lawn and Snow Contract: After getting three new quotes for service and reviewing the level of service and pricing it was decided to renew our current contract with Country Club Lawn and Landscaping.

8. The Northside Landscaping project has been completed with Jerry Bair being the lead on this. It looks like a nice addition to the Greens.

9. A downspout related underground water issue has been reported at 1552 and Jayne and Linda will be in contact with the residents to determine what needs to be done.

10. The downspout replacements are still pending to be done this fall.

11. Waterbury Property Management (WPM) will be trimming trees sometime in November.

12. Bush trimming by Country Club will be starting in October.

Linda Miller
Secretary