



APPROVED

**Potawatomi Property Owners Association (PPOA)
Monthly Board of Director's Meeting
Date: Saturday, 9/28/2013**

Board Members Present: Roberta (Bobbie) DeLizio, James (Jim) Lancour, Nancy Collyard, Vern Wilcox, & Mary Sorensen

Special Guests: Attorney Dave Webb and Marty Kasinskas, DNR

PPOA Members Present: 90+ members present-see both sign-up sheets attached

Meeting was called to order by Vern Wilcox at 9AM outside of the Wanigan

Introduction of New Board Members: All new board members introduced themselves

Minutes:

- Secretary Mary Sorensen read the minutes from the Board of Director's Meeting on 8/31/2013. Motion was made by Vern Wilcox to approve the minutes and Nancy Collyard seconded the motion. Motion carried. Minutes will be posted on the Town of Barnes website after they have been approved. PPOA member asked why the Board meeting minutes have not been posted on the website since August 25, 2012. Answer: The previous Board did not post them.

Audit Review:

- Attorney Dave Webb discussed the audit of the PPOA records he is conducting.
 - Incoming money difficult to track** because rental records were not handed over to the new board. Attorney Webb contacted prior caretaker and caretaker told him he threw them out.
 - Outgoing money easier to track**There are no misappropriations of PPOA funds to date. Audit completion will depend on what happens with the missing records.

PPOA Covenants-three versions found.

 1. Original covenant was recorded in 1968
 2. Second Covenant was recorded in 1989 filed to come into effect in 1992 but there is no recording
 3. Third Covenant was recorded in 1995 "VALID" – question regarding if minutes of the affirmative vote were filed in order for this to be legal.
 - The Board of Directors will have to make a decision of which Covenant to go by.If PPOA members would like a copy of the 1995 Covenant: go to Register of Deeds; Volume 682 pages 304-309 or contact Vern Wilcox, PPOA President.

Covenant changes included revisions in procedural items regarding assessments with combining lots, 2/3 of votes to change any assessments; 1 vote per each assessment paid; how many people needed for a quorum; revisions were made to make it easier for landowners; no commercial business, no farm animals, etc. Question was raised by a PPOA Member, "Should PPOA Members go by PPOA rules or the Bayfield County rules?" Another PPOA Member stated that Bayfield County rules override PPOA rules-PPOA rules do not seem to make any difference.

Potawatomi is a “For Profit” Association because we rent out cabins/campground and we are not a charitable association.

Financial Report:

- Bobbie DeLizio, Treasurer, read the **August expense/income report**. The August finance report will be posted on the PPOA website when it is up and running. Vern Wilcox asked for approval of the financial report. Nancy Collyard made a motion to approve the financial report and James Lancour seconded the motion.

Lien Policy-The past Treasurer/Board felt it was best not to file liens. No liens have been filed since 2002. Approximately **61 PPOA members have not paid their assessments totaling approximately \$20,000**. Liens need to be filed within so many days of delinquent payments so PPOA may lose some of the delinquent assessments. PPOA will go back as far as we can legally go. Liens will be enforced again. There is a \$30 charge to file a lien.

Audit: PPOA member, Don Dealing, stated he agreed to do an audit for PPOA when asked by Greg Roman, former PPOA President. Don Dealing did a general audit in the past for PPOA. Since PPOA cannot operate without records he wrote an agreement with Attorney Webb that records will be kept with the Attorney until the audit is over. Don Dealing stated he is not a real auditor. Vern Wilcox and Don Dealing agreed to hand the records over to a mutual person so an audit could be done in case legal questions are involved.

Dual Control on all PPOA Money-the new board will be enforcing dual control on all PPOA money.

Caretaker/Maintenance Report:

- Jim Lancour took **inventory of PPOA property**. PPOA Member, Scott Craker, asked “Will somebody be brought in to review the cabins to see if they are in good enough repair to rent? Insurance company gave us recommendations on things that should be fixed. Board will have to decide if we will not be able to rent out some of the cabins because of leaky roofs, mold, bats, etc.
- **Island Tour**-Jim Lancour directed an island tour of all island buildings when the meeting was adjourned.
- **PPOA will not be hiring a fulltime caretaker**. There will be interviews held for a cleaning person, lawn mowing, and maintenance person. These positions will be contracted out to reduce costs.

Rental Report:

- Andy Lohman, PPOA member, had a **reservation system online/website** for PPOA in the past and will be bringing it forward so PPOA members can make a reservation online. When a reservation is booked, there will be a required deposit to hold the reservation. If the deposit is not paid by the date requested, the reservation will be cancelled. PPOA members will need to sponsor people renting. Rental request date will be automatically recorded when the reservation is made. Rental Committee will be setting up a meeting to go over new system.
- **Cleaning Deposits** a new policy is being worked on regarding cabin cleaning. When a PPOA Member rents a unit, there will be a cleaning deposit charged. The cleaning deposit will be reimbursed if you clean the unit. If you do not clean the unit, you will not be reimbursed for the cleaning deposit.

OLD BUSINESS

- **FIREWISE-Chipping Program**-Mary Kasinskas, DNR, stated the former Board of Directors started the Firewise Program for PPOA. We are able to get these grants because we are a Firewise Community. Vern Wilcox will continue to ask for grants for chipping and education.
- **Germann Fire ribbon/flags:** Marty said it is okay to take the flags down that were placed for the Germann fire now. The different colors of the ribbons did not have different meanings. No matter what color the flag was on a piece of property it meant the place had been checked. They ran out of the ribbons/flags. The Germann fire was the biggest fire in Wisconsin for 30+ years.
- **Marty is retiring:** Marty will be training a new person for approximately 6 months and then he will be retiring. Thanks and appreciation for all he has done for PPOA was given to Marty.
- **ATV Routes Correction**-The map regarding PPOA-ATV Routes that was sent out at the annual meeting was incorrect. Almost every road is accessible in PPOA with the exception of the golf course and the island.

NEW BUSINESS

- We are not able to get out of the **Culligan Water Softener System** that was installed at the campground during the last week of August. At the annual meeting the past PPOA President stated we could rent the water softener system for \$50 a month to try it. He then made an executive decision to buy it and install it between the annual meeting on 8/24/2013 and the 8/31/2013 Board of Directors meeting. It will cost \$75 to remove it each winter, \$50 to store it each winter in a heated building, and \$75 to reinstall it every spring totaling \$200 per year plus the cost of maintenance materials. Julie, at the Ashland Culligan store, said she is not going to charge for uninstalling it in 2013, storing it for the winter 2013/2014 and reinstalling it in spring 2014. Greg Roman stated the system was purchased because the Campground water is terrible. The cost of a well was prohibited because it would be so costly. The water softener system is for PPOA property owners and campground usage.
- **Letters/Phone calls-** Vern Wilcox thanked the PPOA Members for all the letters and phone calls in the past month.
- **Insurance Review:** Barb Wilcox and Bobbie DeLizio reviewed PPOA insurance policies. The **Board of Director's Liability Insurance** quote will cover the Board of Director's for \$1,000,000 on each incident. The cost will be \$800 annually. Mary Sorensen made a motion to go ahead with buying this insurance policy and Nancy Collyard seconded it. Motion was carried.
PPOA Liability Insurance quotes: PPOA was way underinsured. There are two insurance company quotes being looked into from Auto Owners/and Secura. The insurance company took pictures of items and gave recommendations to fix (e.g. mold in buildings; the Lodge and Caretaker's buildings need new roofs, etc). Two policies are being looked at-one policy had the buildings underinsured and newer insurance policy-not in place yet from Secura-updated the cost of the buildings for replacement. The Lakeview Building had an attachment to the insurance policy for the **Caretaker's personal woodshop tools** valued in the amount of \$10,370 and there was not a rider for this. These tools have been removed now. All island buildings were written up as wood frame and revisions were made for three log buildings on the island.
PPOA members general liability insurance: coverage up to \$2,000,000 per incident.
Insurance quote for Secura through Holdens Insurance: \$5762/annually for most reasonable coverage included general liability quote, tractor and buildings. We have not gotten any other quotes yet and decision will be made when all quotes are in. The Board will be reviewing both policies and options in detail.

- **Telephones** are being cancelled with the Phone Company. They will be removed and we do not legally have to have a phone on the property. This has been checked out with the insurance companies also and they stated this was okay per Barb Wilcox.
- **Communication:** PPOA's means of communication will be the Drumbeat and the Town of Barnes Website. All Board of Directors meeting minutes along with the Board of Directors contact information will be posted on the Town of Barnes Website.
- **Storage:** A Records Retention Policy will be developed per Vern Wilcox.
- **Halloween Party-**The Cedar Lodge wanted everybody to know they will be hosting a Halloween party this year for the Town of Barnes.
- **2014 PPOA Calendar:** Jim Lancour stated the 2014 PPOA annual meeting will be at the Barnes VFW on August 24, 2014. The PPOA 2014 Calendar is being worked on. The meetings will be held at different locations in PPOA e.g. the Wanigan, PPOA common picnic/screen house, etc. to take advantage of PPOA's common areas.
- **Payroll for Contract Employees:** PPOA will pay for a Treasurer and a Reservation Caretaker
- **Board members do not get paid except for the Treasurer**, which will be less than the previous Treasurer. **All Board members will be paying their assessments.** In the past there was a policy made that Board Members did not have to pay for their assessments if they chose not to.

DISCUSSIONS/CONCERNS

- The previous Board of Directors **Meeting minutes are missing from August 17 and August 24** (2013 Annual Meeting). We have not received them from Tom Jacobson, Previous PPOA Secretary.
- PPOA member asked what it would take to **completely dissolve PPOA**-Ron Welhaven, past PPOA President, responded it would take a few years before it could all be done—there would be a lot to do and there would have to be 2/3 majority vote, among many other things.
- **Historical Buildings**-Ron Welhaven, Former PPOA President, stated the buildings on the island are **not** registered as historical buildings in the state of Wisconsin.
- **“What do we do to start over?”** Three different comments made from three different PPOA Members that everybody should move forward and forget about things that have happened in the past. Vern Wilcox stated the new Board would like to bring the association back to support itself by not increasing assessments and by trimming expenses. He stated the Board wants to be transparent. A **survey will be sent out** in the Drumbeat to all PPOA Members to return to the Board. There will be questions on the survey that PPOA Members will be able to voice their opinions on how they feel about PPOA.
- PPOA Member stated the assessments should be raised. Another PPOA member stated that is highly doubtful because the last time 86% voted that down. Mary Sorensen stated that any member that wants to raise assessments can donate money anytime-they don't have to have the assessments be raised to donate money to the association.
- WE NEED MORE VOLUNTEERS ☺

ADJOURNMENT

Nancy Collyard made a motion to adjourn the meeting at 11:17AM and Bobbie DeLizio seconded it. The motion was carried.

Respectfully submitted by Mary Sorensen