

MCLOA Summer Meeting July 9th / 5.30 over zoom

Agenda:

Minutes from the winter meeting

Treasurer's report

Treasurer assistance/relief update

Lien update

Paper check processing fee discussion (annual dues - a movement toward electronic transfer of funds or a check processing fee)

Road work - discuss 2 proposals for Phase 1 and 2

Road Charter draft / Road committee discussion and follow up

Election of officers (If needed)

Any new business

Meeting opens and a quorum is established

Attendance:

Board: Jeremy C, Craig N, Pete S, Rob W, Jules H

Membership: Mathew E, Dave M, Leif M, Scott C, Anna M, Robin C + Chris B, Becky K + Tony P, Kevin K, Dianne M, Tim G

Adoption of the Winter meeting recording - Pete Seconds - Meeting recording has been adopted, in the future we will do written minutes primarily for better access to meeting minute bullet points.

Treasurer's Report

All 2022 Invoices recently issued between June 22nd and 25th

Members please check your email spam folder if you haven't received your invoice. Please pay dues invoices by bank transfer, (link is in your invoice), much easier for accounting.

Approximately 10% of members pay by check; we will be moving to fee-for-hardcopy-check in the future.

QuickBooks auto reminders are working; members may receive a reminder if payment has not been reconciled in our accounting books, so be patient."

- *Treasurer's Report* for last 365 days (since July 8th, 2021)

Current Bank Balance: **\$43,456.34**

Total Income: **\$8,725.**

Total Expenses: **\$6,050.**

Net Operating Income: **\$2,675.**

Largest Major Income: (2 Lots with balances substantially greater than \$1000 have paid in the last 365 days)

Largest Major Expenses: **\$2,313.** for Board of Directors' D&O Insurance, **\$1500.** for Lien Issuance legal fees

Outstanding Current Receivables: **\$16,352**, Down from \$19,308 last year, this

number is large because invoices just issued, (6) Lots greater than \$1000. Owed.

- **Update on Liens;** (6) Lots currently in arrears by more than \$500 and Liens placed; (4) lots came current during the 18-24 months out of (10) potential for liens.
- **Treasurer Officer Update:** I will be stepping down from my role as Treasurer by the next March MCLOA meeting; this position will most likely be divided into two roles: Bookkeeping (most likely a paid position), and Member Interface & Communication (a non-paid volunteer Board Position). I will be issuing several notices to the membership before the March meeting to solicit volunteers to fill this role; please respond (now) if you are interested in this position.

Paper Check Fee - The board has been discussing paying MCLOA dues electronically vs sending in paper checks to the mailbox in Anchorage. Paper checks have become cumbersome to process, the accounting process is much slower, the bookkeeping is delayed, we are currently running 2 systems, digital and analog (paper check and physical mailbox, mailbox is \$300.+ a year)

Jeremy lead the discussion about the pros and cons about paper vs electronic checks, the Board is encouraging online payments. There was a discussion about applying a paper check processing fee in the future, primarily to encourage members to switch to electronic payments. Payment is done through Quickbooks which has industry leading security and is a widely used payment and invoicing platform.

Secretary's Report:

In an effort to switch over to better communication, we switched over to the Mailchimp mailer platform as it integrates into our bookkeeping system, Quickbooks. Two email meeting reminders went out but some members did not get these (an export error using a CSV, comma separated value file is the likely issue), or the notices went into spam folders. The membership database is being updated to correct the CSV issue and we are experiencing some growing pains as we integrate our platforms, I will be reviewing all the email address in our database. Recommending adding mcloasecretary@gmail.com to your safe list to avoid getting noticed routed into spam/ promotions folder.

Website - Maps Page - all Phase 1 and II lot plats are on the website under "Maps"

Road work - discuss 2 proposals for Phase 1 and 2

Phase 2 road work proposal discussion

Discussion around a \$16,000 road improvement project on Malachite Trail and Pyrite Avenue. Both of these roads experience seasonal flooding. An at length discussion followed regarding gravel thickness and placement, culvert placement, ditching, hydrology, water pathways in the surrounding area and seasonal water fluctuations. Alternatives were discussed to reduce the cost, the conversation is ongoing.

Phase 1 Road Work -

Craig proposes road work and leads a discussion of the project area of improvement on Cinnabar near

Zircon court to allow access to a corner of a lot. The improvement would add access to 4 lots. Work to be performed by Blackburn Industries / David Rowland.

Discussion and Vote for Phase 1 - \$9,230 for road work on Cinnabar Road near Zircon Court to provide access to several lots. Rob seconds the vote.

Results of Vote (Phase 1 Road and voters)

11 /yes

3 /no (some concern around cost of road improvements, input in scope of work is open to feedback)

Vote passes for Road work in Phase 1

\$9,230 is the maximum amount allocated, Phase 1 board members will be working with David Rowland to ensure only the minimum required amount of road work and gravel bed improvements are made to save on cost. Emphasis is on functional but minimal. There is a wetland to the south, this road work is north of this location where Cinnabar and Zircon Court meet. The improvements are from the northern access of Cinnabar.

General discussion of Roads -

Discussion ensued around a condensed version of the process for road improvement projects and maintenance, which is ongoing. Roads building and maintenance being a complex and expensive process, requires a clear way to request road work to be performed.

During the meeting a request for road improvement on Granite Ave (Phase 1) was brought up. Jeremy to follow up with Kevin regarding the process for submitting a proposal.

Jeremy emphasizes that it is helpful for a road committee, comprised of individuals who have an interest in the roads, play an active role in helping the membership achieve their goals of building and maintaining roles.

Rob Wesson has been working on a 'History of the roads' document. It will help illuminate; how have we been building, paying, and creating roads in the subdivision. The history will show that every member who had an interest in accessing their lot, would get access to one corner of their lot, keeping costs down during the process, show the difference in size of some of the roads, that some of the roads are 4 wheeler style trails, are in sensitive areas and ecosystems within the ROWs, overall road matrix (native rock, seasonal flooding areas, width and depth of gravel)

Jules brought up a discussion point regarding road work, the 2 phases of the MCLOA and the value of assessing as an entire association instead of in Phases 1 or 2. Historically, the phases have remained separate. Phase 1 members are assessed for Phase 1 roads, and Phase 2 members are assessed for

phase 2. A noted deviation of this being the lot owners along McCarthy Creek. They removed themselves via a majority vote from the membership from Phase 1 assessments highlighting other access issues along McCarthy Creek. This access issue is the context around the removal of road assessments on these Phase 1 lot owners/ lots. The MCLOA roads are all public roads and paying as an entire association would be more inclusive and would divide up the cost amongst the whole. Respect is paid to the past and current ways and acknowledges their worth and value while also allowing room for discussion about the future. How to pay for the maintenance of the roads, (not creation) that are currently laid down in the association. When a road assessment has been proposed for the Nizina / Dan Creek

road the entire membership has paid, both phases 1 and 2. There has been considerable changes in costs since the majority of the roads were made in the associating in the 90's and early 2000's. There has also been a considerable uptick in cost and inflation (currently 9%) and there is a benefit to sharing that cost across the membership while also appreciating and acknowledging that this is a deviation from past practices.

Jeremy and Matt and Rob brought up insightful comments about the roads, assessments, reviewing the bylaws and process of voting for and paying for roads, the road committee charter and the overall history of roads.

Election of Officers (if needed)

Jeremy reiterates that Pete is stepping down as the Treasurer during March of 2023. Board roles are voluntary and the board encourages any and all willing lot owners to help take on a leadership role if they desire. It is a healthy exercise to take a leadership role in the membership. It does take a substantial amount of time and it is a rewarding process. Pete made a note that we welcome inclusiveness in all ways. We have been working on updating our systems and it has been an evolving process as we are catching up with the speed and cost of doing business as an organization.

Setting the date for the winter meeting

Motion for confirming the time for the Winter Meeting (2nd Thursday in March) which falls on **March 9th 2023** Time is set for 5.30pm Ak time (which is in our bylaws, the university came up with that date, but not time of day) Changing that time is an agenda item to discuss at the winter meeting and potentially vote on changing the summer and meeting timing. We need lots of member input on this. Proposals for the winter meeting to move to a time in spring. Spring Meeting Proposal (discussion about moving the date to May) and moving the summer meeting to the fall (September or October)

Meeting adjourned.