

The Annual Meeting of the Big Country HOA was held on Sunday, September 21 at 6:00 p.m. in the lobby of Big Creek Church.

Attendance & Quorum: The following lots owners were present: Robin Barton, Mark & Cheryl Beckmann, John & Becky Christiansen, Travis Dierks, Mike Donnelly & Rachel Delles, Mike & Pat Hanna, Ed Harshaw, Tonya Goforth, Bob & Rose Ottinger, Gary Pearia, Chris & Stephanie Pineda, Tom & Kris Rattini, Tim Roe, Steve Smith. Proxy forms were received from the Brown and Groneck families. There were 15 eligible lots represented (mistakenly announced as 16) out of 23 total eligible voting lots, or 65%. **The 50% quorum requirement was met and motions will require 66% of 15 lots to pass (10 yes votes).**

Approval of Minutes: A correction was made to the 2024 minutes. Gary Pearia's name had not been included in the calculation, so the Attendance and Quorum section was amended to say: "The total represented was 25 lots out of 30 eligible to vote, or 83%. The 50% quorum requirement was met and motions will require 66% of 24 (16.5 yes) to pass." Motion to approve the minutes from the 2024 Annual Meeting was made by Gary Pearia, seconded by Tonya Goforth and passed with 15 yes.

Audit Committee Report: Henry Miller's report was read aloud: "I audited the BCA books for 2024 recently. Only a few minor adjustments were made and corrected on the excel sheets that were being used. Bank reconciliations were completed for the 12 months and revenue and expenses were verified. At the same time the audit was completed, Ed started with the new online Wave accounting system effective 1-1-25. Balances were transferred and also audited through February 28th to make sure the system was capturing the correct beginning balances and activity going forward. - Henry Miller"

Treasurer's Report: See attached financial reports. Highlights presented by Ed:

- New Software - As of 2024 we are using a new bookkeeping system, similar to Quickbooks, called WAVE. Ed thanked Henry Miller for his help with the transition. There was a lot of manual entry at first to transfer the data and things to work out. For instance, it was not noticed immediately that although the note at the bottom of the invoice said the said special assessment installment was due Sep 1, a few residents had an automatic due date of Sep 30 at the top. One of the positive aspects of the new software is that invoices can be EMAILED, so let Ed know if you would prefer that method. Also there is a digital payment option now if you want it; but a credit card processing fee will be charged to YOUR card when you use it.
- Current Status and Special Assessment funds received to date - There are about seven who have not paid their special assessment yet and most hopefully will by September 30 so that they do not incur finance charges. Tim asked about the two houses for sale and both properties are current with no liens. Becky asked if the trustees have had conversations with those who are behind. Ed answered yes, and the majority of situations are things like health conditions and unforeseen financial situations. One lot owner already has a lien against the property and the trustees will be taking further legal action next month if not resolved.
- **REMINDER: installment #2 of the special assessment is due JUNE 1, 2026. There are two penalties voted on last year for late payments - "a one-time late penalty of 10% of any amounts not paid by their due date, in addition to the normal late charges specified in the CCR".** Article VIII-E states: If any assessment is not paid within thirty (30) days after the delinquency date, such assessment shall bear interest from the date of delinquency at the rate of twelve percent (12%) per annum...
- Income and Expenses projected for 2025 were reviewed.
 - We have installed a street light at the bus stop because of the darkness with kids waiting for the bus. Kurt and Stacey and Stephanie worked together. It's about \$25/month but we have not received the first bill yet. We considered a solar option but it's too shaded there and there was a large upfront cost.
 - Road repair cost from 2025 is followup after culvert repair (gravel, etc.)
 - Mailing cost is down because Ed and Robin have not been submitting postage reimbursements.
 - We hope to save on water testing next year if Mark Beckmann agrees to become our certified water tester after going through significant training this fall. Currently, we pay someone to test it monthly and take the sample to a

hospital for transport to Jefferson City. However, repairs needed to our system could still mean an increased water bill.

- It was stated: The association resolves that any excess membership income over membership expenses for the year ended December 31, 2024, shall be applied against the subsequent tax year. Member assessments are as provided by IRS Revenue Ruling 70-604.

Lot Construction Approvals Granted: Approved this year were the following: Miller storage shed replacement, Beckmann above ground pool, Harshaw detached garage. We also checked with past trustees and verified that all construction over the past few years went through the proper approval process.

Property Compliance Reminders: Stephanie thanked everyone for working to get their properties into compliance with our CCR and Robin passed out a handy list of excerpts from the CCR to remind us of all some of the requirements we hear about the most.

Pump House Committee Update: Steve Smith shared about two pressing issues and there was discussion.

1) red mud in the drinking water

- Lincoln County Pump said the residue is not harmful but it's not good. Residue may be from the pipes rusting inside. What's along the road is PVC, but between the tank and the pump is iron pipe. Flynn said we need to flush regularly.
- Tim: When we did this with Flynn, the red was iron oxide and algae (a chemical reaction with black iron). There is no PVC option for a well of this size because it won't support the weight.
- Monitoring flow rate – it has gone down a little bit. They have been monitoring it for about a year.
- Beckmann – why not get bids?
- Travis: we got estimates for stainless steel all the way down. Last year, we decided to monitor and replace it when the flow rate starts dropping a lot.
- Steve – we need to ask Flynn how low it needs to go before we move to stainless. Maybe they can test it before we have a failure to see how bad it is. We would be monetarily ahead if we had them monitor this every year.
- We used to have Lincoln County Pump and had a good relationship with them but then ownership changed. We had a complete shutdown a few years ago and they were not able to respond fast enough.
- Reminder – weekend events will result in a service call on *Monday*.
- Tim – noticed some red water in his house, ran it through a hose for an hour outside and it did clear. So if you want to flush yours, you need to let it run longer than 10 minutes.
- When Mike opens the hydrants, when are we seeing the red? Is there a correlation?
- Mike Hannah – some hydrants run clear within 10 seconds. The one by Hannahs and Smiths never get clean.
- Ed asked why not flush it longer (depletes the tank too fast). Flynn thinks flushing once/month is excessive.
- Ed replaces his home filter every 3 weeks because the residue is so bad.
- When we flush the hydrants, we don't know where the residue is coming from.
- There was discussion about cleaning out the tank because we are distributing the water from the bottom of the tank. It would require someone with confined space training. Ed suggested getting a visual inspection of the tank.
- Does Flynn have any emergency support system? At our last incident, they did not call Tim back.
- Pump House Committee will investigate pipe replacement (many noted we certainly need to be proactive & not lose the pump again) + pricing to clean the tank.

2) leaking hydrant on Bartons' property.

It is not leaking currently but it doesn't shut off well if it gets opened, so Mike has not been flushing that one. Needs to be replaced? Might be less expensive than the Gronecks (\$2749). It is flanged. We might be able to dig it up, take hydrant off, put on a flanged cap. We don't know how deep, but possibly 5 feet. The Gronecks' was about 3 feet deep.

Other Water System Discussion

- Steve asked for a protocol for contacting water vendors such as Flynn and Lincoln pump to avoid confusion and duplication. It was decided that **if people have a water issue, they should report it to a trustee. If needed, trustees will ask a Pumphouse Committee Member to contact the vendors and they are the only ones who should call.**
- Mark Beckmann has volunteered to take the classes to become a Certified Operator. He is learning about some compliance reports and what is involved. Mark was asked to please inquire whether there is any chance of liability for the HOA or himself if one of our residents is our tester. If so, continuing to pay an outside operator could be cheaper than additional insurance.
- Mark can't find some of the documentation and we don't have the documentation from the guy we're paying now. We will look into this. DNR reports are now being mailed to Mark. Robin Barton has a box of documents from past testing. She will purchase a plastic box for storing them in the pumphouse.
- Robin Barton made a motion to use Mark Beckmann as our water tester IF he wants to after completing the training. Seconded by _____. Motion passed with 12 eligible yes votes including proxies. Mark requested that we don't stop using the paid tester until he gets through the certification process.

Lake Committee Update: Presented by Travis Dierks. Committee Members: Tim Roe, Bob Ottinger, Travis Dierks

1. Thanks to Tim & Robin (and anyone else who has been helping) for keeping an eye on dam including the overflow pipe and regularly cleaning it out and the moles & voles
2. Lake Committee did not stock or spend their budget in 2024, those funds were approved to be used in 2025 (\$800 total budget).
 - a. Approved for fish stocking in 2025 (\$700); targeting
 - i. 200 catfish
 - ii. 600 red ear sunfish
 - If any residents would like to contribute additional donations toward fish stocking, please let the Trustees or Lake Committee know in the next couple of weeks.
 - Fish pickup in Troy is Oct 31, but we may consider a delivery if that would allow us to buy larger red ear
 - b. New sign on common ground was procured & mounted on the tree (~\$100)
 - i. Old sign was old & falling off
 1. new sign was mounted with spacers to prevent damage as the tree grows
 - ii. Updated the liability statements to be in line with MO Department of Conservation posted at publically accessible bodies of water
3. Fishing Regulations & Common Ground Tags
 - a. No updates to fishing regulations
 - i. Keep following them, inform your guests and ask them to follow them
 - ii. If you have any questions on what the regulations are, they are posted on the BCA website
 - b. Please give your guests fishing tags if they are accessing the lake through the common ground (parking their vehicles there)
4. Beavers and Muskrats
 - a. Lake committee & trustees discussed hiring someone to remove the beavers, but ultimately did not because residents were able to ultimately remove several
 - b. Thank you to all of those who have been helping remove invasive/unwanted pests
5. Dam/Spill Way
 - a. Our watershed is 2x as much as what our lake is designed to handle
 - i. Heavy rain events like we had in 2022 pose a risk for breaching the dam and/or the dam failing
 - b. The current spillway doesn't take much action until the pool is about 2 inches over normal, and the spillway bottom is up hill and water has been found just standing in the spillway
 - c. Lake committee is discussing the possibility of lowering the spillway 4-6 inches to buy a little bit of insurance on heavy rain events
 - i. 4-6 inches should also help with beavers trying to block the overflow
 - d. No firm plans yet, an engineer would be consulted before acting on plans
6. Yellow-Flag Iris is an aggressive spreader, out competes native plants, & poses a risk of restricting water flow
 - a. Removing the bulbs (they usually are not that deep) is the best option, you can also remove the flowers to keep them from going to seed.

- b. MO Native Iris options:
 - i. Blue Flag Iris
 - ii. Copper Iris
7. Lake use (noise) in the evening - please be mindful as you use the lake after dark and neighbors/children are going to sleep a) this includes fireworks, fishing, swimming, and ice activities
8. Comments from other committee members and/or residents:
 - Mark Beckmann mentioned a lot of algae in the lake and was investigating with a third party. Folks that have lived here for sometime didn't express concern, noting it was "normal".
 - It was also noted that there is much sediment building up at the beginning of the lake and it may need to be dredged. If we do that, we may need a permit if the dirt is to be moved outside of BCA but there are probably residents who want it.

Road Committee Update: Tom Rattini reported that he, Steve Smith and Tim Roe reached out to St. Charles Highway department to see if there is any help they can provide. The committee will get a third party to guide us through the road repair process since it's such a large amount to spend. They will gather info on the condition of the road, get suggestions on timing of the overlay. They may recommend work to be done first, like fixing potholes, replacing gravel where culverts were installed. Doing prework using funds we have already collected may save us money and time. Tim noted that we had been patching the potholes but now there are just too many.

Trustee Election (President): Stephanie Pineda explained the general duties of the president and asked for nominations for the President position. Mark Beckmann volunteered and so was nominated by Tim Roe, seconded by Tonya Goforth. Motion received 11 yes votes so the proxies were not added in.

New Business:

- Please slow down on High Sierra, thank you. There are a lot of deer out there right now.
- Please keep your shrubs trimmed back to improve visibility on the road.
- The vegetation by the entrance sign is now a safety hazard. Kris Rattini will contact the County and Ed may have a way to contact the farmer directly as well.
- If you have a lot of trash, please wait until Tuesday night or Wednesday morning before the pickup.
- There are some dead trees that could affect the power lines if they go down. There is one at the T intersection. Tonya will call Ameren about having them trimmed.
- There is a pile of wood at the lake common ground that had been blocking the culvert. Anyone is welcome to use it.
- Dumpsters still probably being used by outsiders. We tried a game camera years ago and it was very inconvenient, but technology has improved. Ed can research the cost of a solar-powered bluetooth one.
- SNOW REMOVAL - Snow removal equipment is doing well, but Gary may not be available in January and may need some help. Ed is putting a plow on his side-by-side so that he can help. Mike H may be able to help also. Thank you!!!
- We need another pallet of salt. Ed will order it so that Gary can go pick it up and store it under his lean-to. The rock salt is working well now after Steve and Ed fixed the spreader.

Motion to adjourn by Kris Rattini, seconded by Robin Barton. Meeting adjourned before 8:00 by Stephanie Pineda.

Respectfully submitted, Robin Barton, Secretary