

The Annual Meeting of the Big Country HOA was held on Sunday, September 15 at 5:00 p.m. in the lobby of Big Creek Church.

Attendance & Quorum: The following lots owners were present: Chris & Stephanie Pineda, Tonya Goforth Olson, Pat Hanna, Sara & Ed Harshaw, Cheryl Beckmann, Henry Miller, Travis Dierks, Tom & Kris Rattini, Steve Smith, Don & Sue Brown, Tim & Reneta Roe, Michelle Hoffman, Kurt Oppeau, Ryan Strassner, Bill Craft, Roger Madry, Bob & Rose Ottinger, Lee Hughes & Candace, Mark & Jan Clampitt, Robin Barton, John & Becky Christiansen, Darryl Gilley, Gary Pearia. Proxy forms were received from the Helsel and Groneck families. 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.

Approval of Minutes: Motion to approve the minutes from the 2023 Annual Meeting was made by Chris Pineda and seconded by Ryan Strassner.

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

- There is about \$42,000 in the bank right now, so this will cover the upcoming culvert repair this month.
- In 2025 there will likely be a small Consumer Price Index increase in the regular assessment of about \$22.
- No change to the water bills are expected for 2025.
- We are planning for future replacement of the well pipe with stainless steel and believe we will have the funds to cover this by the time it is needed so no special assessment is expected at this time for well repairs.
- The last well repair has been paid for and billed for already.
- We did not use the \$400 allotted for lake/dam repairs so it has been added for next year.
- Trash costs continue to increase. Both Tonya and the last treasurer have researched alternative options but any companies which appear cheaper are known for unreliable service. We prefer to count on having our trash hauled away each week.
- Please recycle! We cannot afford a third trash container, so please do your best not to fill it up!
- Dumpsters are emptied on Wednesdays except when delayed by a holiday.
- 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.
- Special thanks to Henry Miller and Travis Dierks for auditing the last three years of finances. Minor corrections and suggestions were made and implemented and the books are ready for the next treasurer.

Trustee Election (Treasurer): Ed Harshaw was nominated by Mark Clampitt and Travis Dierks was nominated by Tonya. The general duties were explained. Ed indicated that he would be willing and Travis said that he had only offered in case no one else came forward, due to his other duties. There were 19 votes for Ed Harshaw and we applauded Ed as the newest trustee.

Pump House Committee Update:

Steve Smith shared about the issue of repairs to the well system being more costly on weekends. The last repair (a section of pipe broke and the pump fell off the bottom) happened on a Saturday and we had to pay about twice as much to restore water service as quickly as possible. Roger asked whether we have our own people knowledgeable enough to check things out before calling in the professionals. Yes. Steve explained that Flynn gave the Pumphouse Committee certain aspects to monitor and track, such as the flow rate, to determine when we may be approaching a failure such as a rusting pipe that is beginning to leak.

They have also learned that the dehumidifier in the pumphouse must be reprogrammed after any power outage. The pump is a 110V system. A simple show of hands indicated that 17 of 20 were in agreement that:

In the future, if there is a water system failure on a [non-holiday] weekend, we will WAIT to have Flynn make repairs until Monday in order to save money.

Some great suggestions were made for dealing with water system outages:

- A personal rain barrel is easy to use and recommended by the Browns.
- We could look into having some community rain barrels at the pumphouse.
- Indian Camp Creek Park has spigots at the campground where you may be able to fill some containers.
- Kurt Oppeau offered that persons needing water could fill their container from the Oppeau's private well.

The Pumphouse Committee members are monitoring the system and are planning a replacement of the entire pipe with stainless steel proactively before the likelihood of failure. The estimate for stainless steel pipe is about \$20,000 to replace all the 20' sections (pump is 461 feet deep). We have been paying for an emergency failure about every two years, so this expense should pay for itself quickly. The 2025 budget has \$25,000 set in reserve for this purpose.

Lake Committee Update

1. Fish were stocked in Fall 2023: 100 catfish, 325 red ear sunfish, 2 grass carp. No planned stocking for 2024
2. Fall 2023 - Grass seed spread by Tim and Travis behind dam
3. Fishing Regulations & Common Ground Tags:
 - a. No changes to fishing regulations. Keep following them, please ask your guests to follow them.
 - 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 - At least 3 beavers and a number of muskrats have been removed this year. Property damage (trees) reported by a number of residents. Thanks to Tim for keeping an eye on the overflow pipe and regularly cleaning it out.
5. Thanks to Gary and Tim for staying on top of the jon boat on the dam to ensure it is not stored for too long in an area that could kill the grass. We need to keep the grass alive to help control erosion on the dam.
6. No large expenses currently planned in lieu of planned road maintenance costs

Cheryl asked whether we have gotten assistance from the Conservation Department or considered a solar fountain for aeration and control of algae growth. Stocking of grass carp, the thermocline and how the levels naturally turnover were discussed as what has been done in the past, but these ideas will be considered as well.

Road Committee Update

Tom Rattini announced that the 36" culvert which was damaged and botched by ICC Services in 2023 is scheduled to be re-installed September 23-25, weather permitting. The Road Committee thoroughly reviewed bids from 4 contractors and awarded the work to Parisi Contracting due to their experience and availability. Parisi has a crew of ten and is a preferred excavator for major builders in the area and for Cuivre River Electric. Tom has received an original copy of the performance bond from Parisi for the project amount of \$26,100 and a Certificate of Insurance issued to BCA. All documents are now in order, and Parisi is prepared to start with staging on Monday Sept 23rd and hopefully finish on Sept 25 with grading, etc.

PLANNED ROAD CLOSURE

on Tuesday, September 24th for one long day, beginning at 7:00 am.

This is subject to change so please be alert and flexible. Robin Barton will send updates to those affected.

- If for some reason they cannot finish the main work in one day, they will make the road passable for that evening and then continue the next day.
- During the closure, residents beyond the culvert are welcome to park at the lake common ground. If anyone needs to get out for an emergency, they are welcome to walk or drive ATVs across the Ottinger and Barton properties and over the dam to the other side.
- Please have deliveries rescheduled as much as possible. Robin will alert USPS.
- Tom will be here to keep an eye on the project, but Steve Smith will back him up if needed.

Roger expressed concern that the culvert needs to be lower because there is pooling water and some of Paul Stern's property has been damaged. Steve assured everyone that lowering the culvert level, fixing the slope and proper grading are all part of what has been specifically requested of the contractors. Stephanie added that Paul was sent information on how any owners of damaged property can submit a claim to ICC's insurance company.

Roger asked if this repair covered only the one culvert. The Road Committee was not under the impression that the other two were in bad enough shape to need remedy. Don and Sue Brown confirmed that there had often been some temporary pooling upstream of the culvert on their property before and they are not concerned at this time.

Tom asked for volunteers to help restore the hillsides after the construction. Last time, Stephanie seeded the area, then she, Travis and the Bartons laid out the mats. Ed offered to pick up the straw this time and volunteers will be needed for laying the straw, likely the weekend of Sept 28-29 or Oct 5-6. After that, we will need folks to turn on the sprinklers periodically. Please contact Stephanie or Robin if you can help.

Thank you to Tim and Reneta Roe for applying asphalt patches to potholes. Tim reported that the road was originally installed in two layers and it is the second layer that is deteriorating in many places. The first layer is in great shape!

Road Resurfacing Special Assessment

Information was distributed ahead of time regarding raising funds for a 2" asphalt overlay of our roads. We have been discussing this project for many years and the trustees and Road Committee spent many hours discussing ways to structure the vote so that we can eventually proceed with the work. We have received numerous quotes and updates to those quotes over the years and there is not a good way to get a firm cost and raise the funds in time while following our voting procedures. Therefore, costs were estimated by an engineering firm and an asphalt contractor with inflation guesstimated to get us started. Details are attached. Near the time of the due date of the special assessment, we will get the bids updated (and can get more) and then evaluate if we have a shortfall to be addressed at the next annual meeting.

The following motion was made by Stephanie Pineda, seconded by Kris Rattini and DID NOT PASS with 15 votes:

"I move to levy a special assessment in the amount of \$6762 per lot for the purpose of defraying the cost of road repairs, to be due on June 1, 2025 with a one-time late penalty of 10% of the amount not paid by the due date, in addition to the normal late charges specified in the CCR."

There were some questions about why we are voting now when these numbers are not firm. It was reiterated that this is the only way we have to proceed and that the bids will be updated when we are closer to doing the project and then we can address either a shortfall or an overage.

It was asked if we have inquired about financing from the contractors. On this latest round of bids, we did not ask about that specifically, but in the past we were advised that we would not be able to secure financing as an HOA because we have no collateral. One homeowner has been researching HELOCs, so contact a trustee if you would like that information.

Ed asked if we had ever considered concrete because it might last longer than the 15-20 year life of asphalt. There was some concern about the salt possibly damaging concrete. Roger thought we got an estimate years ago and it was three times more expensive than asphalt. Years ago, engineers suggested we could also consider microsurfacing and chip sealing. Both of these options were explored and did not rise to the top.

Roger asked if we could use the NID (Neighborhood Improvement District) like we did years ago and had the cost put on our taxes. Travis and Tim explained that we went back through that process a few years ago and it was overwhelmingly decided to take the idea off the table. The program has changed since then and it would now require us to bring the roads up to county standards, which would include widening the roads (and cutting into people's properties) and replacing the main lake culvert, making the project much more expensive to finance. In addition, the roads would no longer be private.

Reneta made a motion to revote on the option above, seconded by Kris Rattini and it DID NOT PASS with 15 votes.

The following motion was made by Stephanie Pineda, seconded by _____ and PASSED with 17 votes.

“I move to levy a special assessment in the amount of \$6999 per lot for the purpose of defraying the cost of road repairs, consisting of \$3499 due on September 1, 2025 plus \$3499 due on June 1, 2026, with 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.”

There was discussion before the vote about why we would break up the assessment into multiple payments instead of requesting one lump sum at the end. This structure was chosen so that at the next annual meeting, we'll have an idea of where we stand, but it was discussed that if the measure did not pass, we could vote on a different version. It did pass, so the first half will be due next year just before the annual meeting.

There was another question about the possibility of paying in equal amounts with quarterly dues. This is absolutely acceptable, requires no vote, and would be much appreciated. If you wish to make regular payments simply add this amount to your quarterly payments. If you wish, send a note to the treasurer and he can add it to your bill quarterly.

\$1000 additional beginning in 2024 quarter 4

OR \$1166 additional beginning in 2025 quarter 1

OR \$3499 on 9/1/25 and then \$3499 on 6/1/26

Communication Methods:

Forum: Stephanie Pineda brought up the frustrations of what NextDoor has become since we started using it years ago for sharing information. We also made a Private Facebook Group years ago, Big Country Acres HOA. An informal show of hands was obviously in support of abandoning NextDoor and using Facebook instead. You will need to search for the group and request access. An admin will verify that you live here and let you in. This will allow neighbors to share with neighbors.

*** Some are not already Facebook users and we understand. All you need is a Facebook login (just like you needed for NextDoor). You do not need to fill out your profile, add friends, make posts on your wall or any of that. Ed Harshaw volunteered to assist anyone who would like help setting up their account.

Urgent Communications: When necessary, such as a water outage or road condition updates, we will try sending group texts to the mobile numbers you have provided. PLEASE DO NOT REPLY TO GROUP TEXTS out of courtesy for others - no one likes their phone exploding with 30 thank yous.

Community List: Many people expressed that they missed having a list of residents' contact information, as we did many years ago. Robin will work on compiling current information for inclusion with a future billing.

*** If you do not wish for your phone/email to be included, contact Robin at 314-610-2642 before September 28. ***

Garage Sales: The idea of coordinating garage sales with Wentzville on September 21st was suggested, but it was agreed that the date is not optimal due to our culvert condition. Whoever is interested in later in the year can post in the Facebook Group to see if others want to collaborate.

New Business:

Please be respectful of the speed limit, especially on the “flatlands” of High Sierra where it's tempting to really speed. This makes it difficult for those homeowners to get out of their driveways and can be annoyingly loud. Thank you.

In winter, it's okay to park at the bottom of the big hill if you don't want to take your vehicle up it.

Meeting adjourned at 6:40 p.m. by Stephanie Pineda.

Respectfully submitted, Robin Barton, Secretary

Financial Report 2022 - 2025

(2022 & 2023 actual, 2024 actual & projected, 2025 projected)
 (Historical values for reference info)

ASSESSMENT DETAIL		Projection	Actuals thru mid- Sept, annualized	ACTUAL	ACTUAL
		2025	2024	2023	2022
Annual Assessment *BILLED	Income - Assessment <i>*2025 Estimated CPI inflation increase of \$22 per lot owner per year</i>	27,817	26,961	26,124	23,432
Apprv'd Special Assessment	2022 Flood road and common ground repair	-	-	-	7,600
Interest Income - Bank & FC's	Income - Interest	30	29	27	18
Roads & Common Ground Maintenance	Expense - Road Maintenance	(5,000)	(4,627)	(2,579)	(4,243)
Mowing	2023 adjusted for gas increase	(2,200)	(1,827)	(1,965)	(1,492)
Snow Removal	<i>Projections depend on 2024/2025 winter</i>	(2,800)	(2,800)	(614)	(2,751)
Roads - Repair	Expense - Road Repair	(300)	(26,300)	(24,321)	(7,932)
Maintenance, Regular	<i>Pot hole repair</i>	(300)	(200)	(250)	(179)
Maintenance, Regular	<i>Crack filling</i>	-	-	-	-
Maintenance, Special	<i>2021=Culvert purchase 2023=Culvert work by ICC 2024=Culvert repair mid-Sept</i>	-	(26,100)	(24,071)	-
Maintenance, Special	<i>Other: 2022=Flood road repair</i>	-	-	-	(7,753)
Miscellaneous	Expense - Miscellaneous	(150)	(150)	(243)	(72)
Signage		-	-	-	-
Mailings		(150)	(150)	(243)	(72)
Other		-	-	-	-
Trash	Expense - Trash <i>Increased in 2023 for avg \$450/mo</i>	(5,400)	(5,285)	(5,602)	(4,291)
Legal & Taxes	Expense - Legal /Taxes	(500)	(1,067)	(611)	(31)
Federal Inc. Tax, Annual Lic., Legal	<i>2024=Legal fees against ICC</i>	(500)	(1,067)	(611)	(31)
Insurance	Expense - Insurance	(1,350)	(1,326)	(1,316)	(1,306)
Dam & Lake	Expense - Lake	(800)	-	(981)	-
Dam Maintenance & Other	<i>2023 rock added to dam + fish stocking 2024 \$0 used, rollover to 2025</i>	(800)	-	(981)	-
TTL Income Assessments*		27,847	26,990	26,151	31,050
TTL Expenses Assessments		(13,500)	(38,755)	(35,653)	(17,875)
Gain/Loss*		14,347	(11,765)	(9,502)	13,175

Financial Report 2022 - 2025

(2022 & 2023 actual, 2024 actual & projected, 2025 projected)
 (Historical values for reference info)

		Projection	Actuals thru mid- Sept, annualized	ACTUAL	ACTUAL
WATER DETAIL		2025	2024	2023	2022
Water *BILLED	Income - Water <i>* 2025 no increase planned</i>	9,372	9,372	8,252	5,452
Water - billing	<i>2024 billed for pump replacement</i>	-	23,942	-	-
Water	Expenses - Water	(5,450)	(29,341)	(5,347)	(8,546)
	<i>2022=pump replacement</i>				
Maintenance	<i>2024=pump replacement</i>	-	(23,971)	-	(2,749)
Testing	<i>Sep 2022 started increase to \$250/mo</i>	(3,000)	(3,000)	(3,000)	(2,800)
DNR		(150)	(150)	(150)	(430)
Electric	<i>Ameren</i>	(2,300)	(2,220)	(2,197)	(2,567)
	Gain/Loss*	3,922	3,973	2,905	(3,094)
ALL ASSESSMENT (+ INTEREST + HOMEOWNER CREDITS) & WATER COMBINED					
		2025	2024	2023	2022
Assessments & Water - combined	Income	37,219	60,304	34,403	36,502
Assessments & Water - combined	Expenses	(18,950)	(68,096)	(41,000)	(26,421)
Assessments & Water - combined	Gain/Loss	18,269	(7,792)	(6,597)	10,081
BANK BALANCE & RESERVE INFO					
		2025	2024	2023	2022
Ending Bank Bal. BEFORE Reserve Deduction	BCA Asset	37,698	19,429	27,221	33,818
Pump/Pipes Replacement Reserve	BCA Reserve	25,000	-	-	-
Road Maintenance - appr'd special assement	BCA Reserve	-	-	-	-
Road Repair Fund Reserve	BCA Reserve	-	-	20,000	20,000
TOTAL RESERVES		25,000	-	20,000	20,000
Ending Bank Bal. AFTER Reserve Deduction	BCA Asset	12,698	19,429	7,221	13,818
Due From Lot Owners (Annual)	BCA Asset	1,229	1,207	1,140	950
Notes					
1 Assessment Billings - is the amount paid for the year by the homeowners through quarterly billings, plus any homeowner credits that were shown as deductions on the quarterly billings.					
Water Billings - includes only the paid water portion of the quarterly billings.					
Interests Income -The figure shows the actual value of the interest income received from the bank earned on the checking account.					
2 PROJECTED VALUES are ESTIMATED CPI adjustment that will be made for the projected year OR water fees.					
CPI Inflation - to be calculated early Dec to adjust for the coming year					
3 RESERVE - reflected values have been put aside for noted replacement, repairs and or maintenance. The reserves are to be spent on those items named.					
** Road Sealing is recommended every five years and crack sealing every year.					

Road Overlay Assessment Calculations

Quotes Used

Two quotes were received, from PRS in 2020 and Mid Rivers Asphalt in 2022.
 We have asked MRA to update their quote for us many times over the years, so for now we are estimating.
 Cost of asphalt fluctuates with oil prices, so their quotes are never good for very long.
 Overlay will include prep work to fill low spots, so the longer we wait, the more expensive it might be.
 Obviously we will get a new quote closer to when we want to schedule the work.

2020 PRS	\$166,075
2022 Mid Rivers	\$188,690

Inflation Rates Used

For 2021, 2022 and 2023, we used the known inflation rates of 7.0%, 6.5% and 3.4%, respectively

2023 PRS	\$195,685	<i>we used this one to be conservative</i>
2023 Mid Rivers	\$195,105	
		<i>\$580 difference</i>

For future years, we ran inflation scenarios of 3.0%, 3.5% and 4.0%

We chose to use the middle option for the calculation - 3.5%

2025 PRS	\$209,623	
2026 PRS	\$216,960	<i>\$7,337 more due to inflation</i>
2027 PRS	\$224,553	<i>\$14,930 more due to inflation</i>

Collection

Funds raised will go into a separate interest earning Business Savings account that is earmarked for road repairs.
 We may need a final adjusting special assessment just before the project commences if the cost exceeds what we have raised.
 Therefore, the final collection date needs to be in June [of whatever year we agree on]
 so that we can update quotes and make adjustments before annual meeting.
 If we get lucky and have a surplus, trustees are allowed to collect LESS than the allowed regular annual assessment in any year.

Personal Financing Options

One of our residents has researched HELOC options for any who are interested.

Payment Options

Project	Total Cost	per Lot	2025				2026				2027			
			Qtr 1	Qtr 2	Qtr 3	Qtr 4	Qtr 5	Qtr 6	Qtr 7	Qtr 8	Qtr 9	Qtr 10	Qtr 11	Qtr 12
2025	\$209,623	\$6,762		\$6,762	due 6/1/25									
2026	\$216,960	\$6,999			\$3,499	due 9/1/25		\$3,499	due 6/1/26					
2027	\$224,553	\$7,244			\$2,415	due 9/1/26			\$2,415	due 9/1/26		\$2,415	due 6/1/27	

Late Charges

Late Fee of 10% would be assessed after final due date.
 In addition to any late fee we add, the CCR states that 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 12%/annum, and the Trustees may bring legal action...