

The Annual Meeting of the Big Country HOA was held on Sunday, September 20 at 6:00 p.m. in the lobby of Big Creek Church.

Attendance & Quorum: The following lots owners were present and introduced themselves: Mike Donnelly & Rachel Delles, Russell Littlecreek, Tonya Goforth, Bill Craft, Mike Hannah, Tim Groneck, Don & Sue Brown, Ryan & Megan Strassner, Roger Madry, Robin Barton, Bob & Rose Ottinger, Michelle Hoffman, Steve Smith, Tom & Kris Rattini, Travis Dierks, Tim & Reneta Roe, Daryl Gilley, Becky Christiansen, Chris Pineda, Mark Beckmann, Gary Pearia, Henry Miller, John Hamilton & Jillian Zurmuehlen, Ed Harshaw, Mark & Jan Clampitt. Proxy forms were received and Roger Madry asked that we read who their votes were assigned to: Helsel (to Littlecreek), Oppeau (to Harshaw), Wittman (to Barton), Neubauer (to Beckmann). Eligible lots = 30 and 29 were present or represented by proxy: 96.7% participation! **The 50% quorum requirement was met; motions to amend CCR will require 66% of all lots to pass (20 yes votes) and regular business will require 19 yes votes to pass.**

Chairman's Report: Mark Beckmann thanked the many folks who pitched in during the year in some way, from road service to painting signs to maintaining the lake and much more.

Road Committee Update: Tom Rattini reported that the road overlay is finally complete and fortunately the team's estimate of expenses two years ago was pretty accurate. We were able to pull \$25,000 from the regular operating budget, due to saving on road maintenance over the past few years, instead of having to ask for any additional special assessments. Now we need to all do our part to maximize the life of the road, including keeping trees and vegetation trimmed back, and don't allow overloaded trucks to come to your property. The future maintenance plan is to fill cracks every 2 years or so, sealcoat within 3 to 4 years, add gravel along the sides, overlay again in 20 years. Trustees have projected costs out over the next twenty years and think that our current assessment level will allow us to save enough each year to do the required maintenance and be in good shape to pay for an overlay in 2047 without additional outlays. More on this topic during financial report.

- Roger Madry asked whether we had already paid the vendor because there are ripples in parts of the roadway. Tom replied that the ripples are within the normal parameters for this size of a job.
- Becky Christiansen asked whether another 2" of asphalt can be put on top of what we already have. Tom answered YES, they will have to do more milling, but yes it is possible.
- Megan Strassner asked whether there was a penalty for the lot owner who has not yet paid their road assessment. Robin Barton explained that \$350 penalties were applied to all special assessments that were not paid by the due date, plus the 1% normal monthly interest fees have been applied.

Audit Committee Report: Tim Groneck reported that an audit was done of the 2025 financials and half of 2026 by himself, Sue Brown and Cindy Gilley on 8/21/26. They found no major errors but made a few recommendations regarding dates/timing of bills and digital file naming conventions, as well as a few documents which still need to be added to our Google Drive. Documentation is in the G.D.

Treasurer's Report: See attached financial reports. Ed Harshaw presented and explained the income and expenses from the past year. We will keep the savings account open for road maintenance funds because it has a higher interest rate. Robin Barton explained the cash flow section, which shows some new calculations to track how much is earmarked for water system repairs and road maintenance. She showed how we calculated what was actually available to use on the roads after backing out prepayments, future expenses and earmarked funds. Robin also demonstrated on the screen the calculations for road maintenance over the next twenty years and how, assuming a 3% inflation on both expenses and income, it appears that we should have enough saved by 2048 for the next asphalt overlay. We will continue to monitor this calculation each year.

- It was stated: The association resolves that any excess membership income over membership expenses for the year ended December 31, 2025, 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: 1) Harshaw above-ground pool, 2) Oppeau siding and trim.

- Megan Strassner asked whether we are supposed to get approval on house colors because many of us have replaced their siding in recent years. Robin replied that our CCR does require approval of colors of "improvements constructed or placed" so it is best for homeowners to submit their improvements for approval.

Pump House Committee Update: Steve Smith shared about the pumphouse status. One notable event from the past year was that a pressure relief valve was added to the tank. Also FYI we are down to one vendor because other vendors are not willing to give us quotes. On the stainless issue, the committee needs to do some research before we spend the money on this to be sure that it is a good option for being so close to the power lines. Hydrant at Bartons' probably needs to be replaced. We do have enough water pressure in the tank to support foam if there is a fire. Tim Roe reported that a flowrate meter has been installed to help anticipate future problems and the Pumphouse Committee is keeping an eye on the rate, with the goal of scheduling maintenance instead of reacting in an emergency.

- Reminder – at a prior meeting, it was decided that weekend events will result in a service call on *Monday*.
- Megan Strassner stressed that they are depending on their water service and do not wish to wait that long.
- The Pumphouse Committee will take this into account if something happens, ie on Friday vs a Sunday.
- Ed pointed out that when we had an emergency on a holiday, the vendor price was double PLUS half.
- Tonya Goforth-Olson commented that long ago the vendor offered us a quarterly maintenance contract and wondered whether that might be a good option. Steve responded that it had been brought up in a prior meeting and voted down.
- Chris Pineda asked what the estimate for stainless was; Steve recalled \$20,000 [but the minutes show \$25,000].
- Steve pointed out that the powerlines cause our pipes to corrode more quickly and this was discussed.
- Roger Madry, an electrician, offered to contact Ameren and/or industry friends to inquire about options for blocking EMF.

Lake Committee Update: Presented by Travis Dierks. Committee Members: Tim Roe, Bob Ottinger, Travis Dierks. Security Concerns and options were then later discussed toward the end of the meeting.

1. Thanks to Tim & Robin (and everyone else who has been helping) for keeping an eye on dam including the overflow pipe and regularly cleaning it out and keeping tabs on the moles & voles
2. The lake has benefitted from the regular rain fall this year
 - a. Good water clarity and an appropriate amount of aquatic vegetation for fish habitat
 - b. We've had minor/moderate algae blooms after rain falls due to incoming excess nutrients in the run off - blooms have not reached concerning levels
 - i. Limit the use of (or don't use at all) lawn fertilizer (primary source of the excess nutrients)
 - ii. Our large watershed draws runoff from neighboring subdivisions and highway, so there is some amount out of our control
3. Fishing Regulations - No changes to current regulations. Continue following the rules and ensure your guests are following the rules.
4. Beaver activity has been minor relative to previous years, but we do still have beavers in our lake.
5. No planned fishing stocking in 2026, we'll consider our needs again in 2027.
6. Potential Lake Committee projects - Lake committee has not yet spent or requested to spend their budget in 2026
 - a. We are looking into the possibility of adding a Beaver Deceiver to our overflow pipe - an inexpensive structure near the overflow pipe to "trick" the beavers to building their dams in a way that doesn't stop or impede water flow into the pipe
 - i. Lake Committee has been waiting on the lake level to drop a bit to make it easier to get measurements and estimates for the project
 - ii. If we get an opportunity to get accurate measurements & estimates, we still plan to submit the request to Trustees this year - if not, we'll request that the budget roll into 2027 to increase the available funds in 2027
 - b. Spillway Maintenance/Improvement
 - i. Tim Roe and Travis Dierks inspected the spillway over the summer and found mud/sediment accumulating near the entrance. We also noted that the spillway narrows near the back creating a bottleneck which limits how fast water can flow through the spillway.
 - ii. We plan to request funds in 2027 for removing the sediment & addressing spillway bottleneck - more details to come, we'll need to collect more information to get a better estimate of the project's scope.
 1. We have tentatively been waiting for our road project to complete before requesting funds for a new project.
 - c. Projects that have been discussed but are not being considered right now due to being lower priority include water quality improvement to address the minor/moderate algae blooms - will be considered after the spillway has been addressed
7. Security Incidents - We've had several trespassing incidents throughout the year, some that involved police

- a. Two separate incidents of high school aged boys fishing from the common ground and then leaving the common ground to fish from private property, including docks. In both cases, the boys admitted to not having permission to fish in the lake.
 - i. Late Spring - 2 boys made it to the Dierks property before being noticed and asked to leave. They left without incident.
 - ii. Mid-Summer - A larger group (5-6) boys made it to the Smith's property before being approached and asked to leave. Aside from some smart aleck/ borderline rude commentary, the boys left. Police were notified and did a security patrol later that evening. No additional events related to this incident.
 - b. Two separate incidents of vehicles on the common ground without BCA vehicle tags that launched boats for fishing
 - i. The first incident was ultimately determined to be a guest of a resident, but the guest did not have a tag.
 1. The BCA Notice was left on the guest's vehicle on 3-separate occasions indicating a tag was required from their host and that they should contact their host. **These notices were ignored.**
 2. Pictures of the vehicle and license plate were posted in the BCA Facebook group giving the hosting lot owner an opportunity to "claim" the guest. **No lot owners claimed the guest.**
 3. After the 3rd incident, the police were notified and it was not a pleasant experience for anyone involved.
 - ii. The second incident was a company vehicle from Precision Outdoor Solutions. There was no BCA fishing tag AND the truck had no license plates.
 1. Police were notified and they left. BCA was not given an update from the Police regarding whether or not the vehicle was there by permission.
- Michelle Hoffman asked if there are plans to make the common ground more accessible for launching boats. Travis replied that we have not looked into it recently due to lack of funds. Roger Madry stated that we need to dredge it. Travis explained that we need a long-term solution because it will just fill right up again with sediment.
 - Roger asked what residents should do if they spot a strange vehicle at the common ground. They should report it to a Trustee.

Proposed Amendments to CCR: Mark Beckmann presented 8 proposed amendments to the CCR.

#1) Proposed: Article III, Section D of the Declaration of Covenants, Conditions and Restrictions is hereby amended and restated in its entirety to read as follows:

- D. Annual Meeting: There shall be an annual meeting of said lot owners to be held on the Third Sunday in February of each year during the term of this instrument, said meeting to be held at a convenient place in the County of St. Charles.

Transitional Provision: To effectuate the change of the Annual Meeting date from September to February, all Trustee terms in effect at the time of recording shall be shortened to expire at the February Annual Meeting of the year in which such terms were scheduled to conclude.

- Discussion included how this would be easier for the Treasurer (no ¾ year report and year-end projections needed), how the trustee terms would transition, possibility of snow in February, uncertainty of where we could meet if the church was not available, and that if we decide to change the assessment or water bill amount, the first quarter billing will have already been sent.
- Motion to amend to include a backup date one week later made by Reneta Roe, seconded by Ryan Strassner and was approved.
- **The amended motion FAILED with 17 yes votes.**

#2) Proposed: Article III, Section H, paragraph 1 of the Declaration of Covenants, Conditions and Restrictions is hereby amended and restated in its entirety to read as follows:

- H. Voting. The owner or owners of each lot shall be entitled to one (1) vote for each full lot owned, which vote may be cast in person or by proxy. Any lot owner delinquent in any payments due to Big Country Acres Homeowners Association totaling more than \$500.00 shall be ineligible to vote on any issue.

- Motion made by Tim Roe, seconded by Becky Christiansen.
- Travis Dierks made motion to amend the motion from "\$500.00" to "75% of the annual regular assessment" which would equate to 3 quarters. Seconded by Mike Donnelly. Amendment passed by majority.
- New amended motion made by Mike Donnelly, seconded by Tanya Goforth-Olson. **PASSED with 23 yes votes.**

#3) Proposed: Article VI, Section I, number 3 of the Declaration of Covenants, Conditions and Restrictions is hereby amended and restated in its entirety to read as follows:

3. Borrow money, including making a permanent, temporary or construction loan, encumber and hypothecate same, make and execute promissory notes or incur liabilities and obligations secured by deed of trust, mortgage, lien or encumbrance on same; provided, however, that any such borrowing or liability must first be authorized by the approval of the required quorum and majority of the lot owners as defined in Article III voting thereon, in person or by proxy, at a meeting duly called for this purpose, written notice of which shall have been sent to all lot owners at least thirty (30) days in advance, setting forth the purpose of the meeting.

- Motion made by Mike Donnelly, seconded by Russell Littlecreek. **PASSED with 24 yes votes.**

#4) Proposed: Article VII, Section C of the Declaration of Covenants, Conditions and Restrictions is hereby amended and restated in its entirety to read as follows:

- C. Notice of any assessment shall be given by the Trustees either: (1) by United States mail, postage prepaid, addressed to the last known or usual post office address of the holder of legal title (and notice so given shall be considered given when mailed); (2) by electronic mail (email) to any owner who has provided written or electronic consent and a designated email address to the Association for official notices (and notice so given shall be considered given when transmitted); or (3) by posting a brief notice of the assessment upon the assessable property itself.

- Motion made by Robin Barton, seconded by Mike Donnelly. Clarification requested by Roger Madry that he would have to opt IN to be included in the directory; that is correct. Clarified that this would allow any of these methods.
- Tim Roe Called The Question. Motion **PASSED with 24 yes votes.**

#5 Proposed: Article VI, Section L of the Declaration of Covenants, Conditions and Restrictions is hereby amended and restated in its entirety to read as follows:

- L. Imposition of Fines and Enforcement Remedies: Upon the unanimous written vote of all three (3) Trustees, the Trustees shall have the power and authority to impose monetary fines upon any lot owner or resident for non-compliance with or violation of any covenant, condition, restriction, or rule contained in this Declaration or adopted pursuant hereto. Fines for continuing or repeat violations by the same lot owner shall be assessed progressively as follows:

- First Notice/Fine: \$25.00
- Second Notice/Fine: \$50.00
- Third and Subsequent Notices/Fines: \$100.00 per month

Prior to assessing any fine, the Trustees shall issue a written notice of violation to the lot owner specifying the nature of the infraction and allowing a minimum of ten (10) days to correct the violation, or provide a written statement contesting the stated violation, delivered by U.S. mail or email. Fine assessments shall be stayed until the Trustees render a written decision following the written protest. Unpaid fines, late charges, and accrued interest shall constitute a lien against the lot. The Trustees, acting by majority vote, are fully authorized to pursue any legal remedies available under Missouri law to collect unpaid fines, assessments, or cure non-compliance, including filing and foreclosing liens, initiating lawsuits, and recovering reasonable attorneys' fees and court costs incurred by the Association.

- Motion made by Mike Hannah, seconded by Tanya Goforth-Olson.
- Beckmann clarified that currently we have a fine amount of \$25 but no legal way to enforce it unless we have a vote from the entire HOA to file suit.
- Hoffman and Pearia both stated that an infraction is a matter of opinion of the trustees. [In fact, some of our regulations are very specific.]
- After much discussion about consequences, Travis Dierks moved to amend the motion to strike the words "filing and foreclosing liens". This was seconded by Steve Smith and the motion *to amend the motion* PASSED.
- After more discussion, Mike Donnelly Called The Question. **The amended motion FAILED with 2 yes votes.**

#6) Proposed: Article VII, Section D of the Declaration of Covenants, Conditions and Restrictions is hereby amended and restated in its entirety to read as follows:

- D. Variances. A variance or adjustment from the provisions in this Declaration may be granted where literal application thereof results in unnecessary hardship and if the granting thereof will not be materially detrimental or injurious to owners of other lots. A variance may be granted by affirmative vote by 66% of eligible voting members at any annual or special meeting of the membership, provided written notice of the proposed variance is given to a trustee three weeks prior to an annual meeting and six weeks prior to a special meeting, to allow for inclusion in the mailed agenda.

- Motion made by Mike Donnelly, seconded by Tanya Goforth-Olson.
- Beckmann clarified multiple times that this only affects when the trustees are asked to grant a VARIANCE, such as a construction improvement that does not meet the criteria in the CCR (such as a 3-story house).
- Dierks stated that he is accepting of trustees making these decisions.
- Pearia pointed out that we already have to meet St. Charles County regulations.
- Reneta Roe mentioned that this could be an issue for time-sensitive construction projects if the homeowner has to wait for a special or annual meeting.
- Additional clarification was made that this was not about whether there should be construction approvals; that has already been in the CCR for a long time. This is just about when something falls outside of what's allowed.
- **Motion FAILED with 0 yes votes.**

#7) Proposed: Article IX, Section B of the Declaration of Covenants, Conditions and Restrictions is hereby amended and restated in its entirety to read as follows:

- B. No building, fence, dock, deck, patio, or similar structure or improvement shall be constructed within 50 feet of the lake shoreline at normal full pool without prior approval by the lot owners. A waiver to this restriction may be granted by affirmative vote by 66% of eligible voting members at any annual or special meeting of the membership, provided written notice of the proposed variance is given to a trustee three weeks prior to an annual meeting and six weeks prior to a special meeting, to allow for inclusion in the mailed agenda.

- **This proposal FAILED for no motion or second.**

#8) Proposed: Article V, Section D of the Declaration of Covenants, Conditions and Restrictions is hereby amended and restated in its entirety to read as follows:

- D. Any building erected shall be constructed with exterior walls of wood, brick, natural or cultured stone, fiber cement composite siding, or premium-grade vinyl siding, or any combination thereof. No roll tarpaper or shingles shall be used on any exterior wall. Any dwelling, building, or construction requiring a county permit begun upon a lot shall be completed within one year thereafter. All footings, foundations and basements shall be 7 constructed of poured concrete. No structure of a temporary nature, house trailer, tent or shack shall be placed, erected or maintained upon any lot. No basement erected or maintained on any lot shall be used, temporarily, or permanently, as a place of residence.
- Motion made by Susan Brown, seconded by Tanya Goforth-Olson.
 - It was noted that metal siding is not included but is an increasingly popular building material.
 - Ryan Strassner suggested that we make it line up with St. Charles County standards instead of specifying materials. Beckmann pointed out that St. Charles may allow materials that are not in line with the look of our community; for sure we do not know what they are.
 - Barton pointed out that we can still approve variances; this will just alleviate the need for as many.
 - Mike Donnelly motioned *to amend the motion* to include “exterior metal siding” before “or any combination thereof”. Seconded by Pearia and approved by overwhelming majority.
 - **Amended motion PASSED with 24 yes votes.**

Lake Security: Presented by Travis Dierks to get feedback on how folks would like the Lake Committee to update the lake rules/tags.

8. Pain Points & Complaints of the Current Vehicle Tag Method

- a. Hurdles for enforcement
 - i. We don't always recognize residents or guests who aren't using the BCA tags. Approaching someone who doesn't have a vehicle tag at the common ground is one problem, but seeing/approaching someone already on the water is another.
 - ii. Some guests are not using the tags AND not bothering to follow the “warning slip” that gets placed on their vehicle's windshield. Some vehicles get warned several times.
 - iii. Some hosts are not participating in the Facebook group to claim untagged vehicles.
- b. Uncertainty
 - i. Unclear if hosts are communicating/enforcing any of the lake rules and fishing regulations to their guests.
 - ii. Unclear just *how many* “guests” have permission from lot owners to use the common ground/lake.
- c. Miscellaneous
 - i. Guests/Boats from outside the neighborhood often fish from the lake more (and sometimes with high frequency) than the lot owners
 - ii. Guests have been reported for bringing other guests (arriving in separate vehicles with their own watercraft)

9. Discussion on Potential Changes

- a. These proposals should be considered as conversation starters and can be updated/edited before adoption.
 - i. Overall, the goal is not to prevent family and guests from using the lake, it's to help others **identify that the family/guests are allowed to be here.**
- b. Options may be considered in combination - we can adopt more than 1 change.
- c. The Lake Committee would like an informal consensus (unofficial vote) on a direction

Discussion:

- Steve Smith asked how the lake is insured, as it could make a difference on whether we want to limit usage. Each portion of the lake is part of the property of lakeside lot owners. No answer was offered.
- Roger asked if Travis was saying that he would have to physically be with his friends who have been coming here to fish with his permission for 28 years. NO, the Lake Committee is not saying that. They are asking the group whether that is what they would want.
- Mark Beckmann stated that he does not want to be required to be in the boat with his guests. Multiple agreements heard.
- Jan Clampitt asked if we were worried about losing fish? Some thought no, but it was stated that YES, visitors have been seen leaving with baskets of fish.
- Mike Donnelly offered that just changing the rules will not deter trespassers.
- Ed Harshaw explained that the biggest issue is that we need to know who they are and that they have permission.
- Michelle Hoffman asked whether there is that much fishing traffic because she has not noticed. Comments were that YES, there is much fishing during week daytime hours.
- Mark Beckmann feels that we just need to know who is on the lake.
- Tom Rattini asked if it would help if the guests just put a note on their dashboard that they are guests of whoever.
- Mike Donnelly wondered whether we should have a penalty/fine for if a guest does not have a tag.
- Robin Barton stated that there is already a plan to make the tags larger and more visible from afar.

Travis summarized that what he heard was that we would like to stick with the tag system at this time and if you have a guest coming to fish, please notify a trustee so that they are aware when it gets reported.

Trustee Election (Secretary): Robin Barton's term is up. No one volunteered and Robin was nominated for a second term. Robin accepted under the conditions: 1) Tim Groneck will be appointed by the trustees to assist the Treasurer with bookkeeping duties and 2) she needs assistance with mailing communications. Jan Clampitt volunteered to help. Robin was nominated by Mark Clampitt, seconded by Ed Harshaw and voted in unanimously.

Committee Confirmations:

- Our CCR requires that the **Lake Committee** be 3 elected people with staggered terms. Travis Dierks was elected for a 3-year term (motion by Beckmann, second by Harshaw, unanimous). Bob Ottinger was elected for a 2-year term (motion by Barton, second by Harshaw, unanimous). Tim Roe was elected for a 1-year term (motion by Harshaw, second by Beckmann, unanimous).
- **Road Committee** was reaffirmed as Tom Rattini, Steve Smith and Tim Roe.
- **Pumphouse Committee** was reaffirmed as Steve Smith, Tim Roe, Mike Hannah, Mark Beckmann with the addition of Roger Madry and Bill Craft to the team.
- **Audit Committee** for auditing the 2026 books was selected: Tim Groneck, Susan Brown, and Jillian Zurmuehlen.

New Business:

- Russell Littlecreek asked if the driveway culverts for lot #1 and lot #2 could be replaced by the HOA because they are way too small (12" diameter) for the amount of water coming through from other properties and there is a right-of-way to the road which is maintained by the HOA. Mark Beckmann replied that he is not sure that the HOA would be allowed to do that and it will need to be researched.
- Roger Madry made a motion to remove the 15 MPH speed limit signs since they are often ignored. Michelle Hoffmann seconded. There was lively discussion and it was Called To Question by Mike Donnelly. The motion FAILED by a large margin.
- Roger Madry made a motion to install speed bumps on the roadway. There was not a second but there was much discussion and there is clearly concern by many about speeding in the neighborhood and that it needs more attention. There are many families with children who ride bikes on the road, as well as walkers, etc. It was mentioned that if you see someone speeding, you can report it to the police and it is believed that they will follow up.

Motion to adjourn was made by Kris Rattini and seconded by Ed Harshaw. Meeting adjourned sometime after 8:00 by Mark Beckmann.

Respectfully submitted, Robin Barton, Secretary

