

# Wilderness Trails Owners Association

## 2019 Annual Meeting

### Tuesday, September 10, 2019

1. Financial report.
- 1.1. Distributed

1:56 PM

09/13/19

Accrual Basis

#### Wilderness Trails Owners Association Balance Sheet As of September 10, 2019

	Sep 10, 19
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
Checking - Jefferson Bank and T	92,583.03
Jefferson Bank - CD	20,886.49
Total Checking/Savings	113,469.52
Accounts Receivable	
Accounts Receivable	28,616.21
Total Accounts Receivable	28,616.21
Total Current Assets	142,085.73
<b>TOTAL ASSETS</b>	<b>142,085.73</b>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	
Opening Bal Equity	44,736.79
Retained Earnings	81,136.10
Net Income	16,212.84
Total Equity	142,085.73
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>142,085.73</b>

- 1.2. Potential for 10,000 in rock replacement
  - 1.3. One resident concerned that people are moving out without seeing their dollars at work. Board explains the purpose of saving up for larger investments like road replacement.
2. Committee status on research updates for restrictions.
    - 2.1. Members: Matt Borzillo, Aneta Kolb, Ben Crain, Valarie Conley, & John Barhydt
      - 2.1.1. The group has had two key focuses
        - 2.1.1.1. Comparison to nearby neighborhoods with more updated restrictions.
          - 2.1.1.1.1. Surprised finding that most residents of other neighborhoods do not even have copies of their restrictions.
          - 2.1.1.1.2. Should votes count per person or per household.
        - 2.1.1.2. Enforcement of restrictions and compliance.
          - 2.1.1.2.1. Board can foreclose, no other tools. Daily fees after letter of notice. Ideas have not yet been presented to the board and the committee also hasn't spoken to lawyer yet. Committee thus far has been identifying needs for improvement. There is an

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opportunity of using property management for administration  
and follow up on restriction violations.

3. Board recommendation on feasibility of using a management company for the HOA.
  - 3.1. It is feasible. The board does not recommend it right away but looks to be a good fit potentially in the future.
  - 3.2. The cost is 225 dollars a month for the accounting plus plan
    - 3.2.1. Includes handling all bills, bids, invoicing, restriction violation notices (15 dollar charge – 30 day grace period)
  - 3.3. Full service is 500 dollars a month and they administer all board duties. They do not have many customers utilizing their full service.
    - 3.3.1. Total of current outstanding resident payments is 28,613.73. With the use of a management company the potential to regain those funds increases. Residents are held more accountable to keep up with fees.
      - 3.3.1.1. They offer payment plans and more payment options.
      - 3.3.1.2. Collections are biannually/annually.
      - 3.3.1.3. Ding credit score for late payments which has had very good results. Once a payment comes through they can remove the ding.
    - 3.3.2. Is the board able to call into the collection agencies?
      - 3.3.2.1. This opens the board to legalities.
    - 3.3.3. Yes, late fees are currently applied. Suggestion to raise them to get their attention.
    - 3.3.4. There are a couple families now paying. The board is having its own success getting payments.
    - 3.3.5. This company will administer retrieving late fees instead of that being neighbor to neighbor/board member.
      - 3.3.5.1. Will still need a board. The company works in conjunction with the board but removes the burden of the board going door to door for collections.
    - 3.3.6. There is a portal with access to financial reports and status.
    - 3.3.7. How much will the annual assessments go up?
      - 3.3.7.1. Restrictions do not say that the assessment must only be used on roads. A change in restrictions is not required to proceed with the company
      - 3.3.7.2. Assessments would need to be raised in order to keep the reserve in order for major roadwork in the future.
    - 3.3.8. Educate the residents about the management company.
    - 3.3.9. Inquiry as to why wait.

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- 3.3.9.1. To get ducks in a row about the education to residents, collections, and implementation.
  - 3.3.10. We should have the restrictions up to date before turning it over to a management company so they have more teeth
  - 3.3.11. Suggestion to have a meeting devoted to Q&A to this subject. Have the company present is an option.
4. Current Ameren tree removal schedule.
- 4.1. Last here in 2015, will return 2021. In the meantime we can contact them for issues that need to be addressed.
    - 4.1.1. Nick Henderson – Ameren Vegetation Manager (314-295-6180)  
NHenderson2@ameren.com
  - 4.2. Question about when the towers will be replaced.
    - 4.2.1. 50 are slated but only funding for 5. Possibly 3-5 years last was heard.
5. Road and culvert repairs.
- 5.1. Damage from recent storm.
    - 5.1.1. Rock will be delivered and replaced.
    - 5.1.2. Culvert on Maple tree has filled with gravel. Too much to clean out manually. Equipment needed for clearing out.
  - 5.2. Damage on Maple Tree road will be assessed and fixed.
  - 5.3. Repairs at Wilderness and Pine Ridge suggested
6. Waste Management rules and charges.
- 6.1. Recycle bin used for non-recycle goods. Recycle driver called for Garbage driver and we were charged 338 dollars because the recycle dumpster was “contaminated” with black trash bags.
  - 6.2. Need to educate residents.
  - 6.3. Suggestion to cancel recycle and let people take in their own.
    - 6.3.1. Could be outsiders dumping in our bins.
    - 6.3.2. More residents prefer to keep the bins and focus on the education to residents.
  - 6.4. If the issue is persists and fines continues we can go to individual pick ups or two garbage bins.
    - 6.4.1. Request to get quotes for individual pickups.
    - 6.4.2. Smaller trucks are used for individual pickups which will be gentle on the roads.
    - 6.4.3. Individual pickups will get us off of the conservation property but that

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could cause conservation department to get rid of it completely so it isn't taken as a parking area. Resident said we could at that point become a gated community.

- 6.4.4. Inquiry as to current cost of recycle and garbage pick up.
  - 6.4.4.1. Recycle – 252.97 (Recycling has offset fees and varies from month to month)
  - 6.4.4.2. Garbage – 440.67

7. Complaints about neighbor driving erratically and his lack of home maintenance.

- 7.1. Board has written a letter to resident on Oak Forrest for erratic driving.
- 7.2. Call 911 in an emergency
- 7.3. Statement that the police cannot do anything on our private roads.
  - 7.3.1. Police will file complaints. Suggest filing one anytime there is an incident.

8. Fall workday – Tree Trimming (October 5)

- 8.1. Suggestion to get bids to maintain Wilderness road ASAP to ensure we maintain it before the sale of the property. The easement is 5 feet only.
- 8.2. Suggestion to go higher for the taller vehicles
- 8.3. Trimming primarily Wilderness road from the barn to the dumpster
- 8.4. What happens if someone gets hurt. Without a workman's comp policy homeowners can become liable for injury.
  - 8.4.1. Suggestions to talk to a lawyer about how best to protect the homeowners and any other insurance policies that may be needed (Following the meeting the board reached out to the insurance company and verified that we have 1 million in general liability. This is a backup to the liability insurance that insured contractors will carry)

9. Halloween Trunk or Treat and bonfire (October 26).

- 9.1. Jim is ok for this years bonfire
- 9.2. Trunk or treat this year instead of hayride with games
- 9.3. Time suggestion – 5pm

10. Other new business.

- 10.1. What is going to happen with the conservation department take over
  - 10.1.1. No planned new entrances
  - 10.1.2. Will be part of Young conservation
  - 10.1.3. Nothing stops bow hunters from parking at the dumpsters

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10.1.4. We should know more once it closes

11. Clint Wilson 33 Wilderness Road placing house for sale. Will give 1000 dollars to any resident that came bring him a buyer.

12. Election of officers. 14 yays

12.1. Harold Webb - stepping down as president

12.2. Gretchen Borzillo - stepping down as secretary

12.3. Aneta Kolb – continues as Treasurer

12.4. Barry Cundy – continues

12.5. Crystal Fry – continues

12.6. Duan Reese - volunteers to join

12.7. Matt Klenke - volunteers to join

# Sign-In Sheet

## Wilderness Trails Home Owners Association Annual Meeting

September 10<sup>th</sup> 2019

7:00pm

The Timbers

Name - Print	Phone Number (if new/updated)	Email (if new/updated)
Ken + Debi Jarvis	(314) 609-5303	
Janette + Terry Dunlap	<del>636</del>	
John and Karen Bernhardt	314 913 4902	
Gary & Sandra Fubucker	314-922-2767	
Duan + Ashley Reese	<del>314-912-3384</del>	
Nawn Zagari		
Ronit + Barry Cunday		
Searnie Baumbecker		
Charlotte Niles		
Clint Wilson	314-306-9226 (c)	
CHRISTINA CORCORAN	314-324-4441	
JANELLE PIERSON	910-584-1841	
Jim Amberg	636-938-3227	
Valerie Conley		

# Sign-In Sheet

## Wilderness Trails Home Owners Association Annual Meeting

September 10<sup>th</sup> 2019

7:00pm

The Timbers

Name – Print	Phone Number (if new/updated)	Email (if new/updated)
Syba Crain	636-938-5747	<del>same</del> same
Bobbie Schaeffer	636-938-6182	same

