

CSL/CA BOARD MEETING  
NOVEMBER 20, 2007

The meeting was opened with the INVOCATION led by Ralph Sadler, president, followed by the PLEDGE OF ALLEGIENCE to the flag.

**MEMBERS PRESENT:**

Ralph Sadler, president, Clifton Ross, vice president, Brad Rupel, treasurer, Johnnie Vance, Jim Bohannon, Wendell Geurkink, Andy Eder, and Virginia Miller, secretary.

Ralph Sadler read the letter of resignation from Sharon Cline that she presented in the November 13<sup>th</sup> Executive meeting.

Andy Eder made the motion to accept the October 16<sup>th</sup>, 2007 Board meeting, seconded by Johnnie Vance. Motion carried.

Ralph asked that the Recreation committee chairperson John Scheible give a report on the committee activities. John reported there were 192 kids at the Halloween party, which was more than has attended in many years. The Christmas party will be on December 15<sup>th</sup>. We have started a toy and teddy bear drive for gifts for the kids. We are looking for donations of any kind for gifts. Ralph asked that Johnnie Vance be the temporary liaison to the Recreation committee since he was active with that committee.

**MANAGER'S REPORT:**

Dave said there have been a lot of questions lately in regards to several items. First of all the most important thing to address is the Redevelopment project. A quick summary of the overall project that was approved at the Annual meeting was \$950,000.00. Those of you who were here at last months meeting heard the report re-read. We are very close to having final numbers for it. At this point in time, all bills received, including holding amounts for those three bills that are not in yet, and they are slightly on the high side with the holding numbers, so this figure should be very close to the highest amount \$934,675.00. We are under budget. The lake project to repair the leaks cost \$57,005.06. Repairs on the Dam, which was the headwall, the rip rap, fixing the holes on the top of the Dam, and finishing up the base of Crestwood Dam came in at \$ 49,941.31. Out of the \$130,000.00 originally projected to work on the Dams and Lake, we spent \$106,946.37. That was substantially under Budget on that part. On the Road Improvements, Culvert replacement, \$125,193.00 about \$50,000.00 more than expected. We still have several that we found since the culverts were being done that have bottoms are completely rusted out, so there are a few to be done next year. We set aside \$100,000.00 for equipment, and we spent \$85,182.57. For those of you that are not aware of it, we took delivery on a Box Paver and a Roller a week ago Sunday. That allows us to be able to do a lot of the work ourselves next year as well as the pot hole patching this year and time permitting to be able to lay in pavement in some of those areas that were dug out, but never paved. That cost us \$5,500.00 It is an extremely good condition paving set. It is what you call a driveway paving set and should cost between \$15,000. and \$20,000. new. In the condition we received it in, it should have cost between \$10,000. and \$12,000.

With the shipping cost, it was \$8,100.00 total. Road materials, so far we have used \$12,449.00 for stone/gravel. Supplies were \$3,202.91. The difference between the \$934,675.00 and the \$940,000.00 will probably be made up in some combination of asphalt for paving pot holes, gravel for finishing the job of fixing driveway approaches to the pavement and some of the places on the curves and intersections where there is a sharp drop off. Paving was originally budgeted at \$600,000.00 ended the project at \$601,741.47. So the road improvements total \$827,729.21. We are actually in very good shape on it. We have \$10,000.00 that will remain in the loan fund, not drawn from the bank until next year, probably in November. We have a construction loan that runs through 2008. As long as the \$10,000.00 is in there, we remain on the monthly payment schedule of interest only. Once we draw that \$10,000.00, the payment goes up very considerably because we start paying down principal. The objective was to maintain two construction seasons at the low interest rate so we could concentrate on getting the roads done not paying any money back, other than the interest. As far as what has been done, we are about 50% on the pot holes. We started over by the pool, because that is where we basically left off, and working our way back around Country Manor on the back side. His plan is to work around on the inside and back around the front side as fast as they can. He is doing his best to keep our promise. The asphalt plant closes on Friday. As far as the asphalt plant schedule, it is supposed to close on December 1<sup>st</sup>, there is a chance it may stay open an extra week.

Dave had a letter from JNRU thanking us for working with them. We paved at our expense through the operating budget the road that goes to the future Compactor station. Through the Redevelopment Project we paved the width of the roadway only from Country Manor to 300 north that is known as the JNRU gate road. As soon as everything is wrapped up, that will be officially an entrance to CSL as well. That is why it was paved. As far as all the parking area around JNRU's building and the road from 300 north to the treatment plant on the other side, those were done by JNRU at no cost to us. We offered them to piggy back on our contract at much lower rates than they would normally pay. The treatment plant road was originally chip sealed and was starting to fall apart. So, no, we did not pay for those areas that were their responsibility.

This is the first announcement of the opening of the Restaurant, tentatively, subject to the final signing of the lease, the restaurant will re-open in January or shortly after the first of the year. At this point, Dave didn't think it was right for him to say who it is, but the office has had a sample of the cooking and it was very impressive. He thinks we will be happy. One of the concerns with re-opening the restaurant was to try to solve a lot of the problems that have caused the restaurant not to be successful in the past. As part of that, the Board authorized him to spend up to \$7,500.00 at the auction of Jim Dandy's Restaurant equipment. We expected to spend approximately \$7,500.00 for six items. We got five of those six items, plus a total of 21 items combined. He named all the items that can be used in the restaurant or possibly the pool concession area when it opens. He spent a total of \$7,078.50 for all of the equipment. Dave will talk to Penny Adams, the Clubhouse chairperson about a large walk-in freezer to be placed in the previous pizza kitchen area.

Brad asked Dave to go through the finances quickly because of so much talk about our revenues and whether we are going bankrupt. We have collected in 2007 dues and assessments only (Not Dedicated Assessment) so far this year \$653,587.92. That is 66.6% so far of our dues and assessments. We have just passed what I understand to be the best collection ever in the history since the association took over. Current dues and

assessments only never passed 64.7%. We also have approximately \$100,000.00 or more coming in by payment agreements from the large property owners. Brad will address the rest of that. There is no reason that we should not pass an 80% collection ratio this year for the first time in the history of this Community.

It depends on how you define Bankruptcy. If you define it according to the legal definition, No, Not a chance. Yes, we have a loan. In May of this year, the Board met in executive session with Bob Harmon from Main Source Bank, authorized and signed two loan documents. The first was for the \$950,000.00 for the Redevelopment Project. It was approved unanimously. The second one was a \$250,000.00 line of credit that is an operating fund loan from year to year that allows us to cover a short fall in dues and allows us to over a three year period phase out having to take a loan each year. We can't do a \$300,000.00 recovery in one year. It took twelve years to build it. We can't take it away in one year. The \$250,000.00 was approved unanimously by every member of the Board. It is in the minutes. The minutes are in the Web-Site. They were approved three months ago to be published on the Web-Site. You may feel free to look at them yourselves. No, the Manager is not trying to take out a big loan. The Board took out the loans in May.

The issue of the playground equipment Fund Raising Project for Recreation that has been going on ... Sharon Cline has the savings account book and it should be back next week. She gave a print out of her accounting. Nothing has been misused or misappropriated in any way or commingled with association funds.

Dave showed a print out from Main Source Bank showing that we have drawn \$940,000.00 out of the \$950,000.00 loan. We are always permitted to draw a small percentage in excess of bills presented for bills that are pending, because we are only allowed to draw once a month maximum and it has to be above a certain amount. We have drawn \$92,000.00 on the \$250,000.00 credit line. At the end of December, if we operate on the same standard, and he is held to the same standard as has always been the case while the association has had control of this community, when we start collecting our dues, the balance of costs for January and February are paid out of dues collected, so as not to run up a huge interest rate on a loan that did not need to be taken. Sometime around the end of February, or early March the operating fund loan is paid back. That is exactly what was proposed last year preparing for this year and that's what was discussed in conjunction with the Annual meeting and that's what is still proposed to be done. He said he sees no good reason, and he thinks most of the Board sees no reason to change that. If we do, we create a financial problem that otherwise does not exist. If we create our own problem, we are kind of stupid.

As far as the rest of the rumors, he is not even going to address them. He made one comment only and if you like it, you like it, if you don't, you don't. **THE TRUTH IS STILL THE TRUTH AND A LIE IS STILL A LIE**, and it doesn't make a bloody bit of difference who says it. (Much Clapping)

**FINANCE:** Brad Rupel, liaison, reported that the large property owners are making payments, made payment agreements and have made substantial payments on their obligations. We expect them to be caught up by the time the new dues are due. Our accounts as of the 20<sup>th</sup>, we have approximately \$15,000.00 in bank. October dues collected total \$46,182.18; October sales collected total \$991.92; November dues collected to date \$26,185.41; November sales collected to date \$654.90 Brad stated that is a substantial cash flow for the month of November and a long time since we collected that

much during November. We have spent a lot of money this year. We can see it in the roads and in equipment. We have good employees and good people. Our finances are not perfect, but we have come a long way from where we were last year at this time. The Board has been working better together. We had a good meeting last Tuesday at executive and he hopes it continues that way. We had lost too much ground and we need to keep moving forward. (Much clapping)

**LAKES:** Clifton Ross, liaison, reported the boat ramp is in on Wildwood Lake and the old ramp on Briarwood is open. The committee is working on getting a ramp on Tanglewood. The water is coming up a little in the lake. Members are needed.

**MEMBERSHIP & ELECTION:** Wendell Geurkink, liaison, reported he presented the changes for M & E. He said there will be a By-Law change presented regarding write-in votes after we get the attorney's opinion. Showing the membership cards at the open board meetings was a temporary situation and will be discussed by the Board. Membership cards should be issued at the time the dues and assessments are paid.

**ARCHITECTURE:** Jim Bohannon, liaison, reported the Board voted to hire a company to remove 10 of the derelict trailers. He also said it was reported by the County that our Inspector, Kevin Spine is doing a great job and getting things done. We are seeing a great improvement in the clean-ups. This committee needs more members.

**SECURITY:** Johnnie Vance, liaison, reported his committee needs members. He gave the security report that can be seen on the Web-Site. Ralph reported there have been no significant changes in the thefts since the gates have been open. A person in the audience asked about the liability to CSL if there was a serious accident at the Queensville gate. Dave talked to a person at INDOT about three weeks ago. There has been a lot of misunderstanding about that gate. According to the State, they are studying a lot of the issues with CSL gates and they have traffic counters in both lanes. Hwy 7 is supposed to continue to have the passing lanes across the front of CSL when it is built. Earl Lamb gave more information on the progress of the construction, but it could not be heard.

**CLUBHOUSE:** Virginia Miller, liaison, reported the Clubhouse committee needs new members that want to work. She thanked the rest of the Board for approving the purchase of the new equipment for the Restaurant because it will improve the facility as well as the food. We had a real good Thanksgiving Dinner and if you missed it, shame on you, everyone enjoyed the food and the fellowship of those present.

**JUDICIAL:** Ralph Sadler, liaison, reported the October meeting had 22 Citations, One case dismissed, total of 23 Citations; total fines issued \$1,180.00; total collected \$160.00. For the November meeting, there were a total of 18 citations, fines issued \$1,105.00; fines collected \$185.00

**STREETS & EASEMENTS:** Andy Eder, liaison, reported that Dave covered most of his report. He asked when the center culvert in the low water bridge would be repaired. They are doing pot hole patching right now and when they get the cutting tool it will be taken care

of. The Board approved the paver and the roller and it has come in and ready to use. The committee needs members also.

OLD BUSINESS: None

NEW BUSINESS: Lillian Winslow reported kids out late at night shooting BB guns every night and shot one her neighbor's dogs. Ralph referred the problem to the Security liaison.

A man in the front row asked about a petition going around.

Shirley Terrell came to the microphone and stated she had a petition to present to the Board. The people are asking for a special election to remove five Board members, an opportunity to put different people on. We have 404 signatures and that is a substantial amount of people that want this special election, so she is asking that the Board approve this petition and set a date for this election and give M & E a chance to approve these signatures. The petition will be given to Cadie Mathis, M & E Chairperson and a copy given to Dave for verification.

Dorothy Vaughn thanked Rick Hardwick for the Thanksgiving display.

A gentleman thanked Dave for all his hard work. This man has done a lot of hard work to get things done. Ralph said this Board has worked with Dave and has made a vast improvement trying to get these things done. Our record speaks for itself in the improvements of CSL.!

Wilma Thomas said she agrees. It bothers her to think that some Board members are writing on the Forum saying some of the things they say on there. Disenfranchise means to take away the right to vote, your privilege to vote. That cannot happen here!

Mae Spicer spoke about Dave bringing the grader over to her house after work and graded the roadway as well as graded down the front edge of her driveway so she could get in and out her road. Thank you Dave.

Dorothy Vaughn spoke saying she thinks all the people on the Board are good people. It doesn't take just Dave, Jim, Ralph or Wendell, it takes all of you to get this done. She said she thinks we are doing a good job. This petition stuff, and all this back biting, the Forum and she doesn't care about the Forum. There are good people saying things on there and bad things that are put on there by people that shouldn't put it on there. You are all working together, so what is the deal here, don't you want this community to prosper! We did the same thing in 2004 or 2005 when they split the Board and we had nothing but disaster, NOTHING BY DISASTER.!(Clapping) You took these people off the Board and there was like three or four members left and those three people made all the decisions whether we liked them or not. That was just the way it was and they didn't want anybody else to take those places until the election. This is going to be a disaster if this goes on again.

(Clapping)

Shirley Terrell said you know what kills me about this group of people, when it is you guys, you want your election date, when it is us 'oh, no that's not improper, or I mean that is improper'. Last January you all wanted Bill Jones off of here. In eighteen days we voted that man off, because you all wanted him off. Clifton said "Look where we are today"

(Much clapping) Shirley says now we are asking for an election date and she wants a tentative date on the petition. The community wants it, they've asked for it, it's our first amendment right to get it. Clifton said "If all your people are right". Shirley said, "It doesn't matter." She wants an election date of December 8<sup>th</sup> or the following week. Virginia asked how she could demand a date. Shirley said she was asking for these 400 people that have signed the petition. She said the petition was not presented by her.

Ralph asked if there was another petition. Wilma said, "Yes, we have another petition" Ralph asked if that petition is going to be presented. Wilma said, "We have not presented that petition." Dave said that in all fairness, they need to be validated. Shirley said, "OK, so when will I get an election date, that's what I am asking." Dave said the committee will look at the petition on Dec. 1<sup>st</sup> and they will refer it to the Board.

Wilma said she started the petition against the three members. It was not a town issue, it never started as a town issue, it was radical changes, such as disenfranchising people, such as having the Board have the say over whether you as a member of a committee has the right to be here, whether your dues are paid or not. It is on a paper that Wendell gave the committee. It stood for a few chosen people, not the whole community, that would say that they have the right to tell you what you can or cannot do. To her that is not for the good of the whole community. So, you said on the Forum, 'we started it, we're going to finish it'. That is nothing but retaliation. Wilma did not start it as a town issue, it was never meant as a town issue to begin with, it is still not a town issue. You've made it that way. You've made it as a retaliation toward the association people to divide us again. We did not do it to divide the community. Had that been association people doing that, you bet your sweet butt I'd do it to them. I would do the same thing and say this is not for the good of the community.

Ralph asked if that petition was going to be presented tonight. Wilma said no, we are not presenting it tonight. The way it is done, it is presented to the M&E committee, it goes then to the Board after it is verified. At that time, it is up to the Board to set a date along with M&E when they are available.

Vance Funkhouser stated that there were petitions at the Marina that someone took. Someone setting in here tonight was calling those people telling those people that they signed the wrong petition. (Only a rude response from a male in attendance)

Ralph said he was calling an end to this. He said he had nothing to do with the petitions. The petitions will go to M & E and then to the Board. Motion to adjourn by Clifton Ross, seconded by Johnnie Vance. Vote 4-3. Meeting adjourned.

---

Ralph Sadler, president

---

Date

---

Virginia Miller, secretary