



Board Meeting Minutes - Saturday, May 3rd, 2025

Attendees

Annette Wolf, President
Gretchen Peterson, Vice President
Nancy Kubina, Treasurer
Ginny Palumbo, Secretary
Carin Tio, Director (Absent)
Jesse James, Director
Emilia Lesniak, Director

Meeting Call To Order:

Meeting Called to Order at ~10:21 am CST

Agenda

Introduction of the Board of Directors

- President, Annette Wolf introduced Board members in attendance
- President, Annette Wolf introduced candidates, Bob Palumbo and Chris Wolf in attendance as candidates on the ballot

Determination of a Quorum

1. It was stated a Quorum was present - no numbers were presented

Approval of the 2024 Annual Meeting Minutes

Motion Made: Motion made by homeowner Eric Koppa to approved the 2024 Annual Meeting Minutes

Second: Jim Walsh

Discussion: None allowed

Action: Motion Passed

Board Election Postponed

1. Homeowner Kristin Peterson declared ballots issued to homeowner did not follow the bylaws
 - a. Ballots were **to** be mailed according to the bylaws
 - b. Ballots included inaccurate board terms
 - c. Notice of candidates was posted on the incorrect Facebook page
 - d. Unethical claim of have two married couples on the Board - that is a majority vote of four board members
 - e. Definitions of POA versus HOA
 - f. Homeowner Eric Koppa claimed the ballots were sent out with the dues invoice and it was homeowners were notified to submit their name for candidacy and questioned why the vote would be postponed
 - i. Question died on the floor.
2. Homeowner Terry Lipchow
 - a. Requested a vote of no confidence
3. The meeting has lost any sense of civil order from the call to order and continued as an unorganized meeting without parliamentary procedure.
4. Topics that were identified in the conflict:
 - a. Removing Amy Volkman from the 2025 Ballot
 - b. Managing Facebook page comments
 - c. Attorney reviewed our Bylaws, Articles and Declarations, Covenants, and Restrictions
 - i. Claim by President that first attorney letter is no longer in business so the Board had to hire another legal firm
 - ii. Board had requested a new legal firm to just review the legality of our Bylaws, Articles and Declarations, Covenants, and Restrictions.
 - d. Common Area:
 - i. Gate not opened on April 1st, 2025
 1. Discussion was held around the gate opening/closing and timing
 2. FAQ is on the Lakewood POA Website that defines the operation dates of the electric gate and winter operation
 - ii. Discussion contained differing views on why the gate was not opened as the FAQ on the website stated -
 1. Eric Koppa tried to call the meeting to order
 2. This order died on the floor
 3. Unidentified homeowner, Scott, explained how he managed the gate in the past with weather conditions permitting.
 4. Discussion was stated that the FAQ has words regarding the weather permitting. President
 - e. Definition discussion of HOA versus POA
 - f. Liability of homeowners at the beach front in regards to rental of properties
 - i. AirBNB and VRBO has insurance requirements
 - g. Rental properties

h. Definition of a Guest

5. Motion Made:

Homeowner Eric Koppa Made a motion to have gate operation opening/closed as it has been in the past.

Action Taken:

Motion was not acted up - motion died on the floor

Officer Reports

President: None

Secretary:

1. Rentals:

- a. Secretary brought up discussion regarding short-term rentals and shutting off key cards.
- b. Out of Order discussion around allowing short-term rentals.
- c. President, Annette Wolf, expressed her feelings against short-term rentals. Topics included liability in our common area.
 - i. Discussion of AirBNB and VRBO with multi-liability insurance policies.
- d. Homeowner, Terry Lipchow, brought up discussion that the Board responsibility ends at the gate, to focus on the Common Area.
- e. Concerns for the allowance of rentals in the community and common area were raised and Out of Order discussion occurred.
- f. President, Annette Wolf, brought forth a definition of a "Guest" that is allowed to be determined within the Lakewood POA.
- g. Homeowner, Barb Berken, brought up the Articles and how to move forward with making amendments to the Articles.

Motion Made:

Motion made by Barb Berken, to have open Board listening sessions, notify homeowners ahead of time when the sessions will happen

Amended Motion:

Eric Koppa amended the motion to add post ahead of time through the USPS mail system to notify homeowners when the sessions are to happen.

Second on Amended Motion:

The amended motion died as proper procedure was not followed. There was no second to the amended motion or discussion held. No discussion offered for the amended motion.

Revisit this motion at the next meeting with homeowners.

2. Seven closings in 2024, 5 liens paid. One home in disrepair due to abandonment by the death of the owner.
3. Secretary started discussion around not signing her name publicly on responding to the talktous@lakewoodpoa.org
 - a. Secretary claimed there was bullying behavior on Facebook page
 - b. Secretary brought forth facebook printed pages to present to the homeowners.
 - A. This discussion was Out of Order
 - B. Homeowner was personally identified in an complaint that the Board received
 - C. Members present called the Secretary to move on and not allow this discussion to continue.
 - D. Discussion died on the floor - President restored order and called for Treasurer's report.

Motion Made:

Eric Koppa made a motion to have official communication that has to do with our Association, if it is important, it should go through to the board using talktous@lakewoodpoa.org to not have it aired out over facebook.

- The President interrupted the motion with her own directive.
- Board Member access to the lakewood email account was brought into question.

Motion on the floor:

Eric Koppa retracted his motion.

Discussion around updating homeowners on topics of concerns on the website.

4. Association Summer Picnic

- Discussion led by President about access to Common Area by non-homeowners at last year picnic
- UTV Parade led by Homeowner
 - Homeowner, Bill Collins, organizes annually - expressed frustration with the gate operation the day of the UTV Parade

Treasurer Report:

1. March 31st, 2025 - Balances
 - General account = \$33,144.00
 - Capital account = \$2,276.37
 - Deposit not on General account fund = \$19,193.85
 - One time adjustment \$.030 taken from it existing 2 years
 - Total in all accounts = \$52,658.85

Motion Made:

Eric Koppa mad motion to approve the budget

Motion Delayed:

Stephanie Anderson - asked about \$8,100.00 tax return deficit

- Error on filing tax document - Lakewood POA received \$7,900.00 back - the difference was the fee to accomplish this.

2. Treasurer - presented budget for 2025

Motion Made:

Eric Koppa made motion to approve budget

Second:

Unnamed homeowner

Discussion:

No call for discussion

Motion Action:

Motion not called for the vote by President but no objections

3. Homeowner, Scott Geiger - asked for board to explore other quotes for our Liability Insurance for the Common Area.

Claim of our insurance going up due to rentals in our association - Ginny claims our agent disclosed this to her

Hometown Insurance was brought up as an option

President Report

1. Retention wall discussion - repair
2. Stairs repair
3. Removal of dirt piles in Common Area
 - a. Fenner can haul the piles out for \$1800.00 - Terry Anderson
 - b. Only 1 pile is DNR restricted - board to research how long it takes to be dormant before removal
4. Posts
 - a. Review options for protecting key card scanner
5. Well Pump Replacement
6. Five-Year Plan
 - a. Replacing the driveway to the launch
 - b. Fencing on the beach property
 - c. New cameras

- i. WIFI Service/Device at the Common Area needed to operate the cameras
 - 1. Currently, TP Starlink spotty coverage
 - d. Extending the launch
- 7. Knox Box
 - a. Access for fire department emergency services
 - b. Gate has manual release with key in a lock box
- 8. Election confirmed
 - a. Clarification of board terms for next election
 - b. Time established for Special Election
- 9. Homeowner, John Heighway, Lot 329 - read prepared statement, submitted for record
- 10. Secretary, Ginny Palumbo, introduced minutes from a Board discussion held March 29th, 2025
 - a. President Annette Wolf silenced the discussion
- 11. Homeowner, Eric Koppa - requested the number of letters sent to Short Term Rentals throughout 2024.
 - a. No letters were sent out, key cards to the Common Area were deactivated
 - b. Motion Made:

Eric Koppa made a motion to communicate to the homeowner when key cards are shut off.
 - c. Second:

Unidentified Homeowner
 - d. Discussion:

Homeowner, Barb Berken, Lot 82, bylaws or board minutes, or documentation to homeowners do not state that key cards can be shut off for this purpose, therefore you cannot make a motion about communicating to homeowners on something they can't do.
 - e. Action Taken:

Motion died on the floor. Barb Berken, Lot 82, declared a no vote on this topic.
- 12. Homeowner, John Stormen, Lot 83 - asked regarding the 10% DUES increase
 - a. Upcoming work to be completed

Election Results

None - election postponed

Communications

Homeowner, John Heighway, Lot 329 - read prepared statement, submitted to record

Old Business

1. Gate operations
2. Retention Wall/Stairs

New Business

1. General consensus on the term guest in the bylaws and covenants
 - a. No action taken.

Notes

The minutes from this meeting were devised from a video recording of the May 3rd, 2025 Annual Meeting. The Secretary in office during the meeting resigned on May 4th, 2025 and therefore minutes were not completed.

Action Items

1. USPS Mail out new ballots for Special Election
2. talktous@lakewoodpoa.org - main source of communicating with the Board of Directors versus using Facebook Page
3. Insurance quotes on the Common Area for comparison
4. Board of Directors to hold listening sessions for homeowners to communicate ideas, concerns, suggestions, etc.

Motion Made:

Motion made to adjourn by Homeowner, Terry Anderson

Second:

Homeowner, Eric Koppa

Discussion:

None

Action Taken:

Adjourned approximately 12:02 pm (no time stamp)