**The Board of Marsh Ridge Homeowners Association met on August 28, 2018.** Jon Holzer was not present. Howard Glas, former Board member, joined the Board to present insurance information for renewal due October 1. The minutes of July 19, 2018 and minutes of a special meeting of August 20 were approved with no corrections. The July 31 financial report was reviewed and approved.

**Old Business:** There were no outstanding dues from homeowners. The website is up to date and minutes of this meeting will be uploaded after Labor Day.

Seal coating of twin home driveways was completed in August.

Jenco has removed some overgrown shrubs near the entrance and stumps will be removed soon. They have replaced some sprinkler heads, and in addition repaired a cut sprinkler line on Bonita. Dead bushes will be removed in fall. Replacement will be discussed at the annual meeting. Black plastic edging on two twin homes will be replaced with pavers yet this summer.

A new handy man has been hired to complete repairs still outstanding on the Board list. Unstable mailboxes have already been fixed as well as caulk to fill gaps on the stoops at the entrance of some twin homes.

**New Business:** A proposed sale of 587 Tower Drive has been reviewed by the Board and a response to the Board has not been received yet.

The required annual audit of the finances of the Association was completed and there were no discrepancies. Information on the audit will be on the agenda at the annual meeting.

Howard Glas has reviewed insurance proposals for 2019 at the request of the Board. He stated that all twin home owners must carry a minimum of $10,000 coverage on their HO6 policy. For a small dollar amount this can be increased.

The insurance industry is experiencing a greater incidence of wind and hail damage although Marsh Ridge has not been affected so far. Our current insurance carrier offered renewal at a small increase and Howard suggested we accept it. The Board voted to renew our policy and will sign and return the proposal to our agent.

An increase in dues of $5.00 per month for twin home owners will be proposed for discussion at the annual meeting. As Marsh Ridge ages, driveways, paver edging, landscaping, plus future issues of vinyl siding and ash trees will require a larger reserve or an assessment. **If you are unable to attend the annual meeting, please fill out the proxy which was included in the invitation and give it to any Board member or a designated person. A two thirds majority of all homeowners is required for a valid vote on any issue at the annual meeting.**

**Other:** Gail Scholl will accept new phone numbers or e-mail addresses at the annual meeting or anytime a change is made. Minutes of Board meetings are posted on our website “marshridgedelano.com” and if you do not have access to the Internet, a copy of the minutes will be delivered.

If any new homeowners do not have copies of the bylaws or rules and regulations these are also on our website. Your realtor can make copies for your files.

Doug Ludwig suggested some members of the Board meet with our lawyer this fall to discuss the process of making changes to our bylaws.

**The annual meeting is Tuesday, September 18, 2018 at Light of Christ Church. A pot luck will begin at 6:00 and the meeting follows at 7:00.**

The Board will hold a short business meeting following the annual meeting.