

**INDIAN CREEK HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING
MINUTES
DECEMBER 7, 2010
HOME OF NANCY CALKINS
1551 S. SPRUCE STREET**

The Indian Creek Board of Directors meeting was held on Tuesday, December 6, 2010 at 7:00 p.m. at the home of Nancy Calkins. Board members present were Nancy Calkins (President), Dave Sullivan (Vice President), Diane Levene (Secretary) and Penny Sue Hollon (Member at Large). Board member Ben Gochman (Treasurer) was absent. Danielle Loquercio represented Management & Maintenance, Inc. No homeowners were present.

Call to Order: Nancy called the meeting to order at 7:15 p.m.

Minutes: Diane moved to approve the November 2, 2010 financials as presented, Penny seconded, vote unanimous.

Financial Report: The November 2010 financial report was reviewed and checks were signed. Diane suggested moving funds in the reserves to build up specific reserve categories. Diane moved to approve the transfer of \$5000 from the tennis court reserve into the sewer reserve, Dave seconded, vote unanimous. Diane moved to approve the transfer of \$5000 from the tennis court reserve into the pool and spa reserve, Dave seconded, vote unanimous.

Diane questioned why the expenses were so high in the pool line item. Danielle reported that \$370.62 needed to be reallocated to water as it was the yearly wastewater invoice. Penny inquired what the wastewater invoice was. Danielle explained it was a yearly invoice that was billed for the storm drain usage. It was a separate entity from the sewer portion on the Denver Water bill. Diane inquired why the common area line item was in the negative for November. Danielle will need to pull the report.

The Board reviewed the other income report. The report showed two write offs for 7691 E. Iowa Ave. which was incorrect. Danielle will review the report and determine what took place on the account.

Each delinquent account was reviewed.

Diane moved to approve the November 2010 financials as submitted Dave seconded, vote unanimous.

Lunch Bunch: Penny reported that the Lunch Bunch was very nice. Several homeowners attended the lunch and some shopping was done downtown also.

Holiday Party: Penny reported that the turn out for the party was smaller than the 2009 Holiday Party, however, it was very nice and many neighbors attended.

Painting/Carpentry: Danielle reported that Homestead Painting was progressing slowly with the painting due to weather.

New Legislation: Danielle reported that new legislation is requiring that effective January 1, 2011 all Associations be registered. The location or cost of registration was not yet released.

Architectural Control Committee: The Board reviewed a request from Melinda Anderson at 7591 E. Iowa Ave. to remove the tree in her front yard and resod. The Board agreed that the information received from Melinda's son was not pertinent to the decision. Penny suggested the tree be trimmed away from the house. The heaved concrete could be shaved or replaced to eliminate the trip hazard. Diane said that Melinda offered to plant another tree. If a new tree was consistent with the look of the area, the Board would consider a replacement tree as an option. Dave moved to approve removal of the tree in front of yard of 7591 E. Iowa Ave and the replacement of sod, provided a replacement tree is planted, Penny seconded, vote unanimous.

Homeowner Correspondence: Homeowner Laura Gravina requested the Association send a letter to a neighbor concerning noise issues. The draft letter issued by the homeowner was redrafted by Danielle. The Board agreed to issue the redrafted letter.

Next Meeting: The next meeting will be held at the home of Dave Sullivan on January 4, 2011.

Adjournment: There being no further business the meeting was adjourned at 8:15 p.m.

**INDIAN CREEK HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING
NOVEMBER 2, 2010
MINUTES
HOME OF DIANE LEVENE
1590 S. SYRACUSE STREET**

The Indian Creek Board of Directors was held on Tuesday, November 2, 2010 at 7:00 p.m. at the home of Diane Levene. Board members present were Nancy Calkins (President), Diane Levene (Secretary), Ben Gochman (Treasurer), and Penny Sue Hollon (Member at Large). Board member Dave Sullivan (Vice President) arrived prior to the close of the meeting. Danielle Loquercio represented Management & Maintenance, Inc. No homeowners were present.

Call to Order: Nancy called the meeting to order at 7:06 p.m.

Election of Officers: Ben moved to retain the positions previously established, Penny seconded, vote unanimous. The positions are as follows: Nancy Calkins – President, Dave Sullivan – Vice President, Ben Gochman – Treasurer, Diane Levene – Secretary, and Penny Sue Hollon (Member at Large).

Minutes: Diane moved to approve the October 5, 2010 minutes as presented, Ben seconded, vote unanimous.

Newsletter: Penny suggested that the newsletter was being sent out too late since the change in the billing mailing. At the annual meeting the homeowners agreed to send out statements on the first of each month. Due to many Association activities (holiday parties, pool closing party, Lunch Bunch, and the garage sale) being held at the beginning of the month, the newsletter was now arriving too late for adequate notification of those events. Penny moved to continue mailing as was originally done, approximately the 25th of each month, Ben seconded, vote unanimous. Diane will place a note in the December 2010 newsletter.

Tennis Court: Penny said a new padlock was needed on the west side of the south tennis court. Danielle will issue a work order.

Financial Report: The October 2010 financial report was reviewed. Penny questioned what was listed under “other income.” Danielle said she would need to pull the report to determine what was placed into other income. Penny questioned the “return check charge” on the financials. Danielle reported the charges were billed back to the homeowner.

Each delinquent account was reviewed.

Ben moved to accept the October 2010 financial report as presented, Diane seconded, vote unanimous.

Lunch Bunch: Penny reported that the Lunch Bunch was held on November 2, 2010 and was very nice. She said the next Lunch Bunch would be published in the newsletter.

Tennis Courts: Danielle reported the only “white spot” she saw on the tennis court was chalk. Nancy said she would check with homeowner Betsy Everhart to confirm the spot was removed.

Sewer Scopes: Danielle reported no new sewer scopes were reviewed.

Singing Hills Landscape: The Board reviewed a grounds contract for the 2011 season. Diane moved to accept the contract with Singing Hills Landscape for the 2011 season in the amount of \$9506, Ben seconded, vote unanimous.

Snow Removal: Danielle reported that she checked with Singing Hills Landscape to determine the cost of snow removal for a one inch snow storm. The approximate cost was \$350 with travel time. The Board agreed to review the snow storms on a case by case basis, and complete snow removal when necessary.

(Dave arrived at the meeting).

Architectural Control Committee: The Board reviewed a request for approval for replacement windows for Dorothy Templin at 7721 E. Iowa Ave. Dave moved to approve the request for replacement windows as submitted, Ben seconded, vote unanimous.

Gretchen Koplin at 7601 E. Iowa Ave. submitted a request for larger replacement gutters with gutter guard. Diane moved to approve the request as submitted, Dave seconded, vote unanimous.

Homeowner Correspondence: Homeowner Carol Garske submitted an email inquiring about establishing a community directory. The Board agreed different blocks have created their own directories. The Board had attempted a directory previously with very little response. The Board would not pursue a directory at this time.

Next Meeting: The next meeting will be held on Tuesday, December 7, 2010 at the home of Nancy Calkins.

Adjournment: Dave moved to adjourn the meeting at 8:10 p.m., Ben seconded, vote unanimous.

**INDIAN CREEK HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING
MINUTES
OCTOBER 5, 2010
HOME OF BEN GOCHMAN
7931 E. IOWA AVE.**

The Indian Creek Board of Directors meeting was held on Tuesday, October 5, 2010 at 7:00 p.m. at the home of Ben Gochman. Board members present were Nancy Calkins (President), Dave Sullivan (Vice President), Diane Levene (Secretary) and Ben Gochman (Treasurer). Board member Penny Sue Hollon (Member at Large) was absent. Danielle Loquercio represented Management & Maintenance, Inc. No homeowners were present.

Call to Order: The meeting was called to order at 7:10 p.m.

Election of Officers: The Board agreed to table the discussion until Penny was present. Nancy will act as President until the Election of Officers is held.

Tennis Courts: Nancy reported that there is a white spot on the tennis court and she was uncertain what the white spot is. Danielle will look at the courts to determine what the spot is.

Minutes: Diane moved to approve the minutes of August 3, 2010, Dave seconded, vote unanimous.

The September 1, 2010 annual minutes were reviewed. The minutes were corrected to reflect minor changes. Those changes will be made prior to publishing. The minutes will be filed until the 2011 annual meeting.

Financial Report: Diane suggested looking at different banking options to earn more interest. She said she would contact Vanguard to discuss options and interest rates.

Diane suggested moving money in the reserve categories to fund the negative balances. Diane moved to take out \$8,000 from the parking lot reserve. \$7100 will be moved into the pool/spa reserve, and the remaining \$900 will be moved into the sewer reserve. She also moved to take out \$10,000 from the tennis courts reserve and move it into the sewer reserve, Dave seconded, vote unanimous.

The Board reviewed the account for Wendy Fourez at 1576 S. Roslyn Street. The Board agreed that Ms. Fourez needed to submit a payment each month to avoid being turned over to collections. The Board would not permit the account to continue to remain unpaid.

Ben reported that the total on the delinquency list was incorrect.

Pool Closing Party: It was reported that the turn out to the pool closing party was excellent. Many homeowners were in attendance.

Sewers: Danielle reported that the line for Gary Peters was scoped and there was a small amount of roots found in the line and what appeared to be an unsealed connection. Water did not appear to be escaping the line from that connection. Danielle reported she reported the findings to Mr. Peters, however, had not heard back from the homeowner regarding whether or not he wanted to have the line cleaned.

Water Audit: The Board agreed to table the bid from Singing Hills Landscape on repairs to the sprinkler based on Denver water audit, until the spring.

Mailing of Dues: Danielle reported that per the discussion at the annual meeting the dues would now be mailed out on the first of the month rather than the 25th. The Board agreed and asked that an article be placed in the newsletter to advise the homeowners.

Distribution of Financials: Danielle reported that per the discussion at the annual meeting the financials will be mailed out prior to the annual meeting for review.

Snow Removal: Danielle reported that homeowner Ed Kraynak asked that the snow be removed at an amount less than two inches from the perimeter sidewalk (Quebec and Florida). He said that the snow turns to ice very quickly due to the lack of sun. The Board requested that Danielle obtain a quote to remove the snow at one inch.

Neighborhood Help Committee: Per the discussion at the annual meeting the homeowners suggested putting together a "Neighborhood Help Committee" for homeowners in need. The services could range from short term to long term help and would be at the discretion of the committee. Diane will place an article in the newsletter.

Architectural Control Committee: Ben moved to ratify the email vote for David Day at 1565 S. Syracuse Street for replacement windows, Rick Saylor at 1578 S. Roslyn Street for replacement windows, Dr. Padilla at 1565 S. Roslyn Street for replacement windows and the planting of aspen trees, Bob Bankirer at 1576 S. Trenton Court for replacement windows, Christa Bell at 1566 S. Roslyn Street for replacement windows, and Julie Copenhaver at 1571 S. Trenton Court for replacement light fixtures, Diane seconded vote unanimous.

The Board reviewed a request for Pam Norton at 1563 S. Spruce Street to replace her lawn with xeriscape. The Board agreed that she could proceed with removing the tree; however, the xeriscaping required more information such as the quantity, type and size of the plants being installed. The Board requested another request be submitted prior to the xeriscaping being completed.

The Board reviewed a request for from Ethel Varadi at 1568 S. Roslyn Street for replacement windows. The request did not have adequate information. Per the request the windows were already installed. The Board requested Danielle inspect the property to confirm the windows were installed properly.

Homeowner Correspondence: Pam Norton at 1563 S. Spruce Street submitted a letter requesting a fine regarding her landscaping be waived. Ben moved to waive the fine in the amount of \$25, Dave seconded, vote unanimous.

Maria Pearson at 7691 E. Iowa Ave submitted a letter requesting the waiving of the fine in the amount of \$125. The Board agreed that several letters had been issued to the homeowner prior to the fine being implemented. Dave moved to waive half of the fine amount, Ben seconded, vote unanimous.

Virginia Green at 7511 E. Iowa Ave submitted a note asking that the mailing address be placed on additional documents. She said the address was hard to find. The Board said that no response was necessary and thanked her for her letter.

Judy Henning at 7545 E. Gunnison called and asked that the Board consider eliminating the sewer lines from Association responsibility. She said with the aging property the dues and maintenance would continue to rise which would also increase the dues. The Board discussed the possibility of another Covenant amendment. The Board tabled the discussion.

Adjournment: There being no further business the meeting was adjourned.

**INDIAN CREEK HOMEOWNERS ASSOCIATION
ANNUAL MEETING
MINUTES
SEPTEMBER 1, 2010
ELOISE MAY LIBRARY**

The Indian Creek annual meeting was held on Wednesday, September 1, 2010 at 7:00 p.m. at the Eloise May Library. Board members present were Nancy Calkins (President), Dave Sullivan (Vice President), Ben Gochman (Treasurer) and Penny Sue Hollon (Member at Large). Board member Diane Levene (Secretary) was absent. Danielle Loquercio represented Management & Maintenance, Inc. Fifty-three (53) homes were represented in person or by proxy.

Call to Order: The meeting was called to order at 7:10 p.m.

Introductions: The Board of Directors, Homeowners and Management & Maintenance, Inc. introduced themselves.

Minutes: The September 1, 2009 minutes were reviewed. Bill Frazier moved to approve the minutes as submitted, Jim Holt seconded, vote unanimous.

Financial Report: The April 2010 and July 2010 financial reports were reviewed.

Ed Kraynak inquired about "other income." The category included fines, pool keys, stain, etc.

Lona Baker asked that statements be mailed out on the statement date. For example, the statements are currently being sent out on the 25th of each month and have a line item on the statement for the first day of the month. Lona suggested sending out the statements on the first of the month, the homeowners present agreed.

Danielle reviewed the financial statements and answered questions.

Dottie Liston reported that at the 2009 annual meeting sections of the financial reports were supposed to be mailed out for review prior to the meeting. Danielle apologized and the Board agreed to do so in the future.

Election of One (1) Board Member: It was reported that Diane Levene's position was up for election. Terry Wallace nominated Diane Levene to serve on the Board another term. Terry said that Diane has a historical background being on the Board for a long time and was also a financial planner and could understand the financials. A homeowner suggested that other homeowners be given a chance to serve on the Board.

Ethel Varadi introduced herself and also volunteered to serve on the Board.

The ballots were cast and collected.

Accomplishments: Nancy thanked the Welcome Committee and Garage Sale Committee for all their hard work. Nancy reviewed the accomplishments from 2009-2010 which included continuing to work on sewer lines. Dave explained about some of the repairs that were completed and the ongoing need to budget for sewer repairs. Nancy said tennis courts were being repaired, phase II of painting had been completed, the installation of new storm drains was done, the establishment of the Lunch Bunch and Holiday Party. Penny said that the Lunch Bunch included several neighbors from the community attending lunch together on the first Tuesday of each month at various locations. Nancy said that there was another garage sale, pool opening party and an upcoming pool closing party. Nancy said that minor common area maintenance was done which included the removal of dead trees, trimming of trees and plantings at Entryway. Nancy said that the pool bathrooms were repaired. Nancy also said a water audit was completed by Denver Water and repairs were being reviewed by the Board. Nancy also said that completion of Phase III of painting was in progress.

Goals: Nancy reviewed the goals for 2010-2011 which included drainage through Roslyn, continuing to work on sewer lines, build up reserve funds and additional repairs to pool bathrooms. Danielle explained that the drainage to Roslyn involved cutting a chase through the easement from Roslyn onto Florida allowing water to exit the community more quickly. Jim Holt said that he saw a vehicle on Roslyn floating South not north, and requested the Board looking into drainage south also.

Election Results: Diane Levene was elected onto the Board of Directors for a three year term.

General Discussion: Ed Kraynak suggested that the Board consider a “no tolerance” policy for the sidewalks on Florida due to the lack of sun and build up of snow. He said that the two (2) inch policy currently in place does not work for those areas.

Ed also said there are several trees on Florida and Quebec with low hanging branches. Singing Hills Landscape will be contacted.

Linda Tempel said that she had to spend \$200 to prevent raccoons from entering into the home. Several homeowners also reported problems with raccoons. It was reported that raccoons so not light bright lights or noise, don't like newspaper, ammonia or Tabasco.

Ed also inquired about violation letters for fences and driveways. The Board has conducted several walkthroughs and fines have been issued.

It was suggested that an article be placed in the newsletter asking homeowners to volunteer time to help their neighbors. Several homeowners said if they knew their neighbors were in need of assistance they would be willing to help with items such as landscaping.

Adjournment: There being no further business the meeting was adjourned at 8:28 p.m.

INDIAN CREEK HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING
MINUTES
AUGUST 3, 2010
HOME OF PENNY HOLLON
7705 E. GUNNISON PLACE

The Indian Creek Board of Directors meeting was held on Tuesday, August 3, 2010 at 7:00 p.m. at the home of Penny Hollon. Board members present were Nancy Calkins (President), Diane Levene (Secretary), Ben Gochman (Treasurer) and Penny Hollon (Member at Large). Board member Dave Sullivan (Vice President) was absent. Danielle Loquercio represented Management & Maintenance, Inc. No homeowners were present.

Call to Order: The meeting was called to order at 7:10 p.m.

Pool Repairs: Penny reported that repairs to the pool were necessary including the shallow skimmer on the east side of the pool, and tiles in the shallow section. Dave Kirchner, the pool maintenance contractor, will make those repairs either after the pool closes or prior to the start of the 2011 season.

Letters: The Board discussed fines for homeowners that have not complied with the requests of the Board.

7911 E. Iowa Ave., everything has been addressed except for the sod. The Board agreed to delay fining at this home.

7691 E. Iowa Ave., should be fine \$125 for volunteer trees, weeds, non-repair of the retaining wall, not maintaining the garden areas and low hanging branches.

Another walkthrough will be completed at 6:00 p.m. at the pool on Thursday, August 5, 2010.

Minutes: The July 6, 2010 minutes were reviewed. Diane moved to approve the minutes as submitted, Ben seconded, vote unanimous.

Financial Report: The July 2010 financial reports were reviewed and checks were signed. The delinquency list was also reviewed. Ben moved to approve the financials, Diane seconded, vote unanimous.

Carpentry: Danielle reported that homeowner Judy Henning expressed concern and distress about the lack of notification on the carpentry. The Board agreed they would be willing to work with her and give her ample time to complete her carpentry. An article will also be placed in the newsletter.

Mary & Denton Dove at 1553 S. Roslyn also contacted Danielle to advise of their financial situation. The Board agreed they could set up a payment plan for the completion of the carpentry work. An official letter should be signed by both parties agreeing to the payment plan.

Lunch Bunch: Penny said that the Lunch Bunch was deferred until September 2010.

Tennis Court: Ben moved to ratify the email vote to approve LERenner for repairs to the tennis courts in the amount of \$14,500, Penny seconded, vote unanimous.

Sewer: Danielle reported that Nancy Rapp and Peggy Rogers both had their sewer lines rescoped with no problems.

Water Audit: The report created by Denver Water was sent to Singing Hills Landscape for a proposal.

Landscaping Maintenance: Penny reported that the large shrub to the west of the pool gate was overgrown and needed pruning. There were multiple shrubs mixed together and those should be trimmed down also.

Paint: Ben moved to approve switching from Kwal paint to Anchor Paint, Penny seconded, vote unanimous. All the specifications reviewed identify Anchor Paint as a comparable product to Kwal, however, with better customer service.

Pool Closing Party: The pool will close on September 12, 2010 to allow time for the pool closing party. Penny and Ben volunteered to help for the party.

Annual Meeting : The annual meeting is scheduled for Wednesday, September 1, 2010 at 7:00 p.m. at the Eloise May Library. Penny will bring the water and cookies.

Homeowner Correspondence: Lynne O'Neill at 1588 S. Trenton Court submitted a letter indicating she was working on her lawn. Penny said that her lawn had much improved and only seed was put down.

Ethel Varadi at S. Roslyn Street submitted a request to use the pool for a pool party. The party was held already and several rules had not been followed. Danielle issued a letter to the homeowner advising her the rules needed to be adhered to.

Sue Fergusson at 7731 E. Iowa Ave submitted a letter advising the Board she received a letter concerning her lawn and tree and would be taking care of it.

Architectural Control Committee: David Day at 1565 S. Syracuse Street submitted a request for replacement windows. The Board requested information in writing stating that grids will be installed on the windows from the chimney forward. Diane moved to approve the request contingent on the obtaining the grid information in writing, Ben seconded, vote unanimous.

Rick Saylor at 1578 S. Roslyn Street submitted a request for replacement windows. Diane moved to approve his request as submitted, Ben seconded, vote unanimous.

Ben reported that he has a leak in sprinkler system and that was reason for his stressed lawn.

Next Meeting: The October 5, 2010 meeting will be held at the home of Ben Gochman at 7931 E. Iowa Ave.

Adjournment: There being no further business the meeting was adjourned.

INDIAN CREEK HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING
MINUTES
JULY 6, 2010
HOME OF NANCY CALKINS
1551 S. SPRUCE STREET

The Indian Creek Board of Directors meeting was held on July 6, 2010 at 7:00 p.m. at the home of Nancy Calkins. Board members present were Nancy Calkins (President), Diane Levene (Secretary), Ben Gochman (Treasurer) and Penny Sue Hollon (Member at Large). Board member Dave Sullivan (Vice President) was absent. Danielle Loquercio represented Management & Maintenance, Inc.

Call to Order: The meeting was called to order at 7:05 p.m.

Minutes: The June 1, 2010 minutes were reviewed. Diane moved to approve the minutes as submitted, Ben seconded, vote unanimous.

Walkthrough: Penny inquired about the status of certain letters to homeowners as she was not present at the most recent walkthrough.

7911 E. Iowa Ave. received a letter about roses bushes needing pruning, the trellis needing repair, driveway needing replacement, trees needing trimming and the lawn needing reseeding or replacement. The homeowner should be notified she has until July 16, 2010 to correct the problems.

7631 E. Iowa Ave. received a letter for volunteer trees, weeds, repair of the brick wall, low hanging branches, a sparse lawn and thinning out of the planting bed near the fence. Danielle will check the required completion date and email the Board.

Financial Report: The June 2010 financial reports and delinquency list were reviewed. The Board requested that 7525 E. Gunnison Place be turned over to collections. Diane moved to approve the June 2010 financial reports as presented, Ben seconded, vote unanimous.

City Drains: The work on the City drains has been completed. Three new storm drains were installed in an effort to help collect water before it floods or freezes on the north side. The full impact of the storm drains to correct the problem is to be determined.

Carpentry/Homestead Painting: The Board reviewed a proposed letter from Homestead Painting to be sent out along with the carpentry estimates. The Board would like to review the letter before it is sent out to the homeowners.

Anchor Paint: The Board reviewed information on changing from Kwal Paint to Anchor Paint. The Board inquired what the cost difference is to the Association, what the different types of grades of paint are, and if the quality is the same.

Tennis Courts: The Board reviewed two estimates for repairs to both tennis courts. Ben moved to approve the tennis court repairs with LERenner in the amount of \$13,880, Diane seconded, vote unanimous. The cost may increase slightly as the quote is based on repairs looked at in 2008.

Sewer Scopes: Homeowner Judi Marcus at 7835 E. Gunnison Place submitted a verbal request asking the Association to scope the sewer line that was replaced last year. The Board agreed that the line was replaced last year and should be adequate. Sewer scoping was not necessary at this time.

Nancy Rapp at 1577 S. Trenton Court submitted a request asking that the Association scope her line. She had her sewer line scoped previously and the contractor requested replacement of the line. It was not replaced due to the exorbitant cost. The Board agreed to have the rescoped and checked.

Water Audit: The Board reviewed the water audit completed by Denver Water and asked that I turn it over to Singing Hills for review and proposal.

Johnston/Driveway: During the walkthrough Danielle was confronted by two homeowners asking that the driveway at 1559 S. Trenton Court be replaced. The Board agreed that other driveways were in worse condition and tabled the discussion on 1559 S. Trenton Court.

Marcus/Dirt: Homeowner Judi Marcus at 7835 E. Gunnison Place requested the dirt in between her driveway and the neighbor's be replaced with a potting soil. She indicated that she is unable to plant anything in that area due to the quality of the soil. The Board agreed that the responsibility of the Association is the actual sewer line; all other surface work is the homeowner's responsibility. The Board will not assume responsibility for the dirt.

Saccocci/Pool: Donna Saccocci at 1548 S. Trenton submitted a letter in response to the Association's letter regarding an unaccompanied guest at the pool. Donna indicated that the "guest" was not a guest, but a significant other living at her home. The Board agreed that it is a violation as the person living at her home was an on-again-off-again boyfriend and not on title. The Board will pursue fines if the guest is seen and reported at the pool without the Owner.

New/Driveway Sealing: Norah New at 1582 S. Syracuse Street asked for a time extension on the sealing of her driveway. The Board agreed to grant her an extension until August 1, 2010.

Artman/Weeds: Char Artman at 1574 S. Syracuse Street issued a letter in response to a letter she received from the Association about weeds. The Board agreed to thank her for her letter.

Gochman/Party: Ben submitted a reservation request for a pool party. The party had already been held and was successful.

McGovern/7610 E. Gunnison Place: The Board reviewed correspondence from Annika McGovern for mulch or grass around the tree. The question is whether or not mulch should be used or vinca should be moved.

Lah/7707 E. Gunnison Place: Frankie Lah submitted a request for landscaping changes in her front yard. Ben moved to approve the request as submitted, Nancy seconded, vote unanimous.

Inter-Neighborhood Association: The Board reviewed correspondence to join the Inter-Neighborhood Association. The Board agreed not to join the Association.

Next Meeting: The next meeting will be held on August 3, 2010 at 7:00 p.m. at Ben's house.

Adjournment: The meeting will be adjourned at 8:52 p.m.

**INDIAN CREEK HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING
MINUTES
JUNE 1, 2010
HOME OF DAVE SULLIVAN
1588 S. SYRACUSE STREET**

The Indian Creek Board of Directors meeting was held on Tuesday, June 1, 2010 at the home of Dave Sullivan. Board members present were Nancy Calkins (President), Dave Sullivan (Vice President) and Diane Levene (Secretary). Board members Ben Gochman (Treasurer) and Penny Sue Hollon (Member at Large) were absent. Danielle Loquercio represented Management & Maintenance, Inc. Homeowner Laura Gravina was also present.

Call to Order: Nancy called the meeting to order at 7:10 p.m.

Homeowner Forum: Laura Gravina attended the meeting to discuss her neighbor at 7660 E. Gunnison Place. She explained that she had three neighbors previously, and never had a problem. She said that the driveway has oil stains, the dog barks in the early morning hours and throughout the day, the trees are not trimmed, trash is strewn on the driveway and lawn and the screen door is falling off. She said she has communicated with the bank as the house is in a Trust, however, she feels there is nothing more she can do. Laura spoke to an attorney and the attorney suggested approaching the Association, thus her attendance at the meeting. She said the above issues affect her property value and home. Laura played a tape demonstrating the loud noises from the neighbor and the dog barking. Laura left the meeting.

The Board suggested asking Laura to draft a letter with her concerns to the Trust. If the Board is in agreement with the letter, the letter will be issued by the Association.

Minutes: The May 4, 2010 minutes were reviewed. Diane moved to approve the minutes as submitted, Dave seconded, vote unanimous.

Financial Report: The May 2010 financial report was reviewed and checks were signed. Diane inquired about snow removal. Danielle will check the accounting and confirm the correct category was used for the Singing Hills check.

Each delinquent account was reviewed. The Board suggested that if no payment was issued by 1555 S. Roslyn the account be turned over to collections.

Dave moved to approve the May 2010 financial report, Diane seconded, vote unanimous.

City Drains: The repairs to the storm drains are in progress. Danielle reported that Judi Marcus had requested the City crews pull out for the garage sale and secure the area. The City agreed and will comply.

Painting Contract: The Board reviewed three painting contracts for the painting of Rosemary and the Gunnison cul-de-sac. Diane moved to approve the Homestead Painting contract, Dave seconded, vote unanimous.

Tennis Court Estimates: The Board reviewed two estimates for repairs to the tennis courts. The Board requested estimates to repair the cracks and resurface the tennis courts. Nets should be included in proposals.

Sewer Scopes: 1571 and 1569 S. Syracuse Street should be scheduled for sewer cleaning. The Board requested Danielle contact \$99 Rooter for a credit for 1569 S. Syracuse as the scope was very poor.

Pool Party: The pool party was discussed. Danielle will contact former Board member Terry Wallace to see if she will be helping with the pool party set up. Danielle will also contact Dave Kirchner for the cleaning of the grill.

Singing Hills: The Board discussed the maintenance on Syracuse Street adjacent to the fence. Homeowners would be required to walk from the Gunnison cul-de-sac to maintain the rock area between the fence and sidewalk. This is not done for residents along Florida and Quebec. Dave moved to approve having Singing Hills Landscape maintain the area along Syracuse for a cost of approximately \$500 for the season, Diane seconded, vote unanimous.

7835 E. Gunnison/Marcus: Danielle reported that Judi Marcus called and said that the soil that was put in was clay and nothing will grow in it. She requested that the Association remove the clay soil and put in garden soil. The Board agreed that soil replacement would not occur as the Association is responsible for the replacement of the sewer line only.

Next Meeting: The next meeting will be held on July 6, 2010 at the home of Nancy Calkins.

Adjournment: There being no further business the meeting was adjourned.

**INDIAN CREEK HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS
MINUTES
MAY 4, 2010
HOME OF PENNY SUE HOLLON
7705 E. GUNNISON PLACE**

The Indian Creek Board of Directors meeting was held on May 4, 2010 at 7:00 p.m. at the home Penny Sue Hollon. Board members present were Nancy Calkins (President), Dave Sullivan (Vice President), Ben Gochman (Treasurer), Diane Levene (Secretary) and Penny Sue Hollon (Member at Large). Danielle Loquercio represented Management & Maintenance, Inc.

Call to Order: The meeting was called to order at 7:10 p.m.

Minutes: The April 6, 2010 minutes were reviewed. Ben asked that the information regarding 7931 E. Iowa be clarified. Ben indicated that two contractors visited the property. One contractor did nothing and the second contractor roto-rooter the sewer line. Ben said that the sewer has backed up twice historically. Dave and Danielle agreed to review the DVD. Diane moved to approve the minutes as amended, Dave seconded, vote unanimous.

Financial Report: The April 2010 financial report was reviewed. The insurance costs through State Farm have increased approximately \$600. The Board discussed changing the deductible amount to lower the premium. The Board agreed that it was not worth the potential for out-of-pocket expense. The deductible will remain the same.

The delinquency list was reviewed. The Board requested intent to lien letters been issued to 7640 E. Gunnison Place and 7747 E. Gunnison Place. Ben moved to approve the financials as presented, Diane seconded, vote unanimous.

City Drains: The project with the City is moving along. Storm drains are being installed in three locations. Homeowner Judi Marcus advised Danielle that she contacted the City to ask that they relocate their equipment and seal up all holes prior to the garage sale on June 4 and 5.

Pool Party: The pool party is schedule for June 6, 2010 from 5 to 8 p.m.

Painting Proposals: Danielle reported that she failed to bring the painting proposals to the meeting. She will email out the information to the Board of Directors for review.

Lunch Bunch: Penny reported that the Lunch Bunch was again successful. A location will be chosen and an article issued in the newsletter for the next Lunch Bunch.

Tennis Court Proposals: The Board reviewed two estimates for work at the tennis courts. The Board requested additional estimates for the work as it is not apples to apples.

Sewer Review: Dave and Danielle reviewed the sewer scopes for 1553 S. Trenton, 1571 S. Syracuse and 1569 S. Syracuse. The Board agreed to hold off on work at 1553 S. Trenton until the homeowner responds. 1569 and 1571 S. Syracuse will have their sewer lines cleaned and rescoped. Dave and Danielle will review additional scopes received. To continue with the sale of 1573 S. Syracuse the sewer line will be cleaned and rescoped also.

Giacomini/1555 S. Trenton: Homeowner Anne Giacomini contacted Danielle will several concerns about the community. The Board agreed they will try to address the issues when the walkthrough is completed.

Rose/1550 S. Trenton Court: Homeowner Nancy Rose submitted a request for a retractable awning. Dave moved to approve the request, Ben seconded, vote unanimous.

Wallace/Brahm/1572 S. Spruce: Homeowners Terry Wallace and Maggie Brahm submitted a request for new plantings in the area between their driveways. Dave moved to approve the request as submitted, Diane seconded, vote unanimous.

Architectural Control Committee Ratification: Dave moved to ratify the email votes for landscaping changes at 1592 S. Roslyn, the installation of a window at 1565 S. Trenton Court, and replacement windows at 1569 S. Syracuse Street, Penny seconded, vote unanimous.

Baum/1565 S. Spruce: Homeowner Marie Baum submitted a request for landscaping changes between her driveway and her neighbors. Penny moved to approve the request as submitted, Diane seconded, vote unanimous.

Walkthrough: The walkthrough of the community will be completed on Saturday, May 15, 2010 at 9:00 a.m.

Next Meeting: The next meeting will be held on June 1, 2010 at the home of Dave Sullivan.

Adjournment: There being no further business the meeting was adjourned at 8:20 p.m.

**INDIAN CREEK HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING
MINUTES
APRIL 30, 2010
HOME OF DIANE LEVENE
1590 S. SYRACUSE STREET**

The Indian Creek Board of Directors meeting was held on April 6, 2010 at 7:00 p.m. at the home of Diane Levene. Board members present were Nancy Calkins (President), Dave Sullivan (Vice President), Diane Levene (Secretary) and Penny Sue Hollon (Member at Large). Board member Ben Gochman (Treasurer) was absent. Danielle Loquercio represented Management & Maintenance, Inc. No homeowners were present.

Landscape Walkthrough: The Board of Directors walked with Singing Hills Landscape at 6:00 p.m. to review the common areas of the community. Tree rings will be established around all trees, flowers will be planted in the entryway and a Russian Olive tree will be cut down from behind the tennis courts.

Call to Order: Nancy called the meeting to order at 7:22 p.m.

Minutes: Dave moved to approve the March 2, 2010 minutes as submitted, Penny seconded, vote unanimous.

Financial Report: The March 2010 financial report was reviewed and checks were signed.

The Board inquired if there was any feedback related to the \$9.00 dues increase. Danielle reported that she received only one phone call related to the increase and it was against the increase. Penny reported that she approached by homeowner Agnes Pazirandeh at 1562 S. Syracuse Street who suggested that the increase a direct result of the management company and suggested going out to bid for management. The Board agreed that they went out to bid several years ago and did not feel it was necessary at this time.

The delinquency list was reviewed. Each delinquent account was discussed.

City Drains: The City and County of Denver has started the installation of the storm drains.

Painting: The Board agreed to table the approval of the painting contract until May 2010. Painting should not begin until late summer.

Lunch Bunch: Penny reported that the Lunch Bunch in April was successful. She will submit an article for the May Lunch Bunch for the newsletter.

Tennis Courts: Danielle reported the she contacted two companies for the repairs to the tennis courts and was waiting for the estimates.

1571 S. Trenton Court: Danielle reported that the home at 1571 S. Trenton Court was on the market. The homeowner completed a sewer scope which required jetting. Danielle reported that she had arranged for the jetting of the line by Pipeline. Two other issues were a crack at the tap and a slight offset between the cast iron and the PVC line. Dave and Danielle reviewed the scope and agreed that the issues were minor and not necessary for repair at this time.

Back Up at 7931 E. Iowa: Danielle reported that 7931 E. Iowa reported a sewer backup. Two contractors were sent out to determine the problem. The contractor that ran the line was unable to determine the cause of the backup. No further action was needed at this property. Diane suggested that normal build up in the line could be a problem. She said she had a problem with cat hair in her sewer line until ultimately putting in a lint filter. The Board agreed that would be a good article for the newsletter.

Legal Representation: The Board reviewed a letter from Association Rich Johnston advising them his firm would be merging with Tobey & Toro, P.C. Danielle reported that Tobey & Toro was a very reputable firm. The Board inquired about the rates. Rich Johnston will remain at \$240 per hour, and Gary Tobey will be at \$270. The Board agreed to continue with Rich Johnston.

Baker/7771 E. Iowa: Lona Baker at 7771 E. Iowa contacted Management & Maintenance, Inc. to file a complaint about the invoicing. Invoices are issued around the 25th of each month and include dues for the upcoming month. The invoice for the upcoming month is dated the first. The homeowner is upset that invoices are billed before the date of mailing. Danielle reported that due to the use of QuickBooks there was no other way to invoice for the month and send invoices out ahead of the due date. The Board agreed that the invoicing was not a concern.

Klamut/1565 S. Trenton Court: Homeowners Konrad and Renee Klamut submitted a request to install a window on the south side of their home. The location of the proposed window is only visible from adjacent backyards. The Board inquired why a skylight or solar light could not be used. Diane also expressed concern about precedent. Nancy suggested a site visit. The Board agreed. Danielle will contact the homeowner. Danielle also reported that the precedent has been grids are required on all windows from the chimney forward. The window may be too small to contain grids. The Board will make a decision after the on site visit.

Hurwitz/1551 S. Roslyn: The homeowner submitted a request for replacement windows. Diane moved to approve the request as submitted, Dave seconded, vote unanimous.

Next Meeting: The next meeting will be held on May 4, 2010 at 7:00 p.m. at the home of Penny Sue Hollon.

Adjournment: Dave moved to adjourn the meeting at 8:44 p.m., Penny seconded, vote unanimous.

**INDIAN CREEK HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING
MINUTES
MARCH 2, 2010
HOME OF BEN GOCHMAN
7931 E. IOWA AVE.**

The Indian Creek Board of Directors meeting was held on Tuesday, March 2, 2010 at 7:00 p.m. at the home of Ben Gochman. Board members present were Nancy Calkins (President), Dave Sullivan (Vice President), Ben Gochman (Treasurer), Diane Levene (Secretary), and Penny Sue Hollon (Member at Large). Danielle Loquercio represented Management & Maintenance, Inc.

Call to Order: Nancy called the meeting to order at 7:10 p.m.

Minutes: The February 2, 2010 minutes were reviewed. Diane moved to approve the minutes as submitted, Ben seconded, vote unanimous.

Financial Report: The February 2010 financial report was reviewed and checks were signed. The Board discussed each delinquent account and reviewed the foreclosures in the community. Ben moved to approved the February 2010 financial reports, Dave seconded, vote unanimous.

Snow Removal: The Board agreed that too much ice melt was being used on Iowa. The excess ice melt was removed from the sidewalk. It was also reported that the ice melt being used currently is different than the ice melt used historically. Danielle will try to determine the difference in the ice melt. The Board reviewed an email from homeowner Ed Kraynak regarding snow removal. The Board agreed to reconsider the method of snow removal for the 2010-2011 season.

Painting: Discussion on painting was tabled until reserve funds are built up to fund the painting project.

City Drains: Danielle reported that the storm drain project for the community was scheduled to begin in early spring.

Lunch Bunch: Penny reported that the Lunch Bunch has been successful and they will continue to have monthly gatherings. Penny will issue an article for the newsletter.

Plant Health Care: The Board reviewed the revised plant health care proposals from Swingle Tree and Mountain High Tree. Diane moved to approve the Ash Borer injection and the IPS spraying in the amount of \$468.75, Dave seconded, vote unanimous.

Audit: The Board reviewed a proposal for a full audit for 2009. Based on the finances of the Association, the Board agreed to delay the audit until 2011.

2010-2011 Budget: The proposed 2010-2011 budget was reviewed. The Board discussed possible dues increases including a \$5.00 and \$9.00. The Board agreed that an increase was necessary based on the deficit from the 2009-2010 budget. The Board discussed the pros and cons of raising the dues \$5.00 vs. \$9.00. The Board agreed to raise the dues \$9.00 to \$69.00 based on the deficit from 2009-2010. It was agreed that if a dues increase was not necessary in 2011 the Board would defer the dues increase until needed. The Board also agreed that a dues increase in lieu of a special assessment was better for the community. Penny moved to approve a dues increase of \$9.00, raising the dues to \$69.00, Dave seconded, vote unanimous.

Danielle will revise the 2010-2011 budget and re-issue it to the Board for review prior to mailing.

Tennis Court: The Board requested repair bids for the tennis courts. Danielle will obtain estimates.

Homeowner Correspondence: Ed Kraynak at 1563 S. Roslyn Street submitted correspondence concerning the snow removal and a homeowner that continues to leave her trash out. The Board discussed snow removal previously and agreed that no further discussion was need at this time. Danielle explained that the homeowner with the trash cans has been issued letters and the fines have been paid.

Kathleen Bowen at 1581 S. Syracuse Street submitted a payment of \$25 to bring her past due account current. She submitted a letter thanking the Board for waiving the late fees on the account.

Architectural Control Committee: Virginia Green at 7511 E. Iowa submitted a request for approval for replacement windows. Diane moved to approve the request for replacement windows as presented, Dave seconded, vote unanimous.

Diane Levene at 1590 S. Syracuse Street submitted a request for replacement windows at her home. Ben moved to approve the request for replacement windows as presented, Dave seconded. Nancy, Dave, Ben and Penny in favor, Diane abstained.

Adjournment: There being no further business the meeting was adjourned.

**INDIAN CREEK HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING
MINUTES
FEBRUARY 2, 2010
HOME OF NANCY CALKINS
1551 S. SPRUCE STREET**

The Indian Creek Board of Directors meeting was held on Tuesday, March 2, 2010 at 7:00 p.m. at the home of Nancy Calkins. Board members present were Nancy Calkins (President), Dave Sullivan (Vice President), Diane Levene (Secretary), Ben Gochman (Treasurer), and Penny Sue Hollon (Member at Large). Danielle Loquercio represented Management & Maintenance, Inc. No homeowners were present.

Call to Order: Nancy called the meeting to order at 7:10 p.m.

Minutes: The January 5, 2010 minutes were reviewed. Penny corrected the minutes under "Painting." She clarified that that if the painting was delayed beyond the current cycle (five years), the Association should have the homes in the first cycle inspected. The Board discussed the matter and agreed that the carpentry and caulking were each homeowner's responsibility. The caulking was done as part of the painting, but was not defined as part of the Association's obligations. Homeowners should be encouraged to check their siding and caulking outside of the paint cycle.

Penny also clarified the minutes under "Snow Removal." Penny clarified that the north side should not have the snow removed in the street. She said that the snow is dumped back into the gutter which causes a build up of ice and snow. She suggested that hand shoveling of the snow in front of the mailboxes be completed.

Ben moved to approve the January 5, 2010 minutes as amended, Dave seconded, vote unanimous.

Financial Report: The January 2010 financial report was reviewed. 1573 S. Spruce has been taken by the bank in foreclosure. The house is being made ready for sale. The delinquency list was reviewed and checks were signed. Each delinquent account was discussed. Diane moved to approve the January 2010 financial report as presented, Dave seconded, vote unanimous.

Qwest: Danielle reported that as a result of an error by Management & Maintenance, Inc. the pool phone account was switched with the pool phone account of another Association. To fix the mistake, Indian Creek owed the other Association (Landmark) \$166.04. Management & Maintenance, Inc. will reimburse Indian Creek \$126.98 for failure to turn the phone off in a timely manner. The payment to Landmark in the amount of \$166.04 was issued, and the credit from Management & Maintenance, Inc. was issued.

City Drains: The Board reviewed correspondence from a homeowner in the community and the City regarding the delay in storm drain installation. As a result of the ongoing

correspondence from residents within Indian Creek, the City has agreed to begin the storm drain installation in the spring.

Spraying: The Board reviewed two estimates for tree spraying. The bids were not similar and the Board requested clarification from Swingle on the spraying costs.

Snow Removal: The Board reviewed an email from homeowner Ed Kraynak concerning ice on the perimeter sidewalk. The Board agreed that other than using ice melt, not much could be done to remove the ice on the perimeter walks. The company completing the snow removal was made aware of the homeowner's concern.

Painting: The Board reviewed a third estimate for painting from Murata Coatings, Inc. The Board agreed to table the discussion.

Lunch Bunch: Penny reported that that the next Lunch Bunch event was at Stella's in Highlands. An article will be placed in the newsletter.

Singing Hills Landscape: The Board reviewed an email from Ernie Wiegand at Indian Creek for possible upcoming landscaping items throughout the community. The Board agreed to table the discussion until a walkthrough can be completed in April 2010. The Board asked Danielle to arrange a walkthrough with Singing Hills Landscape.

7630 E. Gunnison Place: Danielle reported that in response to an email from Ed Kraynak and another letter to 7630 E. Gunnison Place concerning stored vehicles, the homeowner of 7630 E. Gunnison Place contacted her. The homeowner reported that the tenants were being asked to leave at the end of February 2010. She also reported that the windows would be corrected and the house was going onto the market. The Board agreed that no additional action should be taken at this time.

Bowen/1581 S. Syracuse Street: The Board reviewed correspondence to and from the homeowner at 1581 S. Syracuse Street. The Board agreed that if the homeowner paid the \$25 return check charge, they would agree to waive the late fees on the account. Diane moved to waive the late fees provided the homeowner pay the return check charge, Dave seconded, vote unanimous.

Sanders/1585 S. Spruce Street: Vicky Sanders submitted a request for replacement light fixtures. Diane moved to approve the request as submitted, Ben seconded, vote unanimous.

The Board also discussed her sewer scope. Dave said he would contact Danielle later in the week to review the scope and provide an answer to the homeowner.

Sewer: Ben said that since his scope had been lost, he is requesting the Association pay for his sewer scope. Danielle will contact \$99 Rooter to pay for the scope in advance.

Comcast Agreement: The Board reviewed a proposal from Comcast. Comcast is asking the Association to sign a 15 year agreement which would allow Comcast access to the cable

throughout the community. The Board agreed that no agreements would be signed with any single provider.

Tennis Courts: It was reported that dog waste was found inside one of the tennis courts. An article will be placed in the newsletter advising homeowners of the incident.

Next Meeting: The next meeting will be held on Tuesday, March 2, 2010 at 7:00 p.m. at the home of Ben Gochman.

Adjournment: Ben moved to adjourn the meeting at 8:20 p.m., Dave seconded, vote unanimous.

**INDIAN CREEK HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING
MINUTES
JANUARY 5, 2010
HOME OF DAVE SULLIVAN
1588 S. SYRACUSE STREET**

The Indian Creek Board of Directors meeting was held on January 5, 2010 at 7:00 p.m. at the home of Dave Sullivan. Board members present were Dave Sullivan (Vice President), Ben Gochman (Treasurer), Diane Levene (Secretary) and Penny Sue Hollon (Member at Large). Board member Nancy Calkins (President) was absent. Danielle Loquercio represented Management & Maintenance, Inc.

Call to Order: Dave called the meeting to order at 7:20 p.m.

Minutes: The December 1, 2009 minutes were reviewed. Diane moved to approve the minutes as presented, Ben seconded, vote unanimous.

Financial Report: The December 2009 financial report was reviewed. Per Diane's review, there were some expenses in the pool contract line item that were capital improvements and were reallocated as money spent from the reserve.

Painting: Diane inquired if the Association had the funds to complete the paint cycle. The Board discussed the possibility of delaying the paint cycle on Roslyn one year. Penny suggested that if the painting on Roslyn was delayed, the Board should consider an inspection of the homes to avoid potential damage to the homes through rotted wood. The Board agreed to table the discussion on painting. Danielle will obtain a third estimate.

Financial Report: Penny inquired if the bank was checking signatures. If they were, she suggested that it be removed to save the Association in bank fees. Ben moved to approve the financial report, Diane seconded, vote unanimous.

Snow Removal: Ben reported that the snow at the mailboxes on Iowa and Trenton was not cleared. Penny suggested plowing be completed in front of all the mailboxes for homeowners walking to the mailboxes. She also suggested plowing the north side of Gunnison to eliminate ice build up. Penny also reported that the snow plow driver was putting snow into the drain and ultimately blocking it. The gutter should be kept clear by the contractor.

Mailbox Access: Penny reported that a repair truck was parked in front of the mailboxes blocking resident access to the mailboxes. The Board suggested an article in the newsletter asking homeowners to refrain from parking in front of the mailboxes.

Homeowner Concern: Penny reported that she was being harassed by a neighbor. The Board agreed that Penny should contact the police as there was little the Association could do.

Repairs to the Pool Bathrooms: Danielle provided an estimate for repairs to the pool bathroom. Diane said she had a contractor that would be able to provide a second bid. Danielle will contact Diane's lead.

Green/7511 E. Iowa: The homeowner at 7511 E. Iowa submitted a request for a portable air conditioning unit. The unit would allow for a pipe to be placed flush behind the screen for drainage and would be visible from the outside of the house. The Board agreed that as long as it did not protrude past the screen it would be allowed.

Next Meeting: The next meeting will be held on February 2, 2010 at 7:00 p.m. at the home of Nancy Calkins.

Adjournment: Ben moved to adjourn the meeting, Diane seconded, vote unanimous.