

Timber Ridge Property Owner's Association, Inc.
Board Meeting Minutes
Thursday, October 16, 2025
Timber Ridge Golf Course Clubhouse

I. Roll Call

President Mark Kujawa called the meeting to order at 6:00pm. Jim completed the Roll Call and those present included Mark Kujawa, Dean Musbach, Larry Felsecker, Barb Felsecker, StefAnn Windhorst, Jim Kleifgen, and Administrative Assistant Laurie Peterson. Paul Weeks arrived at 6:15. Absent: Chris Clabots (Proxy given to Dean Musbach)
Members in Attendance: Rich Klatt, Bob Swendrzynski

II. Approval of Agenda

Dean made a motion to approve the agenda, Barb seconded, and the motion passed unanimously.

III. Approval of Minutes

Dean made a motion to approve the August minutes, Barb seconded, and the motion passed unanimously.

IV. Treasurer's Report – Jim Kleifgen

a. September financials

Bills Paid

Jim highlighted a few of the larger bills paid in September which included the \$4,000 payment to Spruce Paving for crack sealing, and \$3,290 to the IRS, along with \$848 to the WI DOR for our income tax return. We were required to file an income tax return due to the amount of interest we earned from our CDs. The taxes represent 33% of the amount earned.

Budget

Our budget is in good shape, other than the Postage & Supplies account overage, which was mentioned last month, due to a timing issue with Annual Meeting expenses and pre-purchase of stamps prior to the postal increase.

b. Secretary Update

FINCEN/Beneficial Ownership Information Reporting

Jim updated the Board with information regarding the final decision by the government to only apply the BOI reporting requirement to foreign entities. Domestic corporations will not be required to submit reports, so there is nothing required for our organization going forward.

Insurance Review

Jim provided information he received from the recent meeting with our insurance representative at Klinner Insurance. For the type of insurance our homeowners' association needs, our current insurance carrier, Auto Owners, is our best option. The Board then discussed the specifics of our coverage.

Umbrella Policy

For our Umbrella coverage, we currently have 5 million Errors and Omissions coverage (\$4,000 premium), along with an additional 2 million on our regular Liability policy for a total of 7 million in coverage. Jim felt this amount of coverage may be excessive and asked the Board for their opinion. StefAnn suggested reducing our regular Liability policy to the minimum required and then amending our Umbrella policy limit to get somewhere in the range of 3-5 million in combined

coverage. She provided information regarding a lawsuit her prior homeowners association had to deal with. Mark stated he preferred not to go below 5 million coverage and the Board agreed. The policy renewal is November 1, so Jim will work with Klinner Insurance to adjust the Umbrella and Liability policy Errors and Omissions coverage to achieve the 5 million.

Property Policy

Our Property policy only covers the Guard House with \$11,400 of coverage and a \$250 premium. Discussion ensued regarding whether that level was appropriate and whether we would rebuild the Guard House for that amount if we incurred a loss. In the end, the Board decided to keep the coverage as is.

Blanket Employee Dishonesty Policy

We currently have \$250,000 of insurance which covers theft. Jim explained the checks and balances we have in place to ensure theft would not occur, which includes signature authority on file at the bank, requiring two officer signatures on checks over \$1,000, monthly bank reconciliations, and our personal relationship with Incredible Bank. He cited a recent example where the bank called us when a check we issued was presented for payment and Incredible wanted to verify it was a legitimate check. Jim's recommendation was to reduce this coverage to \$50,000. The Board agreed to the \$50,000 coverage level.

Work Comp Policy

The premium is 903.00 and covers independent contractors that don't carry Work Comp insurance coverage and our direct sub-contractors (Admin Assistant and Maintenance personnel). We require that outside contractors/firms submit a Certificate of Insurance before performing work. This would include for example those doing paving, snow removal, and tree cutting.

V. Committee Reports

a. Roads Report – Rich Klatt

Patching/Washout Area on Timber Ridge Rd

Rich reported that American Asphalt has completed the pothole patching on the previously identified areas. The washout area on Timber Ridge Rd near the entrance will be done sometime next week using reclaimed asphalt material. This will reduce the quote price since regular asphalt was what was quoted. Larry feels the reclaimed asphalt material is not a viable choice and wouldn't prevent further washouts. His suggestion was to use a more stable solution such as 3" stone. It was decided to proceed with the asphalt material.

Asphalt Overlay on Ridgewood/Deerwood

American Asphalt completed the work this past Tuesday and Wednesday. Paul expressed his dissatisfaction with the inferior quality of work that was done on the driveway transitions. He presented photos showing open aggregate in front of his driveway which should have been seal coated, along with various higher transitions that should have been rolled out. He stated that other Condo driveways have the same issue. He anticipates issues with the plow catching some of these areas and tearing out the material. Mark also noticed the higher transitions at some of the intersections. American Asphalt hasn't been back to fix this, so Paul is assuming they consider the driveways complete. StefAnn and Mark agreed that American Asphalt should come back to inspect all the driveway transitions before we pay the invoice. An invoice has not yet been received, as shouldering work will be done in the next couple weeks also, using gravel material. Larry also brought up the issue that we are being charged for saw cutting as part of the driveway milling process and no saw cutting was done. Rich will contact American Asphalt to discuss the issues.

b. Road Right of Way – Dean*Tree Removal*

Dean reported that the tree removal contract for 27 trees was awarded to Foley's Tree Service. We issued a check to them for the down payment amount of half the project cost. They are expecting to start the project in early December and will call a week ahead of time to confirm.

Blind Corners/Intersections

The outstanding issue of blind corners and intersections is still to be addressed, but Dean felt that we have enough left in the budget for this project also.

Roadside Clearing/Widening

Regarding the roadside clearing to widen the area for walkers and bikers, Dean said this would be a multi-year plan. Rich will provide Dean with a larger map that will be easier to work with when identifying the areas of concern.

c. DRB Report – Barb*Design Approvals Granted*

Barb approved a drawing of a 3-sided wood fence plan next to a Trailwood Dr residence to house both the garbage and recycle bins.

She also approved a landscape plan for additional white pines/ferns at the same residence.

New Construction Updates

- Woodgate spec home has recently been listed with Redman Realty/Pat Van Hefty. The house is not yet fully enclosed.
- Woodgate private build is continuing to assemble the insulated concrete forms for the main floor.
- Deerwood build is enclosed, but does not have siding installed yet.
- Trailwood spec home is enclosed and siding has been installed.
- Trailwood private build is enclosed and siding has been installed.
- Woodland Cir build is enclosed, but does not have siding installed yet.

Covenant Violations

Will be discussed during Closed Session.

Email Blast – Covenant Reminders

Barb is proposing an email blast reminder be sent out regarding the removal of boats and trailers that needed to happen by October 1, along with a reminder on garbage/recycle bins being stored in the garage or behind approved fencing outdoors. Barb will draft the formal verbiage and send to Laurie to email to residents.

d. Guard House – StefAnn*Lighting*

StefAnn reported that phase one of the lighting plan is in place at the Guard House. The wires still need to be buried, and she has placed some rocks on the exposed wire areas as a cautionary measure for the time being. Larry asked if the lights will be used year-round and StefAnn said yes, along with colored lights for various holidays. Paul offered some brand-new string lighting should StefAnn decide these should be added.

Landscaping

The evergreens have been trimmed back, and some additional gravel ground cover may be needed in the landscape beds.

Holiday Decorations

Mark has the holiday wreaths ordered and will also order some garland boughs.

Front Window

StefAnn will also be applying the privacy film to the interior of the front window to prevent seeing

inside the building when the light is lit.

e. Covenant Review – Paul

Paul did not have anything new to report regarding the review of our current covenants.

f. Holiday Party – Mark

Mark has been working with Bernie Nelson on the Holiday Party details and a Save the Date email blast has gone out, along with a website posting. Laurie made a suggestion to use email for the invitation for the 250 property owners with email access and then send an in-house produced paper invitation to the 31 property owners without email access. This will result in savings of approximately \$350 in printing and postage expenses. She will mail drafts of both the email and the snail mail invites and RSVP instructions to the Board and to Bernie Nelson for review. This year, all attendees will be required to pre-pay with their RSVP. The email blast will go out the first week of November with all RSVPs and checks needing to arrive prior to December 1.

VI. Open Forum

Bob Swendrzynski (a new Timber Ridge resident since April 2025) asked a question regarding whether the Board had ever considered consolidating the garbage/recycle pick-up to just one vendor. He was an officer on an HOA Board when he lived in Arizona, and he worked on a similar 3-year contract there that was awarded to Waste Management for their 600+ residents. Paul responded that the Board has looked at this in the past and probably the biggest issue would be the association having to pay the bill and collect from the residents. The proposal was tabled at that time.

Dean also brought up an issue with a Timber Ridge road sign at the Woodland Circle intersection. He feels the sign needs arrows to make clearer which direction the road goes. Since Rich is in charge of the signs, he will look into having our road sign vendor either modify or replace the sign. Laurie also commented that so many of the signs are hidden behind foliage along the road and do not stand out since the colors are so muted that it makes it difficult traveling through the Timber Ridge community.

VII. Old Business

a. Website Update – StefAnn

StefAnn reported that she has conversed with Fred Miller over the phone and in person, and the transfer of the website administration ownership to TRPOA has been completed with Fred. StefAnn has been making some design changes to the website and will continue working to refine and add capabilities that we currently don't utilize. She inquired whether we were planning on putting an updated version of the TRPOA Membership list out on the website and whether emails and/or phone numbers should be included on that list. A decision was not reached about that. Since the website renewal is coming up in early November, StefAnn will confirm with Jim that the payment method listed on the website is indeed the TRPOA debit card that was previously used for the domain renewal.

b. Hwy 51 Speed Reduction – Mark

Mark has nothing new to report on this project other than StefAnn volunteering to help out with the local Minocqua/Hazelhurst community opinion solicitation.

VIII. New Business

Larry reported that he had contacted Frasier regarding putting in the power line from the existing meter at the entrance monument to our LED sign location, and the cost came in at approximately \$4,000. StefAnn had similar work done at her residence and that bill was \$3,000. Larry concluded that the TRPOA could buy the wiring, and he could dig in the line where needed, leaving a portion of it above ground. This will be added to next month's agenda along with the formal decision on the sign size as that will determine the size of the display case also.

IX. Next Meeting Date

The next regular Board Meeting date will be Thursday, November 20, 2025 at 6pm at the Hazelhurst Town Hall. There will be no December meeting. Jim has booked the Hazelhurst Town Hall for the following dates: January 15, February 19, and March 19. He anticipates, weather permitting, that we will resume our meetings at the Clubhouse in April.

X. Adjournment

Paul made a motion to adjourn the Board meeting, and Dean seconded the motion. The meeting adjourned at 7:36pm.

XI. Closed Session

The Board went into Closed Session at 7:44pm.

The Board was in full agreement that any member who is seriously in arrears, will be required to pay their entire balance (comprised of dues, late fees, and legal fees) in full or through an agreed upon repayment plan.

The Closed Session adjourned at 8:25pm.

Respectfully submitted,

Laurie Peterson

Laurie Peterson/TRPOA Administrative Assistant