

2025 Country Creek Annual Meeting Notes

Meeting Date, Time and Place: April 3, 2025, 7pm at the Ballwin Police Station

Trustees Present: Glen House, Bret Schubert

44th Annual Meeting Agenda and notes:

Attendees will be limited to lot owners only and guests invited by the Board only. No children are permitted in the meeting room.

A. Roll Call

- Meeting called to order
- It was announced that David Hall has resigned as a trustee as of 3/31/24.

B. Country Creek Website and social media.

- Glen House introduced himself as a new trustee.
- He talked about the new subdivision website at: CountryCreekBallwin.org
- The website contains subdivision information, documents, and important Ballwin links.
- There is a Facebook group for Country Creek residents only. It is called: Country Creek Neighbors. <https://www.facebook.com/groups/669849243109474>.
- We have a new YouTube page: <https://www.youtube.com/@CountryCreekBallwin>
We tried to livestream the meeting, but the technology wasn't cooperating. The idea is to make it easier for people to "attend" the meeting who couldn't be here in person.

C. Paperless Community-The plan is for us to move from paper to digital in the very near future. This is driven by City & Village, as they want assessment dues paid online in the future. This will not impact this year's assessment payments.

- Our goal is to move all subdivision documents and correspondence to digital format and eliminate paper. This will also save us money by not having to send out mailings and make copies
- The website will have many of the documents that are currently being done on paper
- We talked about a 3.5% charge if you use a credit card on the City and Village website to pay your bill, as they charge an extra fee. To avoid the fee, use your bank or pay by check.
- The assessment is now being sent out to all homeowners.

D. Expenses: Budgeted vs. actual proceeds and expenses. Budgeted proceeds and expenses for the current fiscal year: April '24 through March '25, and projected expenses

- See the budget handout that is attached.
- In the budget for **Insurance from O'Conner**, who we use, we will be increasing the amount of insurance in case Country Creek gets sued. The amount we have now is insufficient.

E. Events-We plan to have a couple of neighborhood events again this year.

- Beth Howard will be putting on some events this year, like the donuts and fire truck along with the food truck. The food truck cost was covered by the people who bought food. We paid for the donuts.

F. Amendment ballots – Sent out by City & Village We need two-thirds of homeowners to pass the amendments and we're very close to that number. This process is slow because it's hard to get homeowners to return their ballots. The amendments were discussed in our annual and special meetings for the past several years. The ballots went out last year and we're waiting to receive unreturned ballots.

- The ballot for the updating the indentures that went out last year had a good response, and we are close to passing all items. City and Village has the results, the results will not be handed out to anyone other than the trustees.
- The response could have been a little better, as the ballot was not really worded for the average person, but more as legal jargon, and some people were confused by it.
- We need 68 households to pass a quorum, and we are close to that right now. Not all the ballots have been sent back in. In the past, it took 2 years to pass any ballot change. The trustees had to go door to door to ensure the ballot changes.
- Bret contacted City and Village, who confirmed that we can talk to people that have not turned the ballot or to those who want to change their ballot votes. There is no closing date on the ballot. The last time we had a ballot Bill Hoffman went door to door to get things passed.
- It would be easier if we had everyone's email to communicate with people and we are working with City and Village to get everyone's emails. Again, this is a part of the plan for us to go completely digital.
- As for the people that move in and out of the subdivision and the ballots, the people that have moved out of the subdivision, their votes would not be counted. The new homeowner will have to vote on the ballot. David is contacting the LLC's that own the homes for the renters that live in the neighborhood, as renters don't have a say.

The Bowens and the softball clinic:

- The Bowen's attorney sent out a letter to the neighborhood last year about the ballot, and most of the things that were said were false. He had to write a retraction and apology to David Hall. Then our attorney sent out a letter as a rebuttal to what the Bowens sent out.
- Christy Bowens wanted to speak about the ongoing issue with her softball clinic. Someone commented, "Bret, we don't need to keep talking about this." Christy Bowen commented that the trustees just want power, and this is why we are trying to change the indentures. She says that David Hall has a vendetta against her family. Bret Schubert stepped in and reminded her that her family is breaking the rules of the neighborhood. Her father agreed to the indentures when he moved in. There was a bunch of back and forth between residents and the Bowens, who were in attendance. Pat Lewis asked if Christy is a homeowner and Christy answered that she is. Christy doesn't live in the neighborhood. She lives in Wildwood.
- A few people commented that the Bowens don't care about the neighborhood, just their softball clinic. Christy keeps commenting that it's all about the girls she coaches, and the trustees and residents replied that it's more about her and what she wants. Bret suggested to Christy to put up a fence around the yard to block the sound to be less of a nuisance. Someone reminded her that she is still breaking the indentures, so putting up a fence won't fix the problem. Christy said there are only a few people who are complaining. This is not true as there have been 28 separate complaints to the trustees over recent years. Christy said that anyone who has complained should come and see the clinic. Bret said it doesn't matter, as she is still breaking the rules of the indentures. Burt Spicer questioned, "What happens if someone else does what she is doing? Like a mechanic or a motorcycle repair shop. Then we have another problem to fix. No one wants this."
- We ended this discussion where it started with no changes.

G. Past Due Assessment Action – The process of filing liens is underway, and there are three outstanding liens.

- We have three liens being put on houses that have not been paid. City and Village will take care of this. Two of these are recurring people, and one is new.

H. Gazebo Projects –

- Electrical Repairs and landscape lights were replaced in 2024.
- The 10' tall by 12" x 12" posts on the gazebo to possibly be replaced in 2025-2026.
- As we've talked about in the past, the gazebo posts need replacing. We would like to replace all four posts this year, but Bret Schubert thinks it would be better to replace one post per year for the next four years. If we have extra money, we can replace two instead of just one. We will wait and see where our finances stand as we get to fall and then decide what to do.
- The suggestion was brought up to tear down the gazebo, as it will continue to be a major cost to keep up. In the past we have put on a new roof and recently had the electric upgraded.
- With Lawn Systems, we must make sure that it doesn't spray the gazebo with the sprinklers. This has contributed to the rotting of the posts.

Landscaping costs are increasing annually. We replaced 5 trees last year, clean-up of downed trees, shrub replacement, etc. \$4300.00

- Proven Landscaping has increased their fees by over 4%. David Hall signed a 2-year contract with them that we are now in the middle. When this expires, we will investigate other companies as well, to find the best price.
- It was asked what Proven does with their money. They cut the grass, trim trees and bushes, mulch, take care of the circles, spread grass seed, and spray for weeds. Let us know if anyone has landscape companies to contact. We need to get an itemized statement from Proven to see exactly what they are doing.
- By the bridge, we need to put a barrier around the tree at the bridge that is getting rubbed.
- It was budgeted to add sprinklers in the common ground at the entrance to the subdivision by the gazebo that has the brown strip up the middle between us and Seven Trails and Holloway Road. Mayor Tim Pogue was in attendance and informed us that we only own a small strip of land that is from the Gazebo and along the road into the subdivision, and that is all. Not anything past the Gazebo towards Seven Trails. All the common area behind the gazebo and the area that is to the right of the gazebo along Holloway Rd is owned by Ballwin. We have a sprinkler system there, and Proven cuts that area. In the budget, we had planned to add a water line and sprinklers to water the brown area. This will be scrapped, and we will have to decide if we want to continue to water and cut that area.

I. Projecting the 2024-2025 fiscal year the homeowner's association will have a significant shortfall if not increased. This was increased to \$331/homeowner. Further increases will be needed to keep up with cost increases.

- **Starting in 2026, we may have to increase the association fees.** Everything is going up in cost, and we must keep up with utility companies, landscaping, water, and the world in general.

J. Deer Population Control

- Owen Nagel asked to speak on this and has information he has collected that he would like to share. He talked about what Wildwood and Ballwin have done regarding deer population, and the costs associated. He also discussed the laws regarding culling deer and how much property you must have to hunt on it. You have to have at least 1 acre of land. Bret Schubert said his property meets that requirement and will allow hunting on his property.
- Mayor Tim Pogue offered to take any questions about this, and people can call him.
- Chuck Dinehart brought up that we can't hunt on the common ground. We will not be hunting there. This was brought up because people ask us about this area.
- Any hunting group must be certified by taking a course and they have to have special insurance and special marking on their arrows. It was suggested that White Buffalo is the group to contact if we want to move forward on this matter.
- It was also suggested we take a vote on this again and it failed with only a handful of people in favor of hunting the deer as a neighborhood.

K. Trustee Opening(s)

- Glen House talked about being a trustee and explained what we do. Glen said he is volunteering to help keep this a great place to live and asked for people to join the trustees to help the neighborhood.
- Christy Bowen volunteered to be a trustee. Many in attendance said no, as there is a grievance filed against her family and her, and the indentures don't allow for this. Until they follow the rules and disbands the clinic and resolve the grievance, they will not be allowed to be trustees.
- Chuck Dinehart brings up that there is an option to turn over the board to an outside management company if we can't get people to serve. However, this will be costly to do so.

Final Comments:

- It was reiterated that assessment fees will probably be going up next year in 2026 as all utilities are going up and we must keep up, so we don't fall behind.
- As a follow-up, in calling City and Village, the only service charge is if you pay through their website with a credit card. Just pay through your bank account or by using a check. Checks can still be sent in with no service charge. David Hall set up the current dates to be delinquent on payment. We will be changing that to 45 days next year. 10% of what comes in is the fee we are paying to City and Village.
- We welcomed the Bolins, our new neighbors at 235 Spring Oaks
- Mayor Tim Pogue talked about his retirement. Mark Stallman will be the new mayor and was formerly an alderman for Ballwin. He spoke for a few minutes.
- Mike Finley, one of our two aldermen for our ward, was present and talked about solicitors in the neighborhood. If someone is walking around trying to sell or solicit, they must have a red Ballwin solicitor's license. If they don't, we should call the police.

The meeting was adjourned.

Period: 4/1/2022Thru 3/31/2023		Period: 4/1/2023Thru 3/31/2024	
Beginning Balance	\$ 13,145.15	Beginning Balance	\$ 12,691.17
Plus: Net Proceeds Received from City & Village	20,828.60	Plus: Net Proceeds Received from City & Village	25,775.67
Less: Expenses		Less: Expenses	
Proven	(13,168.06)	Proven Landscapes	(13,684.48)
O'Connor Insurance (For subsequent Period)	(2,782.00)	O'Connor Insurance & Travelers	(2,959.00)
Ameren	(483.00)	Ameren	(179.82)
Missouri American Water	(455.81)	Missouri American Water	(965.84)
Trustee	(85.00)	Trustee	-
Other Misc. (Tree and Shrub replacement)	(2,268.71)	Other Misc. (Tree and Shrub replacement)	(3,161.16)
Legal	(750.00)	Legal	(2,407.37)
Lawn Systems	(1,290.00)	Lawn Systems	(798.00)
Total Expenses	(21,282.58)	Total Expenses	(24,155.67)
Ending Balance	\$ 12,691.17	Ending Balance	\$ 14,311.17
Avg. Lot Exp. (132 Lots)	\$ 161.23	Avg. Lot Exp. (132 Lots)	\$ 183.00
Period: 4/1/2024Thru 3/31/2025		Period: 4/1/2025 Thru 3/31/2026	
Beginning Balance	\$ 14,311.17	Beginning Balance	\$ 10,032.44
Plus: Net Proceeds Received from City & Village	24,619.90	Plus: Net Proceeds Received from City & Village	38,330.00
Less: Expenses		Less: Expenses	
Proven Landscapes	(14,772.20)	Proven Landscapes	(16,717.07)
O'Connor Insurance & Travelers	(2,978.00)	O'Connor Insurance & Travelers	(3,059.00)
Ameren	(82.24)	Ameren	(450.00)
Missouri American Water	(905.83)	Missouri American Water	(950.00)
Electrical repair	(5,275.00)	Gazebo Repair	(7,000.00)
Other Misc. (Tree and Shrub replacement)	(2,968.84)	Other Misc. (Tree and Shrub replacement)	(5,000.00)
Legal	(1,341.52)	Legal	(500.00)
Lawn Systems	(575.00)	Lawn Systems	(4,900.00)
Total Expenses	(28,898.63)	Total Expenses	(38,576.07)
Ending Balance	\$ 10,032.44	Ending Balance	\$ 9,786.37
Avg. Lot Exp. (132 Lots)	\$ 218.93	Avg. Lot Exp. (132 Lots)	\$ 292.24

- (1) Reconciliations were completed to the bank statements
- (2) Proven is paid based on lawn mowing services, planting flowers, mulch, tree pruning, etc.
- (3) Insurance is traditionally due on April 1st and covers trustees for liability and casualty losses on the Gazebo.
Insurance payments are processed in the prior accounting period
- (4) Ameren and MO American Water are paid monthly via EFT
- (5) Legal expenses account for payments to Sandberg & Phoenix who were engaged to review the restrictive clause in the indenture
- (6) Lawn Systems, Inc. manages the annual inspection, start-up, shut down and maintenance

Cash Balance On 8/31/2021	#####
Pending CV Deposit 9/20	7,511
Est. Open Assessment Receipts	<u>1,396</u>
Available Cash	#####
Estimated Expenses Thru 12/31/2021	
Proven (Last Fixed Pymt)	(1,276)
Estimated Variable Expenses	(500)
Other Proven (Unknown)	(500)
Tree Removable (Subject to Approval)	<u>(1,800)</u>
EOY Balance	#####
CY'22 Est. 1st & 2nd Qtr. Expenses	
Variable Expenses	(500)
Insurance (Excludes Fidelity)?	(2,300)
Proven 6 x 1,300+1,000	(8,800)
Assessment Receipts	<u>-</u>
Estimated 6/30/22 Balance	\$ 9,856

Proceeds		
Totaal	Fee + Oth, Charges	Net
\$ 23,496	88% Net	#####
	Deposits: 8/20 & 9/20	<u>19,045</u>
	Est. Open Receipts	1,631

Water, power, sprinkler

Water, power, sprinkler