

MINUTES OF THE ELM RIVER TOWNSHIP BOARD MEETING  
OCTOBER 15, 2015

The regular Elm River Township monthly meeting was called to order at 6:30 pm by Supervisor Reynolds. Members present: Treasurer Reynolds, Supervisor Reynolds, Trustee Kelly, Trustee Trudgeon, and Clerk Brandt.

AGENDA: Approval of the agenda, with the correction the next meeting is November 17<sup>th</sup> not December 17<sup>th</sup>, 2015. Motion to approve Kelly/Trudgeon, all voted aye.

MINUTES OF THE SEPTEMBER 17<sup>TH</sup> 2015 REGULAR MEETING: Motion to approve as presented: J. Reynolds/Trudgeon all voted aye.

TREASURERS REPORT: C. Reynolds: Balances are off the statements again, Sherri and I are still working on getting the reconciliations done. Superior National Bank General Account as of 9-30-2015 \$79,504.33, River Valley account \$30,906.92, Superior National Tax account \$390,368.97. Motion to approve: Trudgeon/Brandt all voted aye.

BUDGET TO ACTUAL REPORT: Nothing to report, pending straighten out of the books.

ASSESSOR REPORT: John Botto: Not a whole lot, everybody knows about the lake level, we just got the order. All I know is that they established a level and I have not heard from John Pekkala on what method they are going to use to finance this special assessment this year. Or as a matter of fact if you look at that, it doesn't say they are even going to do it. I assume they are going to they have to basic on somehow. I don't know a lot about it, I will touch base with John Pekkala maybe tomorrow if I can track him down. As far as the AMAR goes, everything that was pointed out in the first notice of review has been corrected not sure what else is coming but I haven't heard anything from them. No news is good news on that; they haven't found anything that they are sticking their nose in too. We just received the inflation rate for 2016; it is going to be 1.3%. If nothing has changed on your property you take last year's taxable value, multiple by 1.003 and that will tell you what 2016 taxable value is. It can't go up more than that; it is either 5% rate of inflation whichever is lower; everyone is getting a big break if you ask me. They have a whole bulletin on how they come up with that number if anyone is interested, they go back thirteen months and they say what was the average and what the change was 1.3%. John K, what's included in that? I am sure groceries are? Inflation multiplier, 12 month values from October 2013 thru 2014 average, and 12 month values from October 2014 thru October 2015 average. Ratio is calculated by dividing the averages column two by column one, so basically you have 24 ratios and you are taking the average. That is how they come up with it. The average for 2014 was 236.009 and 2015 236.742 and the ratio was 1.003 so a change of .3%. If you add something it is going to be 50% of the true value added and if you take away something it will be what is taken away.

CORRESPONDENCE: Nothing

OLD BUSINESS: Nothing

## NEW BUSINESS:

**\*Cleaning/Maintenance:** Cleaning and maintenance of this building I think that we can easily take care of that ourselves. I mopped the floor today and it takes about 20 minutes to cut the grass, and as far as saving some money around here, I don't mind doing it. I am sure the firemen can fix things around the building so I don't see a need for a maintenance person. I have not talked to him since I have been on the board, I guess I make a motion that we take care of the building repairs, etc. ourselves. Brandt seconded, all voted aye.

\* Just a reminder that the deadline for removal of cemetery decorations and flags is today.

**\*Sawmill:** I hoping Carl Domitrovich was here he had some questions for Al Penegor regarding the sawmill, Carl had a noise study done and his question was "What would Penegor's do to quiet down the sawmill?" Al asked me which machine is making the loudest noise. Carl had the study done, when the mill is operating and all the machines are running which is the loud one? Al would gladly insulate around that equipment if possible or make a little room, whatever might help out but he doesn't know which one is the worst one, or where to start. Al was wondering if Carl had a break down, because I know he had decibels from this and that and I don't know if he had anything one particular machine. Al is more than happy to help, but he doesn't know where to start. Carl is gone, but that was my follow up for Carl regarding the noise in the sawmill. Maybe I can find an e-mail address and send it to him.

**\*Lake Level:** There was a ruling as John said and what the cost of it is yet. I was told that Houghton County pays 20% of the cost, the Township pays 10% and the 70% is spread out among the residents that are involved with the water. That is how it was explained to me, and how they divide that up who pays what and how much we haven't heard anything yet.

**\*Meeting with Rukkila's office:** John R, Cheryl, Dick, and Sherri went and met with Rukkila's office with Peter Negro regarding the money we have paid them compared to the work that was supposed to be done. They did see some issues there, and he was supposed to have a plan for me for tonight what they were going to do to help. Of course they didn't get it to me; I called there all day today and never got anything. His first initial fix was that they were willing to at no charge to come and take care of all the stuff they were suppose to have done. How he was going about that and who he was going to have here, because Cheryl and Sherri both don't want them on the computer unless they are here. They want to be a part of it, I don't blame them. They are rebuilding and actually making this system right now and I wouldn't want anybody else's hands in it. They are actually going back to the work that Rukkila was paid to take care of and fixing that. He wasn't aware of the software problem, our version is 10 and they brought 10.5 to assist with our books and they are not compatible. So all the work that was done was useless for us, did not help us one bit, so they were willing to do that, so far that is what he said in the meeting. He was suppose to have something for us tonight, I don't know if it was a contract or how he was going to word it on how he was going to repair it or what they were going to do or not do. We didn't receive that today. We are working on it; we have paid them a lot of money for very little work.

**\*Waste Management:** John R: I have been talking to Waste Management about our garbage; they were supposed to have three (3) different options for us today. A lady named Wendy from Wisconsin never got back to me today; I went through the automatic phone list trying to find Wendy in Wisconsin, because she said to just call the number on your id if you want to get a hold of me, spent an hour doing that. I went up to see Scott Reed up at Waste Management; this is one of his proposals was to go to the garbage bags. It is \$2.00 a bag and they got to come and get it no charge to the Township. I did the math comparing one week pickups to two week pickups for the seasonal and with the cost of the garbage bag, I did an average of everybody has two bags a week. With the cost of the garbage bags and the ones you already buy it would cost each place around \$40.00 a year at two bags a week regardless of one week in the summer or two weeks in the winter. Scott called me back and said we are too rural to come pick them up. I thought that would be a considerable decrease in our taxes, a couple dollars for a bag that wouldn't hurt as bad as paying all the taxes. He did have another option, we could save \$20,000.00 a year from having garbage pickup only from May 1<sup>st</sup> to November each year, and I said that is foolish why would you only do summer months. They make all their money in the summer it is six tons a week of garbage and in the winter it is two tons every two weeks so that is why the cost they charge us \$4,000.00 a month for garbage that is why it is the same all year long. It does not matter if we have one or two week pickups it goes by the tonnage, the fuel, and the truck and the spread it out over twelve months. I was confused on why we were paying the same amount of money for four pickups a month compared to two pickups a month in the winter it is sixty and in the summer there is two hundred fifty. He also talked about having a roll back dumpster here in the winter months at the perfect location where you can put your garbage in and they pick it up once a month and that would be about a \$15,000.00 a year savings, just for winter. Summer time would be the regular pick up every week they come to the house. Just for the winter months to save money, all they would have to have is it plowed in the front so they can back up to the front and they would do that once a month that would save the township the \$15,000.00. He is suppose to get this all worded for me to be able to present it to the community and see what the feelings are about it. I think we have to start cutting some things, I do believe financially we may be in a problem. We are not quite there yet, so I am looking ahead at different options to try and save a few bucks. He is willing to keep going the way it is without an increase; we are not in a contract with them right now and he is willing to keep the same price another year just the way it is without having to have a contract. We are okay yet for now. Audience question, are the winter months November to April, how do they define winter months? November 1<sup>st</sup> to May 31<sup>st</sup> is considered the winter months or with road restrictions go off. He said the problem in our area especially with the road restrictions they have to have special truck hauling that come up here with the seasons with the restrictions and they end up transferring that twice and with all the estimates that all has to be part of it. We did they we were onto something with the bags, Quincy Township went to bags. They is a lot that went to the blue bags, by the way he explained it they have to come get them, and he must have called his boss and the afternoon came it doesn't pay for them to come up here for two tons in the winter. John K. they are running there load to the transfer station and not directly to the dump. He did say in the summer months, I know Shawn talked about having a location with four dumpsters, you hire a guy to be there from 9: 30 to 12:00 every Saturday and you bring your garbage. It ends up being a mess; if no one is there it is going to be a mess people don't care. \*Joe S. it didn't work before. I (John R) kind of liked the roll back container, somewhere here in the winter months and they only had to pick it up once a month. In the winter months you wouldn't get the bears

and it would be less of a problem. We have to get the paperwork on it and hash it out. I was up there for an hour and half and we were thinking of every different scenario, we don't want to lose the garbage but if we could save some money. \*Audience-My name is Gail Sanchez, my husband and I are seasonal mostly at Lake Roland, we also live in Calumet Township in Traprock Valley. We have rentals and we use a company call Michigan SIP Homes out of Atlantic Mine, and we lived in Traprock Valley for almost nine years or maybe longer than that with no garbage pickup. This gentleman started a service, he comes out to our house and other properties and he does a lot of our rental properties in Portage Township and he only charges by the bag. We put it out every other Thursday morning he picks it up and we only get a bill for what he picked up, so if there were enough people that joined the program and he bills you monthly for it. You get the bill after the fact, of what was picked up. I do have his phone number if he is someone you might want to contact. He does an excellent job and he is very reasonable, and we live as far north of bridge as we do south of the bridge in Lake Roland. So it might be someone that would do it for a lot less than Waste Management. John R, I do believe Shawn was talking to that same guy, but Shawn didn't get back to him by a certain date. The guy did need to know what our plans were as he was going to have to put on another truck and trailer and when we didn't get back to him in a timely manner he says I am not going to do it. So what you said is if you put out four bags he charges you personally for four bags. Gail answered Yes; it does depend on the size of the bag used. If you use a big contractors bag and fill that it might be \$3.00, and the 13 gallon size is a dollar a bag. He is also not doing recyclables paper, plastic, etc. we are talking about Greg Nantell. John R, it is worth trying to weigh our options as we are not stuck in a contract, which was up about 6 months ago. We are running right now without a contract, and I did tell them that we don't want to get involved with a contract as we are trying to save a buck or two. I will try and give him a call and see if he could start maybe January 1<sup>st</sup>, so he picks up every two weeks? Gail says yes and he does some of our rentals every week. John R, in the summer if you keep the garbage for two weeks it starts to smell unless you have a special place to put it. Gail (says) I am sure in the summer he could come more often. John K. I believe we are the only township that takes care of people's garbage. Other townships have gotten rid of it. John R-Scott Reed was supposed to send me an e-mail about a guy that does it in Ontonagon, which is independent. Maybe we can get some idea as we pay \$44,000.00 a year now. Cheryl R, we did a check for this month is \$3,400.00. John R it is an issue and we do need to address it; I will do some more research and hopefully have for the next meeting.

**\*Fire Department:** Mike Sabo we had our usually monthly training session this month, we tested and ran all our small equipment, and verified all our chimney fire equipment for our upcoming heating season. We hope all the people will be very careful with their wood burning stoves. Also the Fire Department went to the school and we did fire prevention for the students. There were ten students present and we discussed fire prevention and we did a small live burn to extinguish with fire extinguishers. We demonstrated have to do it and then had the 4<sup>th</sup> and 5<sup>th</sup> grades students put it out.

**\*Payment of Bills:** Our general entries for Michigan Broadband and UPPCO are not showing on the sheets, next month we will have reports showing them also, we are paying bills in the amount of \$5,200.43 and the Payroll is \$2,655.88. Motion made to pay the bills J. Reynolds/Trudgeon all in favor aye.

**\*Citizens comments:** Richard Krupp-I would like to clear up some things on the lake level, about 20 years ago Ray Niemi contacted me shortly after the bridge was put in. He stated it was a 25 miles drive for him to come out and check water levels and he asked me if I would be his eyes out here and let him know if he called me what the lake level was or if I had a suggestion for him. For the last 20 years it has been that way, pretty much with even the new Drain Commissioner I have worked with him, I would call him if I thought something was wrong out there or he would call me to go out and look that the lake level until about two years ago for some reason or another he talked to an attorney and he said he could no longer put the water bar we had been putting in for the last 15 years and I asked why not? He said my attorney told me that I could be held liable for it. I don't know exactly where he was coming from on this because he is covered under the county bonding system against any personal liability claims. I and a couple of other people circulated a letter to all the township residents, asking them their opinion on what we should do as far as the water bar because the Drain Commissioner wasn't going to put it in any more and I felt we needed that bar put in so we circulated this letter. The letter basically asked their opinion and it was like 90% that we should continue like we were doing until the court came down with a ruling on it. That is the way we did it, some of us put the bar back in and that ticked off the Drain Commissioner and than that started the issue of going back to court setting lake levels. For my own personal issues, Sandy and my property is 10 to 14 foot above the lake level. Our closes drain field to the lake is 125 feet away from it, I have no issue really with the level is now or like it is at the end of April when the snow melts. It does matter when the water is real high I do have a problem with some of my shoreline erosion but it hasn't been an issue I have probably lost about 5 feet of shoreline in the last 20 years. Not a big issue, if I want to stop it I can put in a sea wall. But for some reason they seems to be rumors flying around, that I threatened the county that I was going to sue them if they didn't put the bar back in. I never contacted anybody, never told anybody that I was going to sue them, the only thing that I did was initiate this letter to get the opinion of the people and went to the Board of Commissioners and showed them the letter, told them what the feels were and the County Board of Commissioners went against the Drain Commissioner and said to put the bar back in and do what you need to do until we get the court hearing. Basically that is what we have been doing. But issues have come up, I have had people spreading rumors that there was a court hearing, I wasn't going to say anything about this until Mr. Siller went to some of our people and said that I was going to sue the county if I didn't get my way on the lake level. I was going to and my wife told me not to but I was going to let this slide off and not say anything about it. But when this gentleman called my mother a bitch that was the end of me letting it roll off my back. My feelings for the last 20 years have been, do with the lake level so everyone can live with it, wasn't going to make everyone happy because some people wanted low and some wanted high water. By regulating the lake level it was everything people could live with, I spent many, many hours on beaver control that people did not know of. The last 6 or 7 years I can't do it, because of my legs and my age. I just wanted to clear the air I am not the problem on this, I have been working a lot of free volunteer time to keep the lake level as near as what everybody could live with as possible. If you let the lake drop too fast during blue gill and crappie spawning you can kill the eggs if the water drops after they lay their eggs. If the water drops too low they don't get enough oxygen, they eggs die and we don't get the spawning. If the lake goes to low people have issues with navigating the canals between the lakes. Taking all of this into consideration I have never done anything until the last two years unless I was in agreement with the Drain Commissioner, like I said the Drain Commissioner couldn't put the bar in that was a different

story. I just wanted the people of the Township and the Board to know over the last 20 years my only issue was trying to make it livable for everybody around the lakes.

Rick Gemignani: On a different note, maybe you could explain it better than I can as to what you found a week or two weeks after Mr. Hagan had resigned from the township. I found a July 2012 meeting minutes where in the citizen's comments I made a comment: Rick Gemignani was concerned that the old township assessment records were not available and John expressed that he had gone into this office here and there was no records to be found dated back to when John?? John B-They were not here. John R-the moral of Rick's story here is they are back. When Shawn resigned I don't know how but they were all back here. There are five totes plus of all of 2005 stuff that everybody FOIA'ed and we didn't have. So who ever returned it, we all thought it was gone for good it is here, so when I started it is here. Rick-I just want to make the point that it is unlawful to remove those records, by law the records are to be in there the township is suppose to keep the records and somebody had box full of any where between 2,000 and 5,000 documents that the township had been missing for four years. That includes General Ledgers, Board of Reviews, and Record Cards and somebody in this township had them. I want that on the record. John R, when I walked in the door it was all there, who brought it I don't know. That is all the stuff that they reported missing when the office got broken into. Yes if you recall from the meeting minutes in the past, that is why they had to put a new door and bolt on there and that is the same time that stuff was missing. Joe S-it also didn't get turned into the Sheriff's Department and it should have. Was said that it was a serious break-in but front door wasn't broke into. How did they get back in here?? Rick, would have had to have a key or know the combination?? John R Yes .

Mike Sabo: Any news on the road work over on the end of North Shore Dr and M26? John R I did talk to Erin Johnson, I called him first as fire chief explaining the safety issue with entering into the highway right there. He said he talked to the Houghton County Sheriff's Dept and if they were driving a patrol car down the road and saw a golf cart come up out of there, they would stop them. He said he can't put a guardrail, as the rules for guardrails are so crazy. That is why all the new guardrails have break away poles. He thought of the possibility of continuing the guardrail that is there, like another 40 feet to block that area or else making a very big ditch, ditching that and putting a berm back up. He wasn't happy with the results I gave him from Kevin Harju; he has been butting heads with him, the same issue we have nothing gets done when you call him. He was going to get something back to me when he heard from downstate MDOT. I did send him pictures, he has never been up here and he is new to the job. He did say he did receive quite a few calls on this already. I remember when Dick talked to him and presented the residents his name and phone number to get a hold of him. He did receive several calls. That is where it stands; I didn't hear anything back before this meeting. It is still in the works.

Joe Siller: Cheryl answered some of it with the auto pay that is not on the bills. The other things is that thing that Hagan was always reading the Budget to Actual is there any truth to that at all? John R-he has never done a budget. Joe he was always reading budget to actual at every meeting. John R-Rukkila's explained to us that he never had a budget; I don't know what budget was approved every year. Cheryl R-you can't approve one until the audit is done completely. John R-we don't know and they don't know. John K-he used the same budget from the first day? (Not

sure if that is what he said as he mumbles). John R-he did it in excel not in our system so none that reflects our in our system. The Supervisor does the budget, enters it into the system and everything they do goes off of that. If you set aside \$2,000 for the phone bill and they enter it in it is going to tell them if we are over that line item there is more control over it. But the original budget has to be put in the system and it hasn't been. Joe S. I didn't know that did you? John R not until recently. Cheryl R-Sherri and I have been working on reconciling the statements; we actually had to void quite a few checks because they were incorrect check numbers. So when we went to put them back in with the correct number, we were just running paper checks to get the books correct we were flagged in flashing red that we were over budget. There was something put in there but not really sure what, we don't have one. Once we get everything in here it will be great. John R. it will be relatively easy to make one and a report generated so we can show you, but there is so much missing. I don't know how the budget to actual was figured. Mike Hubert asks financially how you think our county is. John R-personally from what I have seen I don't know, I don't think it is great, but I don't know the extent of it. Cheryl R we are reconciling bank statements starting with April 2014, so we are recreating and it is a mess. We have been spending hours on this. John R there is money in the account but we don't know the lump sum where it belongs, fire fund to the fire truck, we don't have an understanding of that yet, if you do the math the last few years, I don't understand how we are ahead. I am already coming up with a plan, because I believe the state gives you three years for me to present them with a plan of how we are going to get our money back. So hence the garbage, the maintenance guy we are trying to cheap things up a little bit, I am preparing for the worst. That is about the best I can say right now with what we have so far. I know since the last meeting that those two have over a hundred hours here working on this. So we are not the last crew, we are working on it. I promise you that. Joe R we have to applaud you people for taking that position, Rick you and Joe my hat is off to you all the work you did I don't care what anybody says you saved Elm River Township. That is the bottom line, go and say you don't like them but if they didn't their noses wouldn't popular and who is right? They were and I was coming to these meetings and they kept saying nothing is wrong. How do you lie with a straight face that is wrong? John R that is how we explained to Carl Domitrovich at the last meeting he wanted to compare the statements from last year to this year so we would have an understanding of the balances but the problem was they had very large bank statements, very large numbers because they were not disbursing the money. So as long as you walk in the door and Superior National Bank says \$380,000 how can you be in arrears. The neglected to say they owed the county \$180,000 and the school \$100,000 if we don't pay our bills we are going to have a lot of money. So no matter how far back you go with the bank statements they don't mean anything. Payroll tax wasn't paid, CFR \$30,000 wasn't paid, payroll tax from 2012 to current wasn't paid. Cheryl R this has all been back paid and like at the last meeting I was talking to Carl about it, I can hand statements to everybody but these items were not paid, they just got paid out and now we don't know where we are sitting. And the bank statements are not reconciled in our account; we don't have everything in the system to complete the reconciliations. Joe R, I sure thank you guys for taking this tough job, you have a lot of work ahead of you. Cheryl R once it's done it is done. John R-the audit right now is behind because Debbie Bradford did not get the stuff in the system, which Cheryl and Sherri are creating right now and they are in very close contact with the state. The state know we are a little behind schedule, but they are so far willing to work with us. Cheryl R-our state audit due September 30<sup>th</sup>, our state auditor Brenda hasn't picked up our paperwork yet because we don't have everything in the system. John R-they are being pretty lenient and they know the hours they

are putting in and they are kind of leaving them alone. Cheryl R-they are leaving us alone, because I am in contact with Brenda. We are doing the work that they would have been doing if they would have picked up two boxes of stuff. Cary Vaughn did state to Brenda at one point that we didn't budget enough hours, and Brenda said that I understand that we didn't but Cheryl and Sherri are doing those hours right now so that budget for that money isn't needed because we are doing it. I am sending Brenda e-mails every couple of days asking questions so they know where we are sitting and the general fund is what we are working on right now for February. The River Valley account has been reconciled but then we have the job of the tax account mess and there are double deposits in there. There were three databases were used, just so you have an idea. And if you see our cars here, feel free to stop and say hi because we are here for hours. John R-they are home late, they are spending many hours over here. Cheryl R- we are working on the audit to get everything to the state. John R-I have nothing to hide, none of us do and I know that John K or Dick T didn't know what was going on. It is a mess and we went to meet with Peter Negro, he tear up laughing at the way the office was done. The clerk duties not being done, the treasurer's he laughed, he said you do realize when he had a bill showing nine hours doing one thing it is probable right. We look at it nine hours for entering journal entries, we don't have that many bills a month, so if it took nine hours to do ten bills or fewer than that. He understands that we didn't get what we paid for and it sounded like by the time we left that maybe he had an idea that they would come up and fix it for free, no charge. I was suppose to get a report from him deciding what exactly he was going to do, I didn't get it yet but we are working on it. We did pay them a lot of money. Rick G I believe we are approximately \$45,000. John R I know it is over \$40,000 and I know they charged us \$300 for them to come up here and I met with Debbie Bradford on a Sunday, this is when I first learned she had her jump drive and she was going to download it on to our computer and that is the first time we found out it doesn't work. I was thinking we had a software problem and we didn't do an upgrade, all this time I thought this was being done and it never was. This is the first time they were trying to jump drive it to our computer of all the work she had done and it didn't work. We paid them \$300 for her to tell us that. There are little things like that, I do see that they owe us a little but he did say you got to see on their behalf it was a mess. So that is where we are with them and hopefully get us something. John K we haven't had a balance sign Shawn took over. Cheryl R that is because there is two general ledgers going, ours here has never been updated and they were doing the work in town at Rukkila's office. Regardless nothing was being done before that and that is why it took the audit so long. The problem I have with what we were billed for bank reconciliations and I remember sending an e-mail to Debbie asking where our bank statements were at and she said she had them because she was preparing for the next audit. That does concern me how much we were billed and how much we paid on those because she didn't do any of that stuff. Sherri B she probably did do them in her computer, we don't have them we had to start from scratch. Cheryl R but if she did, how the reconciliation reports aren't in there, if those are finalized which they should have been because she should have been uploading to our system, how come the print outs were not in the folders. John R my hat is off to them two, the hard part for me is that I can't help them. They get really mad if I try and I am not allowed over here. It is sitting down and entering everything into the system until they find a glitch and then it is working through that glitch. They are working on it.

Mike Hubert: It goes without saying that you should re key the office door. John R-Donny Cline, there will be no more keys, there will be one master key hidden in a secret spot in the



building known by one person. The doors are going to be coded and everybody has their own code. Each person has a different code each door is not the same, so if somebody resigns from the board, we change the code not the door locks. It is very expensive to change them every time and now there was twelve keys made I looked in the file, there is one key left in the file. I have one, Cheryl, Sherri, and Bob has one there are eight keys missing. Donny Cline has picked up all the stuff to change the lock; he is going to be here maybe this week yet. He called the other day wanting to know when can I come over, any time let's get it done. The deadbolt will be a keypad, no keys. Just the one master key will be hidden in here somewhere. John K so who are you going to assign to the key? John R I guess the constable, maybe we will get a resident to know where the key is. John K you have no internal control on that and John R says it has been pretty loose the way it has been working. Like I said when the files were missing, the stuff everybody FOIA was missing and then it came back. It actually came back after I was given my key and the credit card, so it showed up after that. So where did it come from, I don't know. Somewhere in the township, they had to have a key to get in the door. Joe R why would they want them but you have to start thinking you really have too. John R it doesn't look good why would you hide something in my eyes. Joe S stuff was done wrong. John R it was hard for the board back than as stuff was foia and they can't provide it and that is illegal. John K maybe they took them and wanted to fix them all. Rick G on that door you know how you have a time stamp on the computer from when you login it says Cheryl Reynolds logged in. Any way you can get something like that with the lock that shows. John R I did ask Donny that same question and they went back to a card and the computer would have to be left on all the time.

Joe Romano: I do have one thing to say, you know sometimes they say why the new truck, I just got my insurance again and because our fire department has such a great rating my insurance stays down. That is huge to know so when you are getting your insurance you have to tell them in Elm River Township that you guys are at that stage that I saved \$175. John R we are trying to maintain that (Joe R thank you very much) they are actually coming down on us but we are trying to maintain it and looking for different options to keep that. The hardest part for us is we have no fire hydrates, we have dry hydrates. I did talk to the insurance company about that and we have three dry hydrates, how about we have ten of them will that keep us out of the radar the way it has been. I haven't had any answers on that yet. Joe R I think you need a 3 mile radius from my home and I got the discount because of one on the Donken Tapiola road and I don't think there are any others in that three mile radius. Sherri B I think it is five miles. Joe so it is something to mention to your insurance company when you are getting your insurance, I didn't realize it, but Jukuri was pretty sharp on that. Everybody always thinks it is Adams Township, not sure where they got that from and he looked up the rating and it is high enough I got a discount. You can't piss and moan the \$25 of your taxes goes to the fire department and you saved \$175.

Board Comments: Sherri, I want to thank Cheryl for all the patience's has with me, I am new at this and she has been helping me a lot.

John Botto: If anybody is interested, I have a copy of the map that was at the court room, the big map of the lake. The properties that they say are part of the special assessment district are more than welcome.

Motion to adjourn from John Kelly/John Reynolds.

The next meeting is November 17<sup>th</sup>, 2015.