**Present:** Chip, Jan, Gil, Alan, Nancy, Mike, Tom

**Budget Conversation**

* + How much cushion do we have?
		- ZIons Account - $18,8.44
			* $1,681 - Only Utah Bobcat outstanding
			* Reserve $44,715.91
		- $20,145.39 spent on road patching of asphalt, and crack seal
		- This is $3485.20 less than budgeted because we put off finish coat of AP4 until next spring due to early cool weather.

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* + - In the Spring, we’ll put the AP4 on.
			* + They’ll honor the bid that they gave us this year.

At the annual meeting next year, the board will be looking for approval to spend $9025 to complete the AP4 application This is projected to last 4 to 5 years.

**Workers Comp**

* Lamond says that there is a better insurance for volunteers with the HOA.
	+ Only went up about $50 bucks.
	+ Doubled our liability coverage.
	+ Why do we need a workers comp expense?
		- * Anybody can sue for any reason.
				+ Very small price to pay.

***Unanimous vote to change to the new company - Approved***

**Questions for the Winter**

* Should we go with all three snow removal operations? ***Approved by unanimous vote.***
	+ Tory and Utah Bobcat
	+ Cadillac Ranch
	+ Brady and a Hand Shoveling Crew
* $8,000 in cash for the snow, but we have other funds to rely on if needed.

**Request for Landscaping**

* Annette Slade wants to make her mulch bed a lawn. (Tory said that it would be about $1000)
* Denise Trella would like to remove four shrubs around the fire hydrant, replace with two boxwoods, trim up the lower branches on the blue spruce in same mulch bed, like along our entry to Fairway Oaks.
	+ It may not be a great idea to trim the spruce tree… They protect their base.
	+ Not the typical shape of a spruce tree.
		- Let’s talk to Clint. (Arbor Man) - Nancy will call.
* Dead Cottonwoods behind the Mortensen’s house.
	+ Is it on our land or the golf course?

***How much should the HOA pay?***

***How much should the homeowner pay?***

* Ad Hoc Landscape committee is coming along.
* 5 to 7 people on the committee.
	+ Would be great to get someone who knows something about trees. Trees will be the biggest expense and decisions.
		- Concentrate on the dead stuff - not the live stuff

The trees that are dead/dying by Denice’s house need to go down. As an HOA, we are committing to covering any damage caused in taking them out.

* We will remove the shrubs and pay for them if it makes sense to do so.

We’ll talk to Mike about running a machine to pull out shrubs.

**Fall Cleanup**

* We need about $2,000 worth of fall cleanup this year.
* Discussed Rent a chipper for the trees. $250 per day.
* Rent a dumpster
* **No action decided upon this meeting**