Jordan called the meeting to order at 6:32 p.m.

Board Attendees: Jordan Enderle President, Mike Von Busch Vice President, John Morrissey Treasurer, Anne Pamperl Secretary, Greg Brabec, Kent Pierce, Andy Squitieri, Lonnie Wells

Secretary's Report: The September Board meeting minutes were electronically approved by Board members prior to the meeting. One member did not vote because he wasn't at the September meeting.

Treasurer's Report: John reported the following bills:

Home Depot (paint and painting supplies for the swing set)	$73.47
Lincoln Electric System (light by basketball court)	$44.52
Property Services (mowing)	$1,300.00
Menards (nuts etc. for swing installation)	$17.64
Union Bank & Trust (analysis charge)	$0.10
Grafton and Associates (bookkeeping)	$330.00

Including 2 expenses approved at the September meeting and included in that Treasurer's report but not paid by check until the day after the September meeting (BENA cell phone and PO box rental), total expenses reported by John for the month were $3,033.40. The bank balance as of 19 October 2026 was $48,856.52. Lonnie made a motion to approve the Treasurer's report, Mike seconded, and the motion passed unanimously.

Grafton & Associates (GA): Someone from the Board needs to meet with GA and provide them with the total amounts owed by some lot owners (past dues, interest, liens, etc.) and get the credit information GA has for those who overpaid 2026 dues. 2027 dues notices, which will include the amount owed by each lot owner, need to be mailed in time to be received 1 December 2026. Jordan volunteered to draft a letter for inclusion with the notices and this letter will explain the available payment methods. He noted the Board needs to be sure to include interest owed for 2026 dues that haven't been paid.

GA is starting to do financial statements for the homeowners' associations they work with. John received one last summer for hasn't gotten one for 3 months. He will contact them and find out why. John also said GA is only sending addresses of those who owe or have paid past dues and he needs names, too, as well as more timely reports. At this time 12 lot owners owe $103 for 2026 and 25 owe for other years, too.

Collection Company: Lonnie has information on a company that works with homeowners' associations to collect dues that are owed. The company charges a flat fee and claims to have a 64% success rate in collecting owed dues. When the company encounters someone who refuses to pay what is owed, the company reports the owner to all 3 credit bureaus. Andy suggested waiting until after the 1st of the year to explore this further. Jordan suggested waiting longer than that, i.e. until 2027 dues are 90 days past due (due date is 1 January 2027). The Board agreed to revisit this next spring.

Playground Update: Jordan will get the bench to Mike later this week and Mike will get it installed on the west side of the basketball court. Mike plans to set it in so the seat is 18" high.

The Board voted via text prior to the meeting to purchase 2 digger machines for the playground. The machines were ordered while on sale and will be shipped early next week from Minnesota. Shipping is free. Each machine is mounted on a post that will need to be anchored in concrete. Mike suggested using cardboard concrete sleeves to hold the concrete. The Board discussed moving the pea gravel in the area where the diggers will be installed and putting in edging of some type and sand in the digger area. Also, more gravel will probably be needed in the playground; this will be discussed again next spring.

Sidewalk Repairs: Areas of some sidewalks and some handicapped ramps are being replaced throughout the neighborhood by City contractors. This includes the broken sidewalk along the south side of Boston

Drive by the Commons. Mike wondered if the Board should consider adding concrete wings or something similar beside the new walk which would help it withstand occasional vehicle traffic. This will be considered later.

Property Services Review: Property Services did a better job this year with the mowing and trimming in the Commons. Spraying weeds in the playground hasn't been done as expected. John will contact them and ask if they will extend their contract and for how much.

Utility Work in the Commons: Anne and Roxane both recently noticed a company doing utility work in the Commons behind houses on Valley Forge and that the vehicles had left ruts. Mike and John talked to the workers about repairing the damage. Mike went back and checked and the workers had rounded the edges of the ruts and reseeded/tamped the areas down. Roxane reported an orange cable was still laying on the ground in the work area and the mowers were having to go around it. Mike said the work was done for Spectrum and he'll call the company to find out about the orange cable and when it's going away.

2027 Budget: The Board will start work on the budget once it hears from Property Services on the cost of mowing and snow removal in 2027.

Reserve Funds: The Board agreed the reserve funds should will be put in interest bearing certificates of deposit (CD) and the maturity dates should be staggered and relatively short. Mike reported the current interest for a 6-month CD at Union Bank & Trust (UBT), where BENA banks, is 4.05%. Andy made a motion $5,000 be put in a 6-month CD at UBT before the next Board meeting. John seconded the motion. Jordan amended the motion to include this will be done at John's earliest convenience. The motion passed unanimously.

Block Retaining Wall: Anne had reported the block retaining wall by the flow liner on the east side of North 20th Street culvert had been damaged and 10 or so blocks had washed down the flow liner as far as North 25th Street culvert during the last heavy rain. John said he will pick up the blocks and use his lawn mower and trailer to move the blocks back to the wall. Kent said he can help and they agreed to do this on Thursday. The Board discussed when to rebuild the wall. If the weather doesn't allow this to happen this fall, then it will be done next year. Mike suggested putting concrete in the hollow areas of the blocks to make them more resistant to the force of high water. The Board may also consider putting a wall opposite the damaged wall in the future because the bank is eroding along the flow liner on that side, too.

The meeting adjourned at 7:42 p.m.