

Lake Lorman Board of Directors Minutes

July 18, 2011

The meeting having been duly noticed and all Directors being present along with 21 Lot Owners, President Antoon called the meeting to order at 6:07 pm. Betty Marsh was thanked for her help in posting signs along the Lake's streets about this meeting.

The first order of business was to unanimously approve the Minutes for June 2011. Copies of the Minutes were available and the Minutes had previously been posted as usual on the website.

The Treasurer's Report was presented by Lucky Chaplain and copies distributed. This was a very detailed report and after some discussion and questions the Report was accepted and approved.

Legal action against lot owners who have not paid Bill Cox made a Motion that as to the Lot Owners who were still in default on annual maintenance fees, that the Board now proceed to take appropriate steps to enforce our Covenants in this regard. Bill explained that the Board had selected Jim Herring's law firm of Canton to assist in this, that he had discussed the situation with them and that a reasonable hourly fee of \$175 for his partner Robert Long and \$200 for Mr. Herring had been approved by the Board. Several firms in Madison County had been contacted and interviewed by Cox and this was the best firm for this project in the Board's opinion. There was discussion about this, several questions as to why we even needed a lawyer since the Covenants provide for a lien and payment of the amounts due plus costs and fees. This was explained that basically the Board wanted this done legally and properly and other legal issues were explained and discussed. Those Lot Owners expressing themselves agreed with this plan and noted that if we start letting some lot owners get away without paying it could set a precedent of non payment, that the Board has done right to seek to enforce this part of the Covenants because if some lot owners do not pay their fair share, the other lot owners have to pick up the slack and give the defaulting lot owners a "free ride." Our Budget is based on everyone paying their assessed share. Following this open discussion, the Board authorized Bill to proceed with the legal process and to contact the lawyers further. Bill will now move forward with this and will report as reasonable and necessary, in that this is a matter in litigation potentially and therefore confidential and privileged as to issues of strategy and status.

Questions were asked and answered about our landscape contractor's contract obligations in the area of the Zigglar property; this will be investigated and reported on.

A question about a fertilizer tank being stored or left for a long period of time near the ramp on the Little Lake was raised and discussed. This will be investigated and a report made.

Communications The July newsletter is out and the newsletter volunteers were thanked for their hard work. There had been a report of BB gun holes shot in windows at the lake and the lot owners were urged to be alert for such. There have been complaints of smells around some of the pumping stations that have not been fully addressed; Judy will contact Don Seagrove about

this. Judy requested that any lot owners who are sending mass mailings to neighbors use the blind copy feature to preserve the privacy of e-mail addresses. The Board previously distributed a list of Lake Lorman lot owners and physical addresses so we can get to know new neighbors. However, when polling lot owners earlier this year regarding preferences, some did not want phone and e-mail addresses listed so the Board does not give out lot owners' phone numbers or e-mail addresses. The issue of how we amend our lake rules was raised in that the buoys mentioned in there describe "white" as the color and now they will be "green." The Board will consider this.

Clubhouse Bill reported that there were no issues about the Clubhouse, but noted that any lot owner can rent the Clubhouse for the fee approved plus cleanup. There had been a recent meeting for a political candidate. The Board and Lake Lorman do not sponsor such meetings but if any lot owner wishes to have a "meet and greet" or a speech by a candidate, the Clubhouse is available under our normal rental provisions, but such event at our Clubhouse is not an endorsement for or against any such candidate. Of course the email addresses and other information about the Lot Owners which may be used by the host will not and is not made available for such by the Board or anyone acting for the Board. Therefore anyone wishing to have such a political function must provide his own listing from other sources than Lake Lorman information, as we view this as private information and it is not given out and will not be disclosed to anyone.

Lake Report Larry Foote reported that the dam on the Big Lake had again been inspected and found to be in good condition without leaking. This was done in view of the drought and low water, just to make sure our earlier reports that the dam was in good condition were still true. This was confirmed. Green buoys are in the process of being set to show the safe boating area, a smaller area now due to the low water. The fishing association may use the old white PVC buoys to mark any underwater hazards due to the current low water level.

As to the underwater hole in the launching ramp at the Clubhouse we have 3 potential bidders and this is proceeding while the water is low making the repair work simpler. The issue of widening the ramp to eliminate turning while backing up is being studied. The issue of adding at this pier, a light for boaters for hours of darkness, the light to be tied to the flag pole light and to be operated by a light sensor is being studied. When any of this is to be done notification will be sent out in advance for moving boats in or out.

Eddie Zigglar has offered to make available free on his vacant lot, a spot for your boat and trailer during low water, but you need to contact Eddie first to schedule, [601] 856-3522.

Larry and Low Water Level Study Committee Larry reported that his committee studying the low water level met with Bill Coulson, and several ideas were considered, pumping from a well, taking water that goes over the spillway at Lake Cavalier, buying water from the Lake Lorman District, and drilling our own well. The cost in electricity to run an electric water pump is very high. All involve much cost and study and engineering and the DEQ has already vetoed the use of Lake Lorman Water District water because it has been chlorinated and cannot be put into Lake Lorman. The committee has meetings scheduled and will continue to work and report.

The next item on low lake water level related to issues about the amount of water pumped out of Lake Lorman or irrigated by our lot owners onto lawns and flowers, and whether there should be some limit, hopefully self imposed, during droughts like the one we are experiencing now. More facts are needed on how much water we are irrigating or taking out of the Lakes, and how much evaporation occurs naturally. Fred Sanders noted in the area as to rainfall, we are about 10+ inches below normal. It was noted that in the past tropical storms have cured this problem. Mike Olivier said that records by Geotechnical Rock and Water Resources Library indicate that evaporation for Mississippi is between 50" and 60" for one year or 200 millions gallons of water for a 180 acre lake. Most evaporation or 48 % of the above figure takes place during the Months of May, June, July, and August. This represents over 100 million gallons of water.

We respect the time and effort of Larry's committee in being open to study any and all ideas. If you have any input let the Board hear from you.

Boating Safety The Board and all our Lot Owners are most concerned about boating safety issue and a long discussion followed among the Board and the Lot Owners. There was discussion of the fact that each of us should be alert to safety violations and get the facts for the Board. In regard to safety on the Lakes, one cannot submit anonymous reports, names, dates, times, boat identification are needed by Law Enforcement in the event safety issues should be reported to Law Enforcement. It was noted that while Lake Lorman is a private lake, operation of watercraft is governed by State Boating and Water Safety Regulations. Make absolutely sure your boat is safely operated strictly according to Lake Lorman rules and Mississippi Boating Rules and avoid an accident in the first place is what your Board suggests.

Jim Watts offered to head up a Boating and Water Safety Committee and the Board unanimously passed a resolution establishing Jim as the head of this project. As such, Jim will have authority to stop boats operating in any unsafe manner, investigate, get names and numbers and facts for the board. Jim was thanked for this offer of service to all of us at Lake Lorman.

Lots 241-242-243 and 244 There was a discussion of unpaid maintenance fees that were not on our list of delinquent payments mentioned above. The owner of lot 241 agreed to pay the fee. There was a discussion of a renovation of a house and an existing outbuilding. The owner is to submit plans for this project for the Board's review.

Little Lake needs work There was an earlier list of work and projects which will be scheduled as soon as possible. One item was a quantity of golden minnows, and Lucky is looking into this. Our budget for this year to the end of this December is \$28,000 out of which \$21,000 remains unspent. Allocation of costs among necessary projects will be further studied, but it is the Board's intent to do the Little Lake work.

June 30, 1980 Under Mississippi Law anyone born after this date must receive a boating safety card. Parents are put on notice that if they have a child under this mandate, or if anyone was born after that date, your boat insurance might not give you coverage due to violation of warranty of operator qualifications.

Covenants and Lot 172 A complaint about Lot 172 was expressed in that it has not been cleaned

up or cleared for a long time, and a tree has fallen, and it seems to violate the Covenants for these reasons. The Board will investigate promptly and try to resolve this with the owner in a neighborly way.

There being no further business, and no Lot Owner having anything else to add, the meeting was adjourned at 7:40 pm.

Bill Cox

July 27, 2011

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