



September 20, 2018

Subject: Notice of 2018 Annual Meeting
Date: Saturday, October 27, 2018
Time: 4 PM
Place: Jewel Golf Club. 1900 Clubhouse Drive, Lake City, MN.

We hope you will join us in October for the Annual Meeting. The Master Board Presentation will begin at 4pm, followed by the Sub-Association meetings. Appetizers will be provided by the HOA during the Sub-Association meetings. Drinks and dinner will be your responsibility.

It's important for you to stay informed of on going changes in the HOA. We have updated our website, (thejewelinlakecity.com) as well as the HOA email address (jewel.hoa@gmail.com) for our accountant / administrative contact. Please unblock and/ or check your junk mail to be sure you are receiving notices from us. When you send in your paper ballot please include your email address so it can be updated in the database. In 2019 we will be voting electronically so over the next twelve months we need to be sure that all lot owners are receiving our information. In 2019 we will have several electronic trial runs to be sure the voting mechanisms are in place. Please participate so we obtain accurate information.

Assessments have been falling behind expenses since 2014. The original Jewel documents allow a 5% per year for assessments. (See section 6.2 of the documents) That amount will be added again this year. (empty lot fee \$100, lot with house fee \$69) In addition, due to the previous history of refunds and the increases needed to run the HOA there will be a Special Assessment of \$60 for each lot in 2018. This will be added to your January statement.

Over the years, the HOA has been able to run very economically. Our yearly assessments are very reasonable compared to other HOA's. The cost of lawn mowing, spraying, landscaping and other expenses continue to accelerate. In addition, the HOA has been getting free rent for many years, and that is being discontinued. The Architectural Committee and HOA need additional administrative help, document storage, and office space. The website was revised and is now hosted by a different vendor, the US Post Office now requires that group mailboxes are paid for by the owners. All of these items increase the cost of running the HOA. The financial statement is enclosed.

At the annual meeting, Keith Kalny, General Manager at the Jewel, will give us an update on the course and talk about plans for next season. Each HOA committee will give a very brief summary of the year.

Early in the year we discussed with the HOA attorney the increased frequency of non-compliance within the Jewel. **The recommendations are: first, a discussion by the Sub Association leader(s) or letter stating the issue with a specific date of resolution. If the issue isn't resolved by the date stated, the attorney will send a letter with the fine of \$200, followed by \$100 per day fine until the issue is resolved.** (See section 10.3 in the covenants) This includes down lighting, parked trailers, cars, boats in lots and driveways, dumpsters, garbage cans, sheds, gardens as well as general upkeep. We are a volunteer board and prefer not to chase or fine people. The board asks you to please respect all of us and the covenants.

The social events this year were tied together with several Friday evening golf specials. In August the HOA sponsored a band for golfers and non-golfers. The HOA is growing and we all need to do our part to keep it the wonderful place it is.

Jewel HOA Board