



Subject: Notice of 2019 Annual Meeting  
Date: Saturday, October 26, 2019  
Time: 4 PM  
Place: Jewel Golf Club. 1900 Clubhouse Drive, Lake City, MN.

We hope you will join us October 26 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 about the HOA. Visit the website, ([thejewelinlakecity.com](http://thejewelinlakecity.com)) as well as the HOA email address ([jewel.hoa@gmail.com](mailto: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.

Many of the challenges in 2019 continued to be non-compliance of the Covenants. Dealing with those type of issues requires considerable time and efforts. As stated in the August email, the board is considering to hire a Management Company. This would cost a considerable amount of money and significantly increase the annual assessments for everyone.

To help with the HOA compliance issues and assist the Architecture Committee we have hired an overseer/inspector. To best utilize this person we need your help. Please communicate with your neighbors, review the Covenants and work together to monitor and maintain the rules. This would help eliminate the need for hiring an additional outside firm.

The overseer / inspector will work with the Sub Association Representatives, the Master HOA and the ACC. If non-compliance is identified and the owner does not cooperate we will proceed as advised by the HOA attorney. **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, play sets, gardens, basketball hoops as well as general upkeep. We are a volunteer board and prefer not to spend time with enforcement roles. The board asks you to please respect all of us and the covenants.

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 \$105, lot with house fee \$73). The majority of expenses related to mowing, spraying and plowing are related to vacant lots. We anticipate a special assessment to be added for those lots. The amount and timing has not been determined.

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. The Architectural Committee and HOA pay rent for administrative help, document storage, and office space. All of these items increase the cost of running the HOA. The financial statement is enclosed.

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

Please return the enclosed ballot before 10/18/19, We look forward to seeing you on October 26 for the Annual Meeting.

Jewel HOA Master Board