

MAR-LENS ESTATES ASSOCIATION
Minutes for Meeting of Owners – July 18, 2026
9:30 AM in Community Shed

1) Call to Order

- a. Attendance- Joe & Kathy Watrin (Cabin 1), Joyce & Greg Simones (Cabin 2), McKay Johnson (Cabin 3), Steve Kennedy & Amy Wimmer (Cabin 4), Autumn & Scott Jacobson (Cabin 6), Billy Pauling (Cabin 7), Dean & Sandy Provo (Cabin 8), Paul & Amber Cekalla (Cabin 9), Sarah Koshiol (Cabin 11), Paul & Juli Mader (Cabin 13), Bob & Cindy Lochner (Cabin 14), Gail & Ron Britz (Cabin 15), Dustin & Kelly Emblom (Cabin 17)
- b. Welcome to McKay Johnson – new to Mar-Len Association Meetings

2) Approval of Minutes from July 19, 2025 Meeting

- a. Minutes of 2025 Annual Meeting have been posted on the Website
- b. **Motion moved by Gail Britz and seconded by Greg Simones to accept the minutes. Motion carried.**

3) Required Annual Disclosures

- a. Capital Expenses – None
- b. Reserve Fund – None
- c. Litigation – None
- d. Commercial Insurance – 7.2% increase over 2025 premium. Coverages are \$40K for shed, \$32K for Dock, \$1M for General Liability, \$10 K for Director & Officers Fidelity Bond. Total premium is \$2087. All are \$1000 deductible
- e. Past Due HOA Fees – None
- f. Misc Notices: 2025 Tax Return was filed. State Registration with Secretary of State completed.

4) Acknowledgements & Reminders

- a. The winner of the 4th of July Bass Fishing Contest was Jake Watrin.
- b. Juli re-stained our community sign off Blue Bonnet Rd.
- c. Lance Watrin cleared out most of our beach debris and will request reimbursement of fuel used.
- d. Owners are reminded to separate branches on the left side (nearest the kayak racking) and other clean debris on the right side at SW property corner. Billy Pauling volunteered to haul junk in and outside the community shed to the Crow Wing County landfill east of Brainerd.
- e. Paul Mader donated his Basketball hoop as a property upgrade and hauled away the old one.
- f. Beach cleaning – We were again fortunate to not need outside help for major beach cleanup this spring.

- g. Slide Raft – Discussed the slide raft built and donated by John Britz some years ago, and HOA preference to sell it primarily due to liability/insurance concerns if it were to damage neighbor property in a storm. Decision was for Ron to pursue a sale to local resorts, advertise on the Lake Edward Residents facebook page and Marketplace. Proceeds to be offered to John Britz.
- h. Disposal of unused items in and outside the shed -
 - i. Ron's leftover patio pavers will be removed within 2 weeks. Also, his leftover building materials are available to anyone interested.
 - ii. 2 standing kayaks are owned by the Cekalla's in cabin 9.
 - iii. Sarah volunteered to check into selling the canoe and paddle boat, but we learned after the meeting that they are owned by the Johnson's in cabin 3.
 - iv. Discussion about personal property donations to the HOA, the preferred action if or when sold.....offer proceeds to those who donated, or deposit into the HOA bank account? No decision.

5) **Miscellaneous Updates**

- a. Chad and Sarah Koshiol have purchased Joyce Wimmer's Park Model and will be building a stick cabin this fall.
- b. Donny & Kim Chmielewski will be replacing their Park Model in late July.
- c. Reminder to not overload trash or recycling dumpsters due to extra cost.
- d. Minnesota Department of Health tested our water for Coliform Bacteria and Nitrates in June with favorable results, now posted on the website.

6) **Dock Servicing and Grounds Maintenance**

- a. Docktors – 2026 pricing: Dock installation rose from \$3 to \$3.50/ft (up 17%). Lift installation rose from \$150 to \$200 (up 33%)
- b. Mills Property Service – No change for seasonal mowing; \$400 more than 2025 for spring cleanup

7) **Financial Results of 2025; Year-End 2026 Forecast**

- a. The actual 2025 ending cash was \$10,710. The forecast Year End 2026 is \$7,181. A favorable ending cash balance would be over \$10,000 – to have reserves in case of a large cash need such as storm damage or if the well needs replacement. Discussed special assessments like last year or increase in Association Dues.
Motion made by Bob Lochner and seconded by Greg Simones for a \$150 Special Assessment due to Juli Mader by end of July, and an annual increase of 5% (rounded up to the nearest \$25) each year in annual dues. Dues to be collected once a year in October for the next year. Motion passed. Juli will inquire into payment by Venmo or similar payment system instead of paying by individual check.
- b. Notice of Porta Potty monthly increase
- c. Notice of Garbage/Recycling monthly increase

- i. Waste removal is now \$800/month for separate trash and recycling dumpsters for 6 months of service which ends in October. Recycling alone costs us just over \$1500/season. Juli has called other providers for price/service comparisons. Nisswa Sanitation would be \$500/month without recycling. After discussion, **Motion by Joyce Simones and seconded by Amy Wimmer to switch to Nisswa Sanitation as soon as Juli can make arrangements. Motion carried.** Recycling will need to be taken home by owners or disposed in the trash bin if space permits. Aluminum cans can always be taken to the Lions Club trailer next to the Northland convenience store in Merrifield.

We will try to lock the container during the off-season to avoid visiting owners and non-residents dumping their trash which often results in bad odors in spring. Owners are to take their trash and recycling home, or pay for their own dumpsters during the off-season.

- d. Waiver of Section 7.3 of By-laws Requiring Annual Independent Audit. Greg Simones will do an unofficial audit with Juli.
 - e. **Motion by Gail Britz and seconded by Greg Simones to accept the Financial Report. Motion carried.**
- 8) **Officer Elections** – Vice-President B. Thorsten, Secretary J. Simones, Dir at large D. Emblom for 2 year terms. Ron announced the open positions to members calling for nominations to these positions. No nominations from the floor. All officers agreed to an additional 2 year position. **Motion by Paul Mader, seconded by Autumn Jacobson to accept the slate of candidates. Motion carried.** Ron reminded the owners that his term for President is ending at the 2027 annual meeting, and will work with his replacement for the transition of paper and electronic files, routine and non-routine tasks.
- 9) **Season Closure** – Saturday, Oct 3
- 10) **Other business** –
- a. Pot Luck at 5:30
 - b. Amy inquired whether individual smart Crow Wing electric meters at each cabin would be helpful in billing and paperwork for Juli. She receives and pays two monthly bills for all electric use at Mar-Len, then reads individual cabin meters to calculate use and bills for reimbursement to the HOA. Considering the cost of establishing separate cabin accounts and meters with Crow Wing Electric, the idea was dropped.
- 11) **Adjournment at 10:45 AM**

Respectfully submitted by: Joyce Simons, Secretary