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MINUTES

Regular Scheduled Board of Directors Meeting Cascadel Mutual Water Company Friday, October 10, 2025, 3:00 to 5:00PM Cascadel Woods Clubhouse

Meeting was called to order at 3 pm by President Stan Eggink

A quorum of Directors are present – President Stan Eggink, VP Michael Delaney, Treasurer Avo Atoian, Secretary Ken Trapp. Director Amy Wong came in right after the start of the meeting.

Motion to approve the agenda of today's meeting as written was made by Ken Trapp and seconded by Avo Atoian. No objections. Motion carried.

A motion to approve the minutes of August 8, 2025 as written was made by Michael Delaney and seconded by Avo Atonian. No objections. Motion carried.

Reports:

President – Stan Eggink explained the process for counting votes from an election or survey in great detail. Four ballots came in post marked after the due date. There was a vote of the directors to open the ballots. Even though these ballots cannot be included in the count from Saturday, September 27, 2025, the board wanted to know how these votes were cast. All four of these ballots agreed to continue with the county to pursue the transfer of the CSA land and clubhouse to the Cascadel Mutual Water Company, (CMWC).

Stan spoke with our counsel on Sept. 30th, 2025 to let them know they are to begin the process of amending the Bylaws and Articles of Incorporation to include wording that allows the assessment to all water company members for the maintenance of the common areas once the property has been transferred to the CMWC.

Stan then sent an email to Matt Treber, Madera County Administrative Officer, on the progress to begin on the Bylaws and Articles as well as inquiring on the status of both the property remaining tax exempt and the status of the county proposed contact with the CMWC.

Avo Atonian sent an email to the Assessor's office to see if the property could remain tax exempt. A reply came back as follows: If the properties are being specifically used only for the Cascadel Community and no outside sales then we would keep the properties exempt, however Bobby Macauley, District Five Supervisor, wants to investigate further.

Treasurer- Avo Atoian reviewed some of the accounts. The first was a new account; the “Common Area” with a balance of \$12,000. This is the money received from Madera County from our CSA-21 accounts for maintenance of the grounds and clubhouse.

We still have funds in our Firewise account. This money is to be used for areas outside the CSA properties. There is \$2,235.00 in the Firewise account. Of that, \$267.00 is appropriated for Cascadel Heights. They donated this money last year to cover their cost of the Cal Fire Crews weedeating their easements. Since this has not happened, the money will be held for any weedeating for the Heights in the future. Carol will forward all CSA financials to Avo Atoian each month.

Stan Eggink added the Bond account was \$25,000 less than September, due to the annual automatic withdrawal by the USDA for the loan we are paying. This money was borrowed to lay the infrastructure of our water system throughout the subdivision in 1995. The loan was for \$1.3 million dollars, to be repaid in 40 years. We are now in year 30.

Michael Delaney made a motion to approve the financial report as presented. Motion was seconded by Ken Trapp. No objections. Motion approved.

Water Co. Operations- Our water quality rarely changes but the required testing does. We must now test for Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS). The short definition is PFAS are a group of nearly 15,000 synthetic chemicals which are found in the air, ground and most of the things we use everyday such as food packaging, water and stain-repellent fabrics, nonstick products and firefighting foams. They are also commonly used in industrial processes and manufacturing. Because of their widespread use, these compounds are present in household and industrial waste, air emissions and wastewater discharges. Some of these can find their way into ground water and even streams, contaminating the water. For more in-depth information you can check out these sites: <https://pfas-1.itrcweb.org/> and <https://www.deq.nc.gov/news/key-issues/emerging-compounds/understanding-pfas> .

The test results on wells #1, #1a, and #2 have shown no contaminants. Well #3 still needs to be tested. The weekly testing is also showing results within the accepted range. The water masters, Cen Cal had to replace a broken on/off valve on a meter today.

Firewise- Carol reported that we could be losing our CAL Fire crews who have helped keep us Firesafe for the past five years or so. The information has not been officially confirmed, but it seems that this huge asset to our community is being disbanded. The crews have saved us thousands of dollars in fuel mitigation each year. If we have to contract the work out, it will be very expensive. The CAL Fire crews began to take up the weedeating as well as clearing of small trees and shrubs, piling debris and then burning the piles. It will take a lot of community support to keep us weedeated and thinned out under the canopies of the larger trees. We need to do as much as we can to remain a Firewise USA Community, but mostly to be Firesafe. As we hear more, you will be notified through the Facebook Group and newsletter.

Stan Eggink would mow the open areas at least three times a year and the easements were weedeated as necessary. We received a bid for the mowing of 15 acres one time at \$7,500. If we paid for two mowing's, the cost would be \$15,000. The current revenue on the CSA-21 accounts, at \$100 per property owner, is \$14,300 annually. Simply put, we would be short funds.

In 1985 when the Cascadel property owners voted to prevent the common area from being sold and becoming a commercial RV park they joined in a partnership with the County of Madera to create a county service area known as CSA-21. They assumed a debt in excess of \$141,000 to purchase the property at a loan repayment cost of \$250 annually. The \$250 in 1985 is equivalent in purchasing power to about \$753 today. The \$141,000 loan is equivalent to about \$421,251 today.

If we were to pay \$200 to maintain the property without the necessity of having to repay a loan, we would be able to put a small percentage aside for reserves and another percentage aside for clubhouse repairs. These reserves would be used for emergency repairs. By comparison to the original assessments, \$200 annually is a pretty good deal for the maintenance of 47 acres.

Roads- We brought in a load of hot asphalt to repair and fill as many potholes as we could at a cost of \$7,500.00 in September. Another truck load should be coming soon. We are watching the road account closely at this time of the year. Winter can be hard on our roads, as you have seen.

Communications- the Board discussed creating business emails for each Director and for Firewise and Newsletter emails. After some discussion of several possibilities, a motion was made by Ken Trapp to have Michael Delaney look into this and get back to the Board in two weeks with some suggestions. The motion was seconded by Avo Atoian. No objections. Motion carried.

Members Comments and Questions- only one member was present during the meeting and she gave the Board accolades for doing a good job.

Old Business:

Board to Elect Officers for new fiscal year. (Postponed from Annual Meeting)

The board elected officers and they are as follows:

President – Stan Eggink

Vice President- Michael Delaney

Treasurer – Avo Atoian

Secretary – Amy Wong

Director for Roads – Ken Trapp

The Board also discussed creating two new positions for the Board referred to as Directors at Large. These would be filled by any qualified person wishing to become a Director on the Board. They would serve in this capacity for one year as they learn the duties required of the Directors.

Clubhouse Repairs/Improvements (*Schedule future timing*)

The Board will hold off on any major repairs to the clubhouse until the transfer of ownership has been completed. The first task is to create a reserve account for any emergency that may occur on the 47 acres.

New Business:

Insurance Coverage (*Fire & Liability*)

We are only able to insure the main water storage tanks for \$225,000 at a cost of \$2,742 annually with California Fair Plan. They will not cover the three tanks against fire damage at this time for unknown reasons. We continue to pursue.

We went with Cal Mutuals JPRIMA for liability insurance. We increased the coverage to \$10,000,000 for an annual cost of \$1,676.

Common Area Bank Account (*Operational Status*)

The Board opened a new separate checking account for the Common Area. Checks have been ordered and there is a debit card for this account as well.

Adjourn to Executive Session

Status on Past Due Accounts:

The Board reviewed four long term past due accounts to determine the action to be taken. Two properties have been foreclosed with banks taking ownership, the third paid in full including filing costs when they were served court documents, and the fourth will be served later next week.

Late Fee Appeal:

Based on the owners favorable payment history the Board voted to waive the late charge.

The Board also discussed the possibility of turning over delinquent accounts to a collection agency.

The Treasurer will interview potential collection agencies to determine costs and effectiveness and report back to the Board.

Board Follow-Up assignments:

Treasurer (a) to interview collection agencies (b) Letters to banks owning foreclosed properties, (c) File next small claims action.

Carol to send to the Treasurer, the CSA Financials as she receives them.

Michael Delaney to report to the Board in two weeks on his findings regarding the proposed Director's company emails with his suggestions.

Adjourn Meeting 6:12 PM