

**R-RANCH AT THE LAKE NAPA**  
**Ranch Owners Association**  
**Quarterly Board Meeting**  
Minutes for October 17, 2020  
**DRAFT**

President Joe Meyer called the meeting to order at 12:01 pm via Zoom

Directors present- Joe Meyer, Ed Russell, Sue Riley, Anthony Moscarelli

Others present- Brad Miracle- Ranch Operations Manager, April Miracle, Office Manager, Khloe Meitz  
For owners list, see recorded Zoom session

Sue Riley led us in the Pledge of Allegiance

8. Approval of Minutes – – Quarterly Board Meeting on July 18, 2020, Executive Meeting 09/02/2020,  
Executive Meeting 09/29/2020

Joe Meyer motioned for meeting minutes to be approved, 4 aye, 0 nays

**Reports:**

**Ranch Operations**

**Brad Miracle**

- A. Fire evacuation review: four hours to evacuate Ranch, thanks to Sandy Stork, Khloe Meitz, and all of Staff plus all owners helping move horses.
- B. Special thanks for Napa CART for special help with temporary stalls and help transporting the horses. Thanks to our Veterinarian Claudia Saunders.
- C. Thanks to Pridmore's use of their Dozer cutting a fire line that helped the Ranch
- D. Thanks to the neighbors that stayed behind and probably save much of the Capall Valley.
- E. We need a discussion about the safety of the horses staying on the Ranch instead of evacuating them. Discussion with groups in the future.
- F. He would like to stay on Ranch next time there is a fire.
- G. The RV tags were a mess this year. We took the tags that were on the trailer and started them over from the color they were under. Would like volunteers to put the new tags on.
- H. Working on pool generator pad and waiting on the Permit.
- I. Had electrical work on the office including a transfer switch. Waiting for the generator.
- J. Up coming projects- Trees, leaves, and cleaning them up. Unusual hot weather causing leaves to drop early. If owners can help raking them into piles by the road it would help.
- K. Closing the pool and will be starting in a month continuing the water project.
- L. Boat spots opening up, but not sure how many.

**Office Operations**

**April Miracle**

- A. Staffing cuts due to budget and keeping within PPT Loan limits. Thanks the current and past Staff for their understanding.
  - B. About eight workers on staff now.
  - C. Assessments will be coming out by Ed Russell
  - D. We have 812 paid to date Owners compared to last year 815 paid Owners.
-

- E. Collections were stopped months ago because of Courts closed because of COVID. They have opened again and the process is starting again. We have about a 75% success rate. We hope it stays and does not go down.
- F. Would like to thank Jennifer, Kim, and the other Staff for their flexibility.

## **Stables**

**Khloe Meitz**

- A. Working off property my first month making sure of the health and safety of the horses.
- B. Since then back maintaining the safety and the health of the horses here.
- C. Been working on the on the aesthetics of the Barn and Stables. Has one employee.
- D. String horses – 24.5
- E. Replaced all the broken feed troughs and border paddocks.
- F. Removed a wire fence, which was a concern, replacing with a panel fence.
- G. Putting in concrete pads in B1 and B2 pasture for hay storage.
- H. Put in non-slip mats.
- I. Organized Veterinary records and now up to date.
- J. Putting out flytraps and releasing fly predators.
- K. Planning horse loading practice.
- L. Trail maintenance weather permitting.

## **Presidents Report**

**Joe Meyer**

- A. Snack shack update with bids from 2 contractors on the high end. Waiting for another bid hoping lower. Waiting for more bids.
- B. Would like to thank the Owners for their patience during these trying times. Also to the Board because these have been trying times.

## **Treasurers Report-**

**Ed Russell**

I want to start off by stating that this year, 2020, has been one of the most challenging years for our entire ownership. We have COVID 19 affecting so much of all of our lives, and add to that the horrible fires, again!

I want to let every owner know that throughout this entire year April, Brad, myself, and the Board have been maintaining a constant vigilance for the safety of our ranch. I mean physical safety and as Treasurer, a main concern, Financial Safety.

The Ranch's budget is always a focus of ours, but in the very first month of this year there was information that things may end up being dramatically different. In meetings early in the year the Board began to talk about what we would do to monitor our situation in all aspects of the ranch and very importantly our financial strategies. Well, by March we had our fears realized. COVID 19 had its confirmed American foothold and the worry of uncontrolled spread shut us down. Shut everything down.

The Management and The Board had already talked about strategies for mitigation of financial losses and how the plan for the year was going to have to change. We were all involved in finding what we could or couldn't do with employees and employment, and what was allowable as far as work environments and safety protocols. If the ranch is shut down to owners, how long will it be? What do we do about our employees and what do we do as far as what is budgeted? What projects could still be worked on if any and what shouldn't. Was there any benefit in the ranch being shut down temporarily but not evacuated of employees?

There were decisions to continue work on projects that were still allowed by the State and already funded by our budget, especially if there was the benefit of having more focused time devoted by employees. This monitored closely to be certain to not go beyond our budget. The ranch applied for

and received a PPP grant/loan in the amount of \$118K from the government as incentive to keep or add employees during the shutdown. That fact helped make the decision to go ahead with some Infrastructure projects knowing that the PPP money was mitigating the employee expense.

The Management and Board continued to monitor the financial effect on the Budget because there were losses happening even with the PPP money helping. With no owners present we had losses, income from the store, from the guest passes, from the riding passes, and because the courts were closed as well, we had losses in collection revenue from our Past Due owners. Consider too we also had budget gains in that we were not being billed as much for some energy bills. So, where we had deficits, we also had gains and also a Financial Grant. Where we had savings, we also had history making expenses. We had no Pandemic Caused Expense Contingency.

The Management and Board were never considering spending the Ranch's Reserve Funds for any of this. Our first and foremost effort was to maintain a vigilant watch on spending and adjust our budgeted expenses to realign with what was changing sometimes weekly in response to the effects of the Pandemic.

Now add a Fire. OMG, Really??!!!!

Thank Goodness we fared well in this one!!!!

But another shut down while already enduring the budget-busting pandemic?!! More loss when we thought we couldn't experience worse.

Because the Management and Board had already been so vigilant budget wise, we were immediately aware of and acting on what needed to happen to maintain the Ranch's financial wellbeing. More severe cuts and adjustments had to be made to our budget line items, including payroll. This time considering the season and having more "trust" in what would "Not" happen during the pandemic.

The board and management have made extreme and dramatic cuts to our budgeted expenses and have made adjustments because of our lost income sources, while ensuring the Capitol Improvement Reserve was maintained. Spending so far only the amount budgeted for the Lodge Roof replacement.

The Ranch is in good financial shape considering all that we have gone through. We will absolutely survive this terrible year. We are not where we had planned to be if there was no pandemic for sure, but we are very stable and without any more 2020 unknowns, we will end this year maintaining our financial stability.

The Management and Board have been evaluating every aspect of our business with an eye toward a COVID challenged existence. How long will COVID last? How will this continue to affect our ownership? How will it continue to affect our use of the ranch? What do we budget for and what do we cut from the budget? Our focus toward budgeting for next year is what is the bare minimum? What use will be allowed and what won't. How do we budget for this?

What we are focusing on now is the bare necessities. We are not considering budgets for entertainment and parties for sure. We are not budgeting for the number of employees we normally have as "Minimum numbers" during a "Normal use" year. We are looking at how few can we get by with while still covering the necessities of feeding and maintaining livestock and managing our collection efforts and grounds maintenance and paying our taxes and insurance. Until COVID is managed and we have the green light we must be aware that our business as usual, isn't. R Ranch is running bare bones.

The BOD is focused on first providing that bare bones minimum and if/when we are allowed to have or do more. We can then work towards budgeting for that. Our next year's budget is being planned with all of this in mind.

## **Committee Reports:**

Due to current shelter in place and fire, limited Committees met this quarter

---

- Equine- Gregg Holtmeier      Discussing needed repairs to the Paddocks roofs
- Horseman's- Nancy Pon – Scheduled Zoom meeting October 21, 2020 @ 7:00pm
- Campground- Colleen Silva – New Committee member and Secretary Rose Gibson.  
Discussed beautifying the reserve RV parking area with plants and trees.  
Site-to-Site has been a bad year for all this year.  
The South House was discussed, but not in the budget this year. Maybe in the future.  
Asking for more time (two weeks) for Committee Minutes to be turned in.  
Ground maintenance was discussed concerning low hanging tree branches doing damage to RVs  
Lori Coleman Hullender suggested a Campground Cleanup Day to be scheduled in the future. The  
Committee thought it was a great idea to be coordinated with Brad and Maintenance.  
Owner 633 has a friend that owns a tree maintenance company and will work with the Ranch  
Management when necessary. The Ranch could use the wood chips in the dog park.  
Rita Nicolas brought up having a Ground Maintenance person again.  
Ranch's woodpile could be a fire danger and needs to be addressed.  
Cabin – Cindy Lempkey, -Christy Lear Secretary have only to report Nancy and Debra have stepped  
down from the Committee and would like to thank them for their time on the Committee.  
Dog cabins brought up needing floors sanded. Waiting for COVID restrictions lifted.
- Reserve Committee – No report
- Boat Committee – Wes Young    Boat storage needs repair with dry rot and roof repair. Looking into  
metal roof and talking with Brad about it

### Old Business:

- Use Permit, report from Brad, our Permit contact has changed twice and our attorney is pushing it.
- Snack Bar was touch upon in the President's update and will be a topic in the Executive Meeting today.
- General Waiver and the Code of Conduct brought up earlier this month.
- Advisory Committee guidelines updates
- Email addresses for Committees shall stay under the Ranch's domain.
- The Board votes to keep those Guidelines: Sue makes motion. Ed seconds it. 4 Ayes. Motion passes.
- Ed Russell addresses an error in the Reserve Assessment as clerical because it was not a Special  
Reserve Assessment as the Blast stated, only a Reserve Assessment and it needed to be officially  
changed. He motioned the Board to officially send out a Blast correcting the error. Sue seconded it, 4  
Ayes. Motion passes.  
Ed Russell reminds the Ownership that the Assessment is still due by December 31 2020.

### Open Forum:

Because of the anticipated number of owners attending the teleconference, live questions were not possible.

Emails,

Rita Nicolas:      Asks about extending Associates age deadlines and about opening more bathhouses.

Joe Meyer      Only Pool bathhouse and bathhouse 5 available. Trailers have their own facilities.  
Extending Associates will be discussed at the Executive meeting today.

Rita Nicolas      Do we still have Security?

Joe Meyer      Security overnight is by Housekeeper.

Cindy, Owner 752    Will we be getting a refund on our \$23,000 spent on Modular Building?

Joe Meyer      No we will not, because we are waiting for the County and we own the materials to use  
later if it does not work.

Cindy, Owner 752 What has the attorney found about the permit for the Cabins?

Joe Meyer Brad has answered that earlier. Pain full for all to wait this long!

Lenard Caldera COVID question? Other questions deferred until November meeting.

Joe Meyer COVID question answered earlier. Other questions are legal and deferred until November's meeting.

Motion to adjourn at 1:30 p.m. by Joe Meyer, Ed Russell seconded, 4 ayes, 0 nays

Next Quarterly Board Meeting scheduled for 12 noon on January 16, 2021 – Zoom meeting

I certify that on November 7, 2020 a copy of this agenda was posted in public view at the Office of R Ranch at the Lake at 1962 Capell Valley Road, Napa CA, on the R Ranch Website and by Email BLAST.

Anthony Moscarelli  
Secretary  
Board of Directors  
R Ranch at the Lake Owners' Association

---