

SHOREWOOD FOREST UTILITIES, INC.

425 Utility Dr.
Valparaiso, IN 46385
219-531-0706

BOARD OF DIRECTORS PUBLIC MEETING

President, Greg Schafer
Vice President, Anthony Cimino
Secretary & Treasurer, Tom Szeffc
Director, Margie Stiles

Meeting of September 20, 2018

NOTE: All minutes are summarized to give the community the essential information of what has taken place at meetings and what votes were taken. Board discussions and public comments are not presented verbatim.

Note: The words customer and member are used interchangeably except for the Shellbourne Conference Center which is a customer only; they are not a member because they do not have voting rights.

CALL TO ORDER (00:00)

President Greg Schafer called the September 20, 2018 Shorewood Forest Utilities, Inc., Board of Directors Public Meeting to order at 7:10 p.m. in the Shorewood Forest Clubhouse. Present were President Greg Schafer, Vice President Anthony Cimino, Secretary/Treasurer Tom Szeffc, and Director Margie Stiles. Also, in attendance were Plant Manager Forest Ash, Attorney Sue Vitello, and 9 members of Shorewood Forest Utilities.

President Greg Schafer welcomed everyone to the meeting and stated that meetings are run using the Rules of Roberts Law; every time there is an issue being presented, members will have a chance to interact by asking questions and commenting on these issues while the Board discusses each issue. He encouraged members to ask questions if they need clarification or provide their valuable input to help the Board of Directors better understand their concerns.

APPROVAL OF MINUTES (00:40)

Secretary/Treasurer Tom Szeffc stated that the 2018 Executive Meeting Minutes for July 25th and August 27th and the July 19th Public Meeting Minutes are not ready for Board approval.

DELINQUENT ACCOUNTS (01:33)

Court Filings

Attorney Sue Vitello stated that three accounts were given to her and they were filed in Porter County and of the three, two of the accounts were served to appear in court. She went on to say that one of the individuals appeared in court and we have an agreed payment arrangement; that individual made a partial payment in court and has been making regular payments since. She added that the second individual that was served did not appear in court and we were granted a default judgment against that individual; we are now in the process of attaching any assets by means of a wage garnishment, citation to discover any assets, or if they have any assets where people owe them money, we want to circumvent that money from their pocket into our account. She also added that the third individual was not properly served, whereas that individual was not able to be served to appear in court; so, we will hire an alias service which means

it is a second time out or third time attempt to be served and that special process server will do more diligent work to get this person served.

Wessel Bengston (Lot 721) wanted to know how much individual #2 and #3 owe.

Attorney Sue Vitello answered that individual #1 owed just under \$1000 and we made an agreed amount for them to pay back almost \$1200 because we added filing fees and attorney fees into that; individual #2 owed just under \$800, but we have a default judgment for \$1167; individual #3 owes \$1106 and we don't have a judgment yet, but we will be adding filing fees, service fees, and special processor service fees to that.

Bankruptcies

Attorney Sue Vitello stated that she was given two bankruptcy documents, one of which is a Chapter 13 bankruptcy, which is a repayment plan, but that bankruptcy filing was dismissed; this means they did not follow the procedures of the bankruptcy, so we are now able to go after them personally or anything they own as well. She also added that the other bankruptcy is a Chapter 7, which is a complete dismissal of all debts; they were discharged, so we are no longer able to go after them personally, but we can still keep the amount of money that they owe attached to their house and when they sell the house, we can have them pay the arrearage; it only goes up to the date they are discharged from the bankruptcy, which means after the discharge date, we will now be able to go after them personally.

Dave Serynek (Lot 362) wanted to know how far in arrears are these people who filed for bankruptcy.

Attorney Sue Vitello replied that she doesn't know at this time because she just received the notices of the bankruptcy, so that would be a question for the Board. Note: *The Board of Directors did not have that information readily available for the meeting.*

OPERATIONS REPORT (July & August) (18:47)

Plant Manager Forest Ash presented the Operations Report as follows:

- The plant has been running efficiently; we have not only met but well exceeded all National Pollutant Discharge Elimination System (NPDES) permit requirements.
- In July, we had an average flow of 200,000 GPD and our high flow was 708,400 GPD. We treated a total of 6.2 million gallons of wastewater. The following are the NPDES permit monthly average limits and the lab results of the influent and effluent:

JULY	INCOMING (Av)		OUT GOING (Av)		I.D.E.M. (Limits)	
	lbs.	mg/l	lbs.	mg/l	lbs.	mg/l
CBOD	651	390	4.0	2.8	37.6	10
TSS	960	577	5.2	2.8	45.1	45.1
AMMONIA		24.8		0.25		1.2
PHOSPHORUS		7.81		0.7		1.0

CBOD - Carbonaceous Biochemical Oxygen Demand.

TSS - Total Suspended Solids

- In August, we had an average flow of 196,600 GPD and our high flow was 309,400 GPD. We treated a total of 6.1 million gallons of wastewater.

AUGUST	INCOMING (Av)		OUT GOING (Av)		I.D.E.M. (Limits)	
	lbs.	mg/l	lbs.	mg/l	lbs.	mg/l
CBOD	765	438	2.2	3.4	37.6	10
TSS	1,259	710	2.7	4.4	45.1	45.1
AMMONIA		20.5		0.11		1.2
PHOSPHORUS		9.14		0.5		1.0

CBOD - Carbonaceous Biochemical Oxygen Demand.

TSS - Total Suspended Solids

Lift Stations and Sewer Lines

- Repairs have been made to the Vactor Truck.
- All the lift stations have been cleaned and there are plans to clean the lift stations again before winter.
- The cleaning and televising of the Roxbury Road sewer lines has begun and we will continue cleaning and televising the sewer lines until the weather gets too cold to do so.
- The flow meters placed in the Arbor Lakes manholes are collecting data.
- The air conditioner in the shop failed, so we purchased a new air conditioner and had it installed.

President Greg Schafer asked Plant Manager Forest Ash if the Vactor Truck is 100% operational. Plant Manager Forest Ash replied that it is 90% operational. He went on to say that while they were cleaning out the sewer lines, they found out that the jetter head (pressure sprayer nozzle) was wore out, so they ordered a new one and the cost was about \$200.

President Greg Schafer asked Plant Manager Forest Ash what the cost was for cleaning the lift stations (when it was subcontracted it out). Plant Manager Forest Ash replied the cost was around \$3,800 per year to clean all the lift stations. He also added that televising and cleaning of the sewer lines was around \$40,000 per year. **President Greg Schafer** added that now we are able to do that in-house and that is a pretty nice savings of about \$44,000 per year.

Job Search, Replacing a Former Employee

President Greg Schafer informed everyone that we lost an employee of 10 years not terribly long ago; he went on to another career and we have been in the process of looking for another employee; however, it is a tough market out there for employees right now. He went on to say that the utility plant is not the most glamorous working place in the market, so we are struggling a little bit, but we are carefully looking to get somebody who is fairly skilled in handling tools and is not afraid to go up and down a ladder and down into manholes, because if you are claustrophobic, it doesn't quite fit the job requirements; but that is a work in progress. He stated that we hope to find somebody within the next few weeks, but we will continue to look until we find someone that properly fits the field position.

Vactor Truck Repairs

President Greg Schafer stated that Plant Manager Forest Ash covered it in his Shop Report.

Summer Projects Update - Cleaning Out Lift Stations

President Greg Schafer stated that Plant Manager Forest Ash covered that in the Shop Report too but asked if there were any other summer projects. **Plant Manager Forest Ash** replied that we had a pipe break in the plant, but that was repaired.

President Greg Schafer stated that we did do a little bit of locating manholes during the summer, but that is still a work in progress. He added that we have some manholes which some of customers don't like because the manhole covers are in their yard; many times they cover them up and that is quite a problem for us, especially in the middle of winter if there is two foot of snow on the ground and we have to get to that manhole for whatever reason; if we have a blockage or something is blocked up, it's a problem when we are out there trying to find them; now we are trying to find them and we will mark the curb when they are located.

President Greg Schafer asked Plant Manager Forest Ash how many manholes are covered up by dirt, grass or flowers. Plant Manager Forest Ash replied that there are about 20 to 25 manholes that we can't locate.

Secretary/Treasurer Tom Szefc informed everyone that the main sewer pipe that runs from manhole to manhole doesn't bend; it is just a straight piece of pipe; so when you go around cul-de-sacs, you're going to have manholes all over the place because you just go from straight pipe to straight pipe. He also added that when you have a long run on a street, the only time you need a manhole is if the pipe has to make a bend and that determines why some manholes are 300 feet apart and others are 20 to 30 feet apart. **Plant Manager Forest Ash** added that they require manholes not to be any longer than 350 feet apart for cleaning purposes.

FINANCIAL REPORT (27:37)

Secretary/Treasurer Tom Szefc presented the financial reports as follows:

SHOREWOOD FOREST UTILITIES, INC.
MONTHLY, YTY & YTD FINANCIAL REPORT FOR AUG 31, 2018

LINE #	AUGUST	SOURCE	CASH FLOW	AUGUST
1	Income:		Sewer Pymts, Tap-In Fees, Penalties	\$ 76,708.63
2	Expenses (Including Legal Expenses = \$375.00):		Operating Fund Account	\$ 22,869.05
3	Bond Payment (2014A & 2014B Regions Bank):		Bond Payment	\$ 26,802.91
4	Debt Service Reserve (2014A & 2014B Regions Bank):		Escrow Payment	\$ 1,732.88
5	Surplus / Deficit:	Line 1 - 2 - 3 - 4		\$ 25,303.79
	2018 INCOME & EXPENSES			
				YEAR-TO-DATE
6	Income:	+ Line 1	Sewer Pymts, Tap-In Fees, Penalties	\$ 609,995.68
7	Expenses (Including Legal Expenses = \$2,875.00):	+ Line 2	Operating Fund Account	\$ 285,440.42
8	Operating Income Before Bond Payments:	Line 6 - 7		\$ 324,555.26
9	Bond Payments (2014A & 2014B Regions Bank):	+ Line 3	Bond Payments	\$ 215,810.84
10	Debt Service Reserve (2014A & 2014B Regions Bank):	+ Line 4	Escrow Payments	\$ 13,863.04
11	Surplus / Deficit:	Line 8 - 9 - 10		\$ 94,881.38
12	Debt / Service Ratio (Must be Greater Than 1.25):	Line 8 / (\$28,893 * 8)	Line 8 / (Highest Bond Pmt Ever x 8 Pmt Periods This Year)	1.40
	RESTRICTED FUNDS			
	BOND FUND:			YEAR-TO-YEAR
13	Bond Payment Fund (2014A & 2014B Regions Bank):	+ Line 3	Bond Payments + Int	\$ 1,424,607.94
14	Bond Payment Fund Target (2014A & 2014B Regions Bank):			\$ 4,687,458.01
15	Amount Still Owed:	Line 13 - 14		\$ (3,262,850.07)
	ESCROW ACCOUNT (TO BE RETURNED WHEN BONDS ARE PAID OFF):			
16	Debt Service Reserve (2014A & 2014B Regions Bank):	+ Line 4	Debt Service Reserve + Int	\$ 319,336.82
17	Debt Service Reserve Target:			\$ 325,920.00
18	Amount Still Owed:	Line 16 - 17		\$ (6,583.18)
	UNRESTRICTED FUNDS			
	OPERATING FUNDS			YEAR-TO-YEAR
19	Operating Fund (First Source Bank): <i>TRF \$100,000.00 - Money Market Account (Fifth Third Bank):</i> <i>AR \$15,934.61 - Capital Impvmnt & Replacement Fund (First Source Bank):</i>	Line 23	Sewer Payments Include: Cash + Credit & Debit Cards + Savings & Checking Accounts. Tap-In Fees (\$1,000 / Home) Penalties + Int	\$ 64,867.10
20	Petty Cash:	Line 19	Operating Fund	\$ 100.00
21	Total:	Line 19 + 20		\$ 64,967.10
22	Operating Funds Available (Months):	Line 21 / \$40,000		\$ 1.62
	IMPROVEMENT & REPLACEMENT FUND			
23	Capital Improvement & Replacement Fund (First Source Bank): <i>TRF \$15,934.61 - Operating Fund (First Source Bank):</i> <i>AR \$15,934.61 - Money Market Account (Fifth Third Bank):</i> <i>AR \$2,000.00 - Money Market Account (Fifth Third Bank):</i>	Line 27 Line 27	Capacity Fees (\$2,000 / Home) + Int	\$ 3,138.02
	RESERVE FUNDS			
24	Certificate of Deposit (First Source Bank):			\$ 1,150,000.00
25	Certificate of Deposit Interest (Since Oct 9, 2017):	Aug Interest (\$58.60/Day; 31 Days) = \$1,816.60		\$ 19,103.00
26	Total:	Line 24 + 25		\$ 1,169,103.00
27	Money Market Account (Fifth Third Bank): <i>TRF \$0.00 - Operating Fund (Fifth Third Bank):</i> <i>AR \$100,000.00 - Operating Fund (First Source Bank):</i> <i>TRF \$15,934.61 - Capital I & R Fund (First Source Bank):</i> <i>TRF \$2,000.00 - Capital I & R Fund (First Source Bank):</i> <i>AR \$0.00 - Capital I & R Fund (First Source Bank):</i>	Line 19 Line 23		\$ 423,834.39
28	Money Market Interest (Since Mar 27, 2018):	Aug Interest = \$439.19		\$ 2,371.93
29	Total:	Line 27 + 28		\$ 426,206.32
30	Business Elite Checking (Fifth Third Bank): <i>AR \$0.00 - Operating Fund (First Source Bank):</i>	Line 19		\$ 100.00
31	Total Reserve Funds:	Line 26 + 29 + 30		\$ 1,595,409.32
32	Total Unrestricted Funds:	Line 21 + 23 + 26 + 29 + 30		\$ 1,663,514.44
	TRF = TRANSFERRED FUNDS	AR = ACCOUNTS RECEIVABLE		
	Money Market (Fifth Third Bank):	\$ 400,000.00 @ 1.5% APY Interest Rate	Opened: Mar 27, 2018; Matures: Mar 27, 2019	
	CD (First Source Bank):	\$ 1,150,000.00 @ 1.86% APY Interest Rate	Opened: Oct 9, 2017; Matures: Apr 9, 2019	
	Bond 2014A (Regions Bank) [Non-Taxable]:	\$ 2,430,000 @ 1% » 4.6% Interest Rate	Opened: Apr 2014; Matures: Apr 2029	
	Bond 2014B (Regions Bank) [Taxable]:	\$ 1,045,000 @ 2% » 5.25% Interest Rate;	Opened: Apr 2014; Matures: Apr 2029	

ARREARAGES AS OF SEPTEMBER 20, 2018

CUSTOMERS IN ARREARS	DOLLAR RANGE OF ARREARS	PAYMENTS OUTSTANDING
35	\$.01 - \$65.00	\$ 542.19
39	\$65.01 - \$140.00	\$ 4,618.17
33	\$140.01 - \$300.00	\$ 8,065.11
24	\$300.01 - \$450.00	\$ 9,140.45
6	\$450.01 - \$650.00	\$ 3,177.56
3	\$650.01 - \$800.00	\$ 2,118.95
11	OVER \$800.01	\$ 11,821.94
	AV. DELINQUENCY	
151	261.49	39,484.37

Phone Numbers & email Addresses

Director Margie Stiles informed everyone that the customers have been wonderful; when she calls the customers to remind them about being in arrears, they thank her for the call; sometimes two or three times. She also stated that we also need contact information and out of 151 customers that are in arrears (*see chart*), we do not have any contact information on 127 of them. **President Greg Schafer** added that we are looking more for email address versus telephone numbers; we would like to have both, but mainly email addresses, so we can send batch notices to the entire membership to remind everyone their sewer bill is coming due and also it is to serve as an emergency contact should there be any reason your service would have to be temporarily suspended due to construction, maintenance, and/or potential health hazards.

Mailbox Hangers

Note: a sample of the mailbox hanger was distributed to the members in attendance which contains a notification that this residence is delinquent on their sewage bill, the amount of arrearage, and the address of the residence in arrears; the back of the mailbox hanger has information for the entire year when payment is due for services rendered.

Secretary/Treasurer Tom Szeftc also added that we could put information on the back of the mailbox hanger informing our customers what months the bill is due and what days it is going to be late; we have enough room on the back of the mailbox hanger to tell the customer to please call us with your contact number and email address. **Director Margie Stiles** informed everyone that we are ready to send out the mailbox hangers. **Secretary/Treasurer Tom Szeftc** explained that first Director Margie Stiles will make all the calls to our customers who are in arrears and then they will get a mailbox hanger if payment is not forth coming; it is a red hanger that will serve as a reminder, informing them they are behind and here are the payment due dates so they can stay caught up.

Termination of Incoming Water

President Greg Schafer stated that we shouldn't have to make repetitive phone calls to remind our customers to pay their bill, but as soon as we can get Indiana American Water to turn off their water when they don't pay their sewer bill, that will adjust a lot of attitudes; the first time they come home and can't flush their toilet, they won't make that mistake again. He also added that Indiana American Water won't turn the water back on until their sewer bill is paid in full and we sign a release form; so we are struggling

with Indiana American Water on a few terms, but I hate to tell you, that is coming and then it won't require Director Margie Stiles to get on the phone and remind them; when the toilet doesn't flush, they will remember.

Termination of Sewer Service

Secretary/Treasurer Tom Szeffc also added that we do have a "Donut" that we can use and we are going to use it on somebody. **President Greg Schafer** stated that the donut was purchased by the former Board; it is actually much like a rubber boot that goes through the sewer main from manhole to manhole and when it gets to your service line, it expands and closes off the sewage from your house entering into our main; we have not chosen to use that yet. **Secretary/Treasurer Tom Szeffc** informed everyone that there is a process we have to go through to comply with the Indiana State Law, to give the customer a chance to pay their bill; we just can't show up in the middle of the night and stick that donut in there and block them off. **President Greg Schafer** also added there has never been a time when someone couldn't pay their bill and we were not flexible. He also added that out of 1120 customers, roughly 20% of the customers do not pay their bill on time. **Secretary/Treasurer Tom Szeffc** said once we block a customer off with that donut, word will get around real fast and you're going to see a lot of customers coming in to pay.

Dave Serynek (Lot 362) wanted to know whether the hangers will be attached to the mailbox, if a customer is in arrears.

Secretary/Treasurer Tom Szeffc replied that we have done this before. *Dave Serynek (Lot 362)* stated that people in the neighborhood will know who is not paying their bill. **Secretary/Treasurer Tom Szeffc** stated that is exactly right, but it's a friendly reminder and we know it's effective because we've done it before. *Dave Serynek (Lot 362)* then stated that some people are going to have some grief over that. **President Greg Schafer** added that we hope they do, if you don't want the mail box hanger, just pay your bill; this is a done deal and we're going to go through with it.

Secretary/Treasurer Tom Szeffc stated that the last time we put out mailbox hangers there was only one customer in Edgewood and one customer in Sagamore and nobody in Arbor Lakes that was delinquent, the delinquencies are Shorewood customers.

Ervin Sajdera (lot 232) asked if we were going to wait a couple of months before we do the mailbox hangers.

Secretary/Treasurer Tom Szeffc replied that the waiting was to have Director Margie Stiles go through the list and call everybody and once Margie makes all the phone calls, the mailbox hangers will go out to the customers who didn't come in and pay their bill, so the hangers will go out real soon; hopefully by next week. **President Greg Schafer** stated that assume this will be a monthly procedure; we have not taken official action on it yet, but if you don't pay your bill, you're going to get a mailbox hanger. He added that don't be embarrassed by it, just pay your bill. **Director Margie Stiles** stated that out of the 151 customers on the arrearage chart, we don't have contact information on 127 customers and cannot call them to remind them about their bill, therefore we have to send them a mailbox hanger; maybe that will wake him up and they will give us a call.

Andy Wargo (lot 375) asked if we still have the slot in the door where you can bring your payment in. **Secretary/Treasurer Tom Szeffc** replied that we do. He also stated starting October 1st, the office is open on Mondays, Wednesdays, and Fridays from 7:00 am to 3:30 pm. During any other time, you would have to drop it in the mail slot in the door.

OLD BUSINESS (1:12:33)

Employee Manual, Update

President Greg Schafer stated that it is a work in progress, not much to share with you on that.

Job Descriptions, Update

Secretary/Treasurer Tom Szefc stated that the Board of Directors has not seen the final finished product on that, but Plant Manager Forest Ash is 99% finished with it. **President Greg Schafer** added that we want to use this as a guideline for hiring new employees.

Ervin Sajdera (lot 232) asked if there was confined space testing before an employee enters a manhole. **Plant Manager Forest Ash** replied, "Yes." **President Greg Schafer** replied that we have all the equipment, fresh air systems, and so forth. **Plant Manager Forest Ash** added that we have gas detectors and the employee has to wear a harness when being lowered down into a manhole.

Lab Analysis Equipment for In-House Testing, Update

President Greg Schafer informed everyone that we are spending about \$24,000 per year for sending out our testing for carbonaceous biochemical oxygen demand, total suspended solids, ammonia, and phosphorus. He also added that we have not had an effluent (*treated sewage*) violation in over a year. **President Greg Schafer** added that one night during a heavy rain Plant Manager Forest Ash was at the plant all night making sure our influent (*incoming or raw sewage*) was properly treated; without that effort, we would have been in violation for sure. **Plant Manager Forest Ash** also added that we check for dissolved oxygen every day, five days a week; on the final treatment, we check that three times a day. **Secretary/Treasurer Tom Szefc** stated that we can get all our test results sooner if we are doing our own testing.

Secretary/Treasurer Tom Szefc stated that when we were up to 389 customers that did not pay their bill, he put the lab search equipment on the back burner to help get that number down.

Resurfacing the SFU/POA Service Road

President Greg Schafer informed everyone that we have the Property Owner's Association (garage and warehouse), Indiana American Water (water tower), and Frontier (switch station) who also use the service road called Utility Drive. He added the Property Owner's Association told us they will pay their 25% share of resurfacing the road, but we are still working on Indiana American Water and Frontier to pay their fair share. He also added that we are taking bids and the total cost to re-asphalt that road will be around \$30,000 and if things go well, we would like to get that repaired this year.

NEW BUSINESS (1:24:06)

Speedway Is Requesting Sewer Service

President Greg Schafer informed everyone that we did have an inquiry from Speedway requesting sewer service that just came in, so we have no direct information to share with you at this time. He went on to add that they are not in our Certified Territorial Authority, so we are not sure there is anything we can do; we have nothing more to share with you other than we did get an inquiry.

Shorewood Forest Homeowner Requesting Sewer Service

President Greg Schafer informed everyone that we have a lady who lives on Wexford asking for permission to tie into our sewer system. He further stated that her septic system is failing, but as long as she picks up her expenses to tie in and pays a proportionate tap-in fee, we said yes, but you know she is not right across from the sewer, so she has to do a little finagling; that is 100% her expense and we certainly are not going to extend the services from Shorewood Forest Utilities for somebody that was never intended to have it. He also added that a septic and well lot is a septic and well lot and that's how the lots were sold and how the subdivision was developed and if you want something beyond that, it's not our responsibility; she is technically like a new customer and since she happens to be in our CTA area and

the Board collectively agreed it makes sense for a single home, so we gave her approval, but we have not heard back from her yet.

COMMENTS FROM THE BOARD (1:26:38)

There were no comments.

COMMENTS FROM THE MEMBERSHIP (1:26:47)

Frank Draschil (Arbor Lakes, Lot 21) wanted to know if he could be brought up to date on the class action lawsuit.

President Greg Schafer replied that the membership has recently filed a class action lawsuit and he was the original plaintiff; then three other members joined in the lawsuit because what the lawyers for the defendants attempted to do initially was argue the point that because Greg Schafer is on the Board, there is a conflict of interest and he really shouldn't be suing his own Utility Board; so if the lawyers for the defendants wanted to remove him from the lawsuit they could, but that argument got squashed by the Judge because there are now 1120 members involved in this lawsuit.

President Greg Schafer went on to say that lawyers for the defendants tried to frustrate any type of settlement or agreement by making the argument that this shouldn't be a class action lawsuit because not everybody has been damaged. However, the Benton County Judge ruled that it meets all the criteria for a class action lawsuit as set forth in the Indiana State Statute and the Judge certified it as a class action lawsuit.

President Greg Schafer went on to say that lawyers for the defendants did not like the class action ruling so they filed an interrogatory appeal with an appellate court and in 30 days, usually it is 6 months at the best, the appellate court upheld the ruling that it is a class action suit and it has been certified by the appellate court.

President Greg Schafer added that there is a status hearing sometime in October which will actually be setting trial dates and things like that and we are still going through the discovery process where we are attempting to get information from the defendants that they will not release, and he really has nothing more to add at this particular point in time.

Dave Serynek (Lot 362) stated that there are articles in the NW Indiana Times newspaper that mention there are 2 million dollars worth of damages and wanted to know what these damages consisted of.

President Greg Schafer replied that he cannot do that, but if Mr. Serynek would like to review the case, he can go online by searching for Shorewood Forest Utilities and go to the Porter County Circuit Court and print off a copy. He also stated that he does not want anyone to think that Shorewood Forest Utilities is trying to represent anything at all other than the fact that the lawsuit speaks for itself. **Vice President Anthony Cimino** wanted to add for the record that Bob Kasarda of the NW Indiana Times reports on all local judicial actions and in some of the articles, it gets into why the lawsuit was what it was; it goes into much more detail and it alludes to some of the reasons why the lawsuit is that amount.

ADJOURNMENT (1:33:57)

A motion was made by Director Margie Stiles and seconded by Secretary/Treasurer Tom Szefc to adjourn the meeting. The motion was unanimously approved.

The meeting was adjourned at 8:44 p.m.