



Annual Meeting

August 17, 2014

2013-2014 Board of Trustees

Leocadia

1. Paul Tibaldi, *Secretary*

Lincoln

1. Frank Buccinna
2. Bob Erickson, *Vice President*
3. Joyce Erickson

Schrum

1. Lisa Craft, *President*
2. Bruce LaRue
3. Brian Trim

Shady Beach

1. George Brown, *Clerk*
2. Julie Kapnick, *Treasurer*
3. Charles Steuer

Annual Meeting Agenda

HORSESHOE LAKE CORPORATION

Sunday August 17, 2014 at 10 am, Public Safety Building

- | | | |
|-------|---|----------|
| I. | Call to Order /Intro of Board Members-Roll Call and Confirm Quorum | Lisa C |
| | a. Approval of Minutes from 2013 Annual Meeting | |
| II. | Review of Committee Report Document –Handouts (5 minutes) | Julie K |
| III. | Election of New Trustees | George B |
| IV. | President’s Report: (5-10 min) Overview of this past year and issues | Lisa C |
| V. | Treasurer’s Report: Current State of HLC Finances, Review and Approval of the Proposed 2014-2015 Annual Budget | Julie K |
| VI. | Presentations of Proposed Capital Projects: | |
| | • Schrum Bridge Overview (5 minutes) | Bruce L |
| | • Boat Launch Overview (5 minutes) | Frank B |
| VII. | Voting of Membership: | Lisa C |
| | • Motion to seek Loan for Capital Projects | |
| VII. | Reports: (5 minutes each) | |
| | • Aqua Tech – New Weed Treatment Co. & Inform of Services | Bruce L |
| | • By-laws Updates Synopsis | Bob E |
| | • New Mailboxes and locations | Brian T |
| | • Collection of Back Dues | George B |
| VIII. | Member Questions and Comments | Lisa C |
| IX. | Adjournment /Information about HLC’s monthly Mtg dates, time and location | Lisa C |

Horseshoe Lake Corporation Financials
October-July

2013/2014 Budget to Actuals comparison

OPERATIONS		
Revenue	2013/14 Budget	YTD Actual
Dues	\$ 7,000.00	\$ 12,363.40
New members 2014	\$ 600.00	\$ 350.00
New member 2013	\$ -	\$ 25.00
Delinquent dues (40%)	\$ 2,000.00	\$ 2,390.22
Boat keys	\$ 100.00	\$ 90.00
Total Revenue	\$ 9,700.00	\$ 15,218.62
Expenses	2013/14 Budget	YTD Actual
Tree removal	\$ 500.00	\$ -
Legal	\$ 750.00	\$ -
Lawn services	\$ 1,950.00	\$ 1,163.00
Insurance	\$ 1,700.00	\$ 1,650.00
Electric- DTE energy	\$ 200.00	\$ 167.56
Phone	\$ 200.00	\$ 158.50
Postage	\$ 500.00	\$ 555.21
Website	\$ 125.00	\$ 90.00
Taxes	\$ 200.00	\$ 286.28
Schrum bridge	\$ -	\$ -
Clerk, Officers	\$ 1,360.00	\$ 1,360.00
Office supplies	\$ 350.00	\$ 508.79
Fees	\$ 15.00	\$ 59.00
Cash reserve	\$ 1,800.00	\$ 1,500.00
Boat launch keys	\$ 50.00	\$ 71.55
Total Expenses	\$ 9,700.00	\$ 7,057.71
Revenue over/under expenses	\$ -	\$ 8,160.91
WEED CONTROL		
Revenue	2013/14 Budget	YTD Actual
		\$ -
Weed control assessment	\$ 15,000.00	\$ 13,574.00
Delinquent assessment collection (60%)	\$ 3,000.00	\$ 3,585.31
Total	\$ 18,000.00	\$ 17,159.31
Expenses	2013/14 Budget	YTD Actual
Lake weed treatment	\$ 18,000.00	\$ 6,810.50
Balance 7/31/14	\$ -	\$ 10,348.81

CASH STATEMENT
10/1/14 - 7/31/14

OPERATIONS		
Cash on Hand 10/1/2013	\$	3,551.00
Revenue 10/1/13 thru 7/31/14	\$	15,218.00
Total Revenue Available	\$	18,769.00
Expenses 10/1/13-7/31/14	\$	7,569.89
Cash Available	\$	11,199.11
WEEDS		
Cash on Hand 10/1/2013	\$	2,465.70
Revenue 10/1/13 thru 7/31/14	\$	17,159.31
Total Revenue Available	\$	19,625.01
Expenses 10/1/13-7/31/14	\$	6,810.50
Cash Available	\$	12,814.51
RESERVE		
Cash on Hand 10/1/2013	\$	3,601.61
Deposits 10/1/13 thru 7/31/14	\$	1,500.00
Withdraws 10/1/13-7/31/14	\$	-
Cash Available	\$	5,101.61

**Horseshoe Lake Corporation
2014/2015 Proposed Budget**

Operations Revenue	
Dues	\$ 21,350.00
New members 2014	\$ 300.00
Delinquent dues	\$ 1,500.00
Boat keys	\$ 50.00
Total Operations Revenue	\$ 23,200.00
Operations Expenses*	
Tree removal	\$ 500.00
Legal	\$ 750.00
Lawn services	\$ 1,950.00
Insurance	\$ 1,700.00
Electric	\$ 200.00
Phone	\$ 200.00
Postage	\$ 600.00
Website	\$ 125.00
Taxes	\$ 300.00
Clerk, Officers	\$ 1,860.00
Office supplies	\$ 500.00
Fees	\$ 60.00
Boat launch keys	\$ 50.00
Cash reserve	\$ 3,000.00
Capital projects	\$ 6,505.00
Total Operations Expenses	\$ 18,300.00
Operations Over/Under *	\$ 4,900.00
Weed Control Revenue	
Weed control assessment	\$ 15,000.00
Delinquent assessment collection	\$ 3,000.00
Total Weed Control Revenue	\$ 18,000.00
Weed Control Expenses	
Lake weed treatment	\$ 18,000.00
Total Weed Control Expenses	\$ 18,000.00
Weed Control Over/Under	\$ -

***Operation expenses are based upon historically supported assumption that only 77% of the membership pay thier dues. The \$4900 surplus is to account for un-paid dues.**

HLC Past Due Delinquency Policy:

1. The Corporation Clerk will send a notification of the amount owed to homeowners who are delinquent in paying Corporation dues, assessments and/or community road fees. The Homeowner then has 60 days to contact the Corporation Clerk to bring their account up to date or establish a payment plan agreeable to both parties.
2. If, after 60 days the homeowner has not brought their account up to date or arranged a payment plan with the Corporation Clerk, the Treasurer will then place a lien on the owner's property and notify the owner of the placing of said lien. The owner then has 60 additional days from date of the lien to bring their account current, including costs and fees incurred in recording/discharging said lien.
3. If the second 60-day period has expired and the account has not been settled, the Corporation Clerk will then bring the homeowner's account to the attention of the Horseshoe Lake Corporation Board of Trustees (BOT) for initiation of foreclosure proceedings on the lien as provided for in MCL §455.219 and Article III, Section 3 of the Horseshoe Lake Corporation Bylaws. If this action is taken, the lien will be foreclosed and the property sold at Sheriff Sale to satisfy the lien, including costs and attorney fees incurred by the BOT. The BOT sincerely hopes this action will never be needed.

*All communications with owners will be by registered letter.

DELIQUENT DUES as of 8/11/14

<u>Subdivision</u>	<u>Delinquent</u>	<u>Delinquent households</u>	<u>Total Households in sub</u>
Shady Beach	\$15,802.35	45	216
Lincoln Realty	\$7,126.68	18	103
Leocadia	\$2,221.00	5	57
Schrum	\$1,897.70	5	49
Metes & Bounds	\$3,181.58	2	4
Total	\$30,229.31	75	429

Committee Reports of Projects and Tasks Completed in 2014

The 2014 Board is proud of the work accomplished this year by its Committees! Not only did we get a lot accomplished – some important tasks were initiated to be discussed by the new Board. The reports are printed in this packet—and the end result of all this work is improvement and better upkeep of the HLC community. The committee chairs are listed with their report. Thanks to everyone!

- 1) Lake Weed Control: Bruce/George
- 2) Lake Management (Keys & Boat Registrations): Frank/Joyce
- 3) Lawn Care: Paul
- 4) By Law & Ordinance Enforcement: George
- 5) Communications (Web, Facebook, Horseshoe Lake Corner): Joyce/Julie
- 6) Long Range Planning: Bob
- 7) Legal Representation: George
- 8) Schrum Bridge: Bruce/Lisa
- 9) Blight: Brian Trim
- 10) ByLaw Revisions: Bob/Brian

Lake Weed Control Report:

Bruce LaRue

To all concerned, this is the best information I can come up with about the lake. Aqua weed has treated the lake with Cutrine Ultra Copper Algaecide (8/13) and within a couple of days the algae should subside. The Cutrine Ultra will remain active for 6-8 days. Due to the chemical effect of the algae I would highly recommend we do not recreate on the lake until at least Monday, 8/18. This is a recommendation from Rich Dejonghe from Applied Biochemist. This means no fishing, skiing, boating, jet skis, swimming and most importantly letting pets ingest the water. Do not let children in the lake. They can get a rash and if the water is ingested could get an upset stomach. I would ask the board of trustees to post no swimming signs at their respective lake access points until Saturday. This is important. Before the lake is treated tomorrow Aqua Weed and Rich Dejonghe will be taking more lake samples and shipping them off to Dr. John Rogers at Clemson University. He is a foremost expert in the field of algae. When the algae cells start to die off there should be a noticeable smell, something like the smell of dirt. I have spent many phone calls with these people and have released information as I get it. This is the best info I can come up with per the recommendations of these professionals. Let's hope this alleviates the problem so we can all get on with our summer and enjoy the lake.

One of our neighbors is a Professor of Biology at EMU. We asked him a few questions about what was going on with the algae in our lake post testing. Below are some questions we asked and his responses:

Q: Do you think there is more information needed? For example, what caused these levels?

A: I think we have enough information. The 14.4 ug/L of microcystin is above the World Health Organization's "low/no risk" level for contact (10 ug/L) and in the "moderate risk" level (20 ug/L). Usually, once a bloom is treated, this amount of microcystin will completely degrade within a week. I had a peek at the lake on Sunday, and didn't see much of a bloom on our side, so it may already have already begun to die off by then (or it may just have been blown to the east side by wind). I think it should be OK to swim on Saturday.

As far as the cause, the short answer is that the algal bloom was caused by high nutrient levels in the lake, and some (but not all) algal blooms produce toxins. Long-term, the only successful management activities will be those that reduce nutrient inputs into the lake. In the short-term, treating individual blooms can reduce the amount of time that toxins are present in the lakewater.

Q: If there was any danger in swimming in the lake previous to it being treated on Wednesday, 8/13?

A: I don't think there is much cause for concern from a one-time swimming exposure. Most recreational use health complaints involve respiratory (from breathing water droplets) or dermal irritation (but occasionally stuff like headaches, too). Our levels weren't really very high, so I think that these aren't too likely.

The more serious health effects come from drinking the water. Small quantities can cause upset stomach. If for some reason a lot (more than a few mouthfuls or so - the contact limits assume that a swimmer will ingest this amount lake water) of water was ingested during swimming, a person might want to have their liver function tested. People don't drink large quantities of algae-filled lake water, but animals sometimes do... this can be fatal for pets.

Q: Are we going to continue to need to treat the lake with copper? What is the impact of that?

A: Possibly yes. As long as the copper treatments are done sparingly (and on only part of the lake at one time - just where the bloom is present) the impacts shouldn't be too bad. Over treating the lake can cause a large die off of plants and algae which depletes oxygen, kills fish, and makes a sewage-like smell.

Lake Committee Report

Co-Chairs: Frank Buccinna and Joyce Erickson

Keys:

As of August 17, 2014, HLC provided 122 keys and we still have few keys available. I want to thank everyone that exchange or purchased a boat launch key. If you still need a boat launch key, please contact Frank Buccinna thru the HLC website. Cost for replacing old key is \$10.00, new member is \$20.00 and if lost \$100.00. Always keep in mind that safety on the water is first.

Lake Report: Flood Resolution Research:

As you read be aware that this is simply RESEARCH into some potential solutions for the Spring/Summer flooding situation. These are NOT actions. Rather, we are documenting and examining the issue at this point so that we understand it prior to submitting any ideas for action. This report is a summary of my discussions with the Washtenaw County Water Resources Commissioner. This office has been and is very cooperative and helpful to Horseshoe Lake: monitoring lake levels, lowering the weir to the lowest possible level, and they have seen pictures of the spring flooding and how it affects our properties. The office is working with us in trying to find some solutions. At this point there are five potential options to consider for dealing with the flood issue. As we learn, we may find other solutions. The known options are:

1. **Build Retention Ponds.** This option is listed in the lake survey done many years back and still has merit. But retention ponds have to be very large and are more expensive than HLC could afford. Township aid is likely not an option. However, this survey noted that retention ponds should be built for any new development/industry in SW township area. New development or industry coming in should be required to build retention ponds for their new sites. If developers don't build retention ponds HL flooding will likely become worse.
2. **Remove Weir.** From discussions with the water commissioner, we learned his office can figure out how much lower the normal elevation would be if the device were removed and the residents could relate that to where the lake edge would be on each property. The summer would be the best time for residents to determine if they could live with the removal. Board members had concerns about risks and associated questions:
 - **WHAT ARE IMPACTS/RISKS ON THE LAKE?** More concern on risks (for example, is the weir there for a specific reason: to keep this a lake versus mud hole?)
 - **THE IMPACTS ON THE LAKE:** This commissioner's office does not have the necessary information and expertise to make a statement in this regard mainly because depths are unknown. Also, an environmental study would be necessary to determine what impacts there would be with a drawdown and the regulatory authorities for these areas would be the MDEQ and MDNR.
 - **IS THE WEIR THERE FOR A SPECIFIC REASON:** The current weir and previous sheet pile structure were attempts to limit flooding in the area. A petition was submitted to the Washtenaw

Co. Board of Supervisors to establish a legal lake level for Horseshoe Lake in 1955. The legal level of 897.23' was established by Circuit Court on June 6, 1956. Normal lake level was typically a foot higher and this level was set in an attempt to mitigate flooding that was identified as a serious problem. Construction of a sheet pile weir set at the legal level occurred shortly thereafter. Flooding continued to occur and another petition was submitted to Washtenaw Co. in May 1976. This led to construction of the weir that is currently in place. This weir has gates that can be opened to increase flow capacity. This action did not mitigate the flooding and a petition to clean out the Horseshoe Lake Outlet Drain was submitted in 1983. A clean out project was completed in 1984. Flooding continued to occur and in deference to the wishes of property owners the gates on the weir are kept wide open at all times. This leads to a lake level of 895.98' or 15 inches below the court set legal level.

- WHAT IS THE COST OF THIS ANALYSIS? Costs of an analysis are completely dependent on what items are to be studied. It would be somewhat inexpensive to show residents how to determine the likely new shoreline location on their property and the additional storage volume created if the weir were removed. There are other items that would have to be analyzed to complete a removal, including: lake vegetation impacts, fisheries and wildlife impacts, wetland impacts, Lake bathymetry, etc.
- HOW ARE COSTS TYPICALLY COVERED, FOR EXAMPLE, SPECIAL ASSESSMENT, ETC. Any costs for a study or a construction project would need to be covered by special assessment when the work is completed under the direction of Drain Commissioner's office
- DO WE NEED THE PETITION SIGNED FOR THIS ANALYSIS, OR IF WE DECIDE ON THIS, PRIOR TO THE ACTUAL WORK? Again, if the analysis was to be completed under the direction of the Water Commissioner's office a petition is necessary. Absent a petition the Drain Commissioner's office can only spend money related to the operation and maintenance of existing infrastructure. The Inland Lake Level Act requires the signatures of **2/3rds of the lakefront property owners** for a petition to be valid.

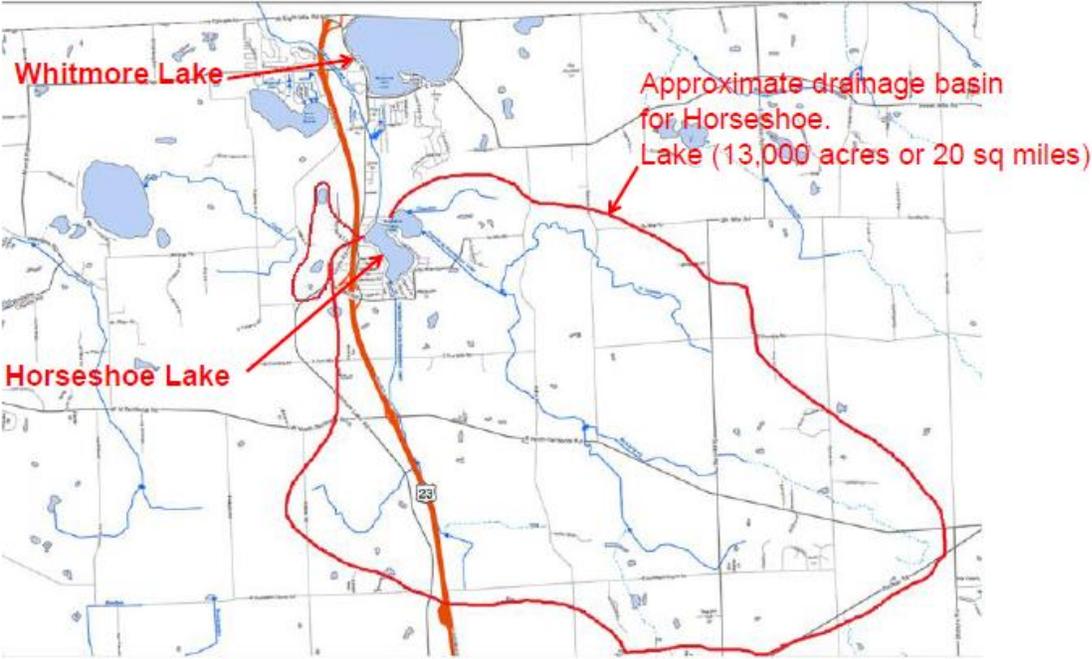
3. **Replace/Rebuild Weir.** Most favorable to Board, though maybe not feasible. Questions:

- ARE BETTER OR MORE IMPROVED DEVICES NOW AVAILABLE FOR OUR SITUATION? A different lake level control structure could be built that would provide more capacity and operating range. However, it should be noted that every study to date has indicated that both bridge crossings immediately downstream of the weir do not have adequate flow capacity. Increasing the weir capacity would provide minimal benefit without replacement of these bridges which are part of the private road system and privately owned.
- WHAT IS THE COST OF THIS ANALYSIS? Any cost is dependent on what is included in the analysis. Replacing the weir adds effort to design. A weir that would fully recede to match drain bottom elevation is a particular challenge for maintenance. This is due to sediment which can clog the opening that the weir would recess into and also can build up over the top of a fully recessed weir. Bridge modifications or replacements to increase their flow capacity are also items that should be analyzed. These items significantly increase costs of an analysis (educated guess including these items is in six figures).

- DO WE NEED THE PETITION SIGNED FOR THIS ANALYSIS, OR IF WE DECIDE ON THIS, PRIOR TO THE ACTUAL WORK? Yes, for the same reasons stated previously.
- 4. **Request FEMA Aid:** FEMA would very likely consider our community a flood zone buy our homes for pennies on the dollar and then make this into a greenspace. NOT good option.
- 5. **Do Nothing.** Flooding is a seasonal issue - we are exploring options (send ideas to Horsheshoelakecorp@yahoo.com).

****Other Lake-related information can be found on hlcneighborhood.com****

Horseshoe Lake Drainage Basin

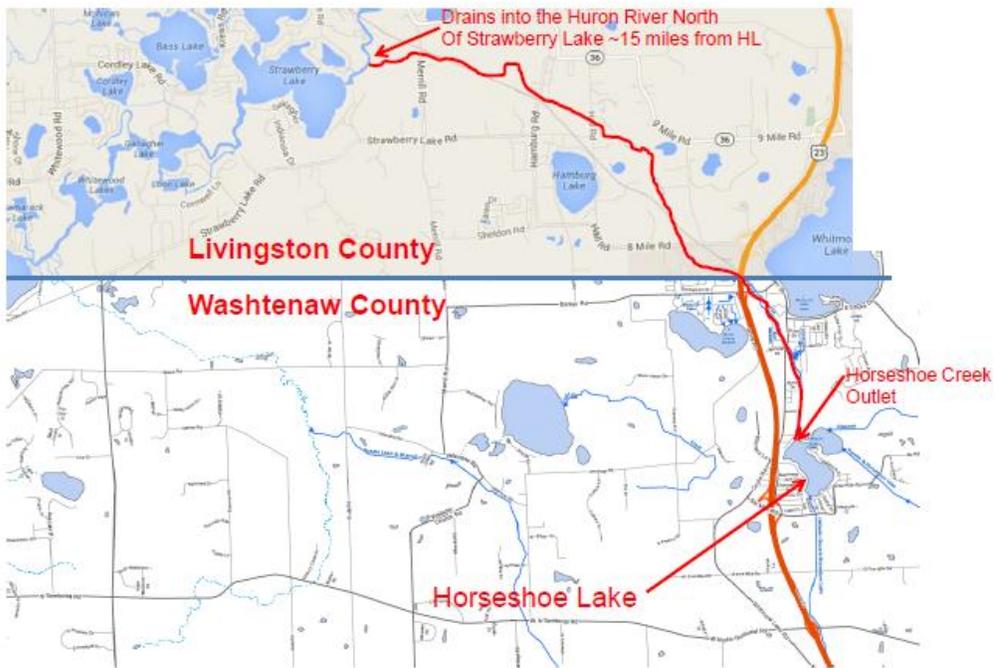


= 6.25 billion gallons of water flow in and out between March and September (Average)
(This drainage basin needs to be protected from too much development)

Flood Map



Horseshoe Creek Outlet



Suggestion just received was to add additional outlet. Must be discussed with Wash Co. But ideas like this are what we need!



Horseshoe Lake Lawn Care 2014

The map below shows the lawn areas that the HSLC cuts, the HSL common areas. This year again we sourced the Lawn Cutting activities to a HSL member, Green Isle Lawn Care services. We got a late start on cutting grass this year because a lot of the common areas remained wet until late May due to all the rain. We estimate for 18 cuts through the summer months. Normally we start cutting back to every other week in July, but because of rain and the cool summer we cut every week through July. So even though we started late this year we will be on the normal lawn care schedule at the time of this meeting.



Communications Report

Website - www.hlcneighborhood.com

Joyce Erickson

Joyce formed a committee with Donna Colby to create a new update HLC Website. It was created last year as we couldn't update the previous one-page site. Donna Colby volunteered hours of time in research and development for the site.

The site is a good "face" for our community and several relators have been impressed with having such a professional site available for prospective homebuyers to review. There are many documents on this site from by-laws to safe boating rules to waste hauling information. There are lots of pictures and it looks great! If you haven't visited the site – please do. The documents provide information that everyone living on the lake should know. As such it is important to keep our website in good condition. There are guidelines for postings. For example, one-time issues are more quickly answered via the Horseshoe Lake social media sites: NextDoor or Facebook rather than website posting. You can access the site by putting this address into your browser www.hlcneighborhood.com. There is a special member's area that we have a password on. Not much there yet, but to get the password email HLC through the website.

Though not approved yet by the Board, I am proposing that we have a **Horseshoe Lake Service Listing** page. This was done in my former neighborhood and was helpful. It is a website page where owners of businesses or those who provide services and live in the HLC community can have their business name and business phone listed. It is a quick reference site if you need a dog groomer, electrician, etc. We would not be able to guarantee these services in any way, just list them.

Another page that I propose is **an Environmental** page. In the past I have provided handouts at annual meetings regarding plants and issues for lakefront owners. Let us know if this is something of interest.

HLC Corner in The Courant

For the past two years, Joyce has submitted monthly articles for the Courant. The articles are short as we are allowed 350 words. Articles have focused on timely information and seasonal tips for HLC residents.

Social Media

Julie Kapnick

I monitor HLC social media sites namely Facebook and Nextdoor. My goal is to provide real-time information to our community.

Facebook (Closed Group): Horseshoe Lake

<https://www.facebook.com/groups/205679509453941>

Nextdoor

<https://horseshoelake.nextdoor.com/login/>

HORSESHOE LAKE CORPORATION LONG RANGE PLAN COMMITTEE - 2014

Mission Statement: The Horseshoe Lake Corporation Board of Trustees is dedicated to preserving Horseshoe Lake, to improving the quality of life of residents, and to preserving and enhancing property values within the community.

Vision Statement: The HLC actions will provide for a clean, safe neighborhood of well-maintained homes through administration of governing covenants, restrictions and support for appropriate laws where homeowners may enjoy the benefits of property ownership and available community recreational activities.

Purpose/Directions: The purpose of a long range plan is to provide the Board of Trustees and Corporation members a road map of future needs and wants. *It should be reviewed at each Sept meeting of a new Board.* The plan will be a guide for committee goals and direct budget allocations where indicated. As it is reviewed, changes will be made to keep it current. Some items may be revised or deleted and new items may be added. Dates should be changed after it is reviewed each year.

This plan will be developed into two categories: Operations and Physical Assets

OPERATIONS (2014)

Board operations:

Actively seek Board members who are willing to contribute to the Corporation by attending meetings and actively undertake the responsibilities assigned to them. This includes being available for active participation on a committee.

Proposed Cost: Zero

Develop future succession plan for Clerk duties.

Proposed Cost: Range \$1,000 to \$12,000 per year (Internal vs. external)

Organizational Structure/Legal:

The Corporation Bylaws do not fit today's Corporation needs. A complete review and suggested updates of Bylaws and regulations is needed. Once complete the changes will be submitted with all changes to members. Typically, such an undertaking is something done as a committee or task force; these people are familiar with areas of needed improvement.

Proposed Cost: Could be some attorney or state fees

Community Involvement:

One method to improve community involvement is through communications within the community. Resources such as Website, Social Media (Facebook and Next Door), Courant-Horseshoe Lake Corner, and Email are currently available for

residents use. The current challenge is to get residents to utilize the communication methods available.

Proposed Cost: \$100 to \$300

Financial:

In 2012 the BOT established a reserve funding plan. A home owners association reserve fund is designed to provide funds should a major repair develop that current operation funds cannot cover. The initial monthly amount was established as a starting point and was intended to increase over time. Current budget restraints prohibited this increase to occur.

Proposed Cost: Additional \$1,200 to \$1,800 per year for the next several years.

Physical Assets (2014)

Examples of physical assets are roads, lake, boat launch, and common areas. Many of these assets have issues that need to be addressed.

Lake:

Our Lake is our most precious asset. Without a live and healthy lake property values would decrease dramatically. The current dues structure is adequate to control the weeds and algae in the lake. However, it is imperative that the BOT provide funds enough to maintain the quality of the lake.

Proposed Cost: Zero for near future.

Flooding:

Flooding continues to be a problem. The Lake Committee is currently working with the County Water Resources Department seeking a solution. At this point it is too early to estimate the potential cost to solve the problem. Ideas being discussed range from removing weir and let lake to natural level, rebuild weir to retention ponds build. It may well be a couple of years before cost can be determined.

Proposed Cost: Too early to estimate.

Schrum Bridge;

This bridge is in need of rebuilding due to unsafe conditions on the old bridge. Plans are currently being prepared to replace this bridge.

Proposed Cost: Approximately \$19,000. Vote will be taken at the 2014 annual meeting to determine if this is a HLC or Schrum responsibility.

Roads:

Finish black toping road approaches. Challenge is how to get subs to do this?

Proposed Cost: This will be determined by Road Committee for each sub.

Study new road surfaces to replace current dirt roads.

Proposed Cost: This will be determined when surface type is selected.

Boat Launch:

The entire boat launch area is due for an update. This update could include several areas like new launch road, new launch pad, new or repaired gate, and boat slips. A study needs to be done to determine scope of this project.

Proposed Cost: To be determined after study is done.

Trees:

A professional review should be done to determine condition of all trees in road right of ways and common grounds. This study could include both trimming and removal.

Proposed Cost: Will be estimated after study is completed.

Beatification:

Community beatification is a wide ranging project. An internal committee should be created to present a plan on beautification suggestions. These suggestions could include flowers/bushes in key areas, walking trails, improved beach/swimming areas on road ends, picnic tables and grills in road ends, and pet stations.

Proposed Cost: Will be determined after study is completed.

Blight Report

As new Blight Representative for the HSLC, I have travelled all roads and viewed all properties within the HSLC with our Vice President, Bob Erickson, who pointed out past areas of concern; all of which have been reported to William Lenaghan, Blight Officer of Northfield Township, whom I have personally met with on occasion on this topic, and been in email communication with him throughout the year.

I continue to work with Bill in the interest of maintaining a safe and pleasant environment for our HSL residents to live in.

Any future concerns or observations can always be sent to the HSLC, or directly to Northfield Township at lenaghanw@twp.northfield.mi.us , for us to address and follow up on.

Thank you for being considerate neighbors,
Brian J. Trim