

**STILWATER POA
MONTHLY MEETING MINUTES**

DATE: January 12, 2026

TIME: 5:00 pm

PLACE: Conference Call

ATTENDEES: Shannon Bentz – BOD
Kim Burdette – BOD
John Chubb – BOD
David McKinley – BOD
Bob Welch – BOD

Barry Savage – Tripco Property Management
Linda Powell – ARC Chair
Bob Waugh – Property Owner

This report states our understanding of the matters discussed and/or status reached/established.

Each person receiving a copy of this report is asked to review it promptly and notify the Secretary of any errors or omissions.

ACTION: A. CALL TO ORDER

The meeting of the Stilwater POA Board of Directors was called to order at 5:00 pm.

• **REVIEW OF PREVIOUS MINUTES**

ALL The monthly board meeting minutes from December were reviewed, approved and posted to the website.

• **REPORTS**

1. President's Report

- SB requested the board to review and approve the Tripco contract rates as circulated to the board. The board voted to approve the new rates but will work with Tripco over the next month to clarify and update the contract language around services covered versus additional quotes requested as well as other minor items to be updated in the contract.
- SB reported on the recent goose hunts in November and December which resulted in 12 ducks and 5 geese and 4 ducks and 4 geese being harvested respectively in Stilwater Cove. Lake Management reported 78 ducks and 29 geese overall being harvested at DCL being the most successful hunt since 2014. The board will consider continuing the program in the future.
- SB shared that Lot #17 owner will be responding to compliance

violation letter in the next two weeks. The board discussed possible next steps including issuing a second violation and providing the owner an opportunity for a hearing if the issue is not resolved.

2. Treasurer's Report

- JC indicated numbers are trending well to budget.
- The Treasurer's report was reviewed and approved.

3. Management Report

- Status of work items were summarized.
Triannual Grading Report - Tripco reported that the county will be inspecting the work however a culvert may need to be cleared of sediment. The board will determine the best approach to resolve the issue if required.
- Road Shoulder Maintenance – Tripco reported Oak Fir completed rip rap work and it was noted as well done.
- Winter Road Treatments – response has been good; thus far the anti skid treatments have been more effective.
- Compliance log – No significant complaints last month.
- Tripco requested to update owner directory (again) given recent sales.

4. Arc Report

- LP noted that Arc is sending letter to Lot 36 to request delayed request for new deck and rails (work already done).

5. Nominating Committee Report – no update

6. Compliance Committee Report – no update

7. Cove/Shoreline Working Group Report – no update

8. Grounds Committee Report - no update

• **NEW DISCUSSION ITEMS**

The board welcomed Bob and Cindy Waugh to Stilwater as new owners of Lot #51. KB to send welcome email to them.

• **ITEMS TO FOLLOW IN 2026**

1. Bartlett Tree work to start around March 18, 2026.
2. Two bulk pickups to be scheduled in spring/summer 2026.
3. Tripco quote on floats and cleats to be repaired before spring season.
4. BOD and Tripco to provide range of dates to POs for installation of docks in spring.
5. Updated POA language on rental groups to be proposed by Compliance Committee.

- **OLD DISCUSSION ITEMS**

BOD (12.8.25) Requested Tripco to provide clean contract with new pricing for review by BOD and execution.

ALL (6-9-25) Insurance discussion summary:

- Our insurance premium is \$1,980/year.
- The policy is based on the number of developed lots (39 at the time). Tiffany suggested it be updated to include all lots (59 in total).
- Boal's address is listed as policy holder, which is acceptable.
- Policy currently lists an incorrect address as the "premises" believed to be the Feaster's home. This address should be a home in the community. *BOD is to advise.*
- In general, the POA policy provides "Business Owner" coverage. Many coverages are built into the policy that do not apply. These were reviewed during the meeting.
- BUILDING coverage for Stilwater is currently a lump sum value. It would include common items throughout the property such as street signs, docks, dumpster enclosure, kayak racks, wooden walkway/bridge, and entry walls. *It is suggested that the BOD provide a more detailed itemized list and associated values for each of these items.* It was clarified that while dock damage is covered by the policy, individual boats are not.
- SEWER/DRAIN BACK-UP coverage pertains to a building. Utilities located within common spaces are not covered. It is believed that damages due to common space elements due to a sewer/drain back-up however may be covered.
- Employee coverage doesn't apply
- Much of the common area liability coverage also doesn't apply. The primary discussion in this section was related to trees.
- D&O coverage protects individual assets of board members as leaders and decision makers. It was asked if this coverage extends to the Arc who makes a large number of decisions, is appointed by the board to make the decisions, but is a committee with a chair and not a direct board member. TO will provide Tiffany with our governing documents and she will check with the underwriter. Arc chair may need to be named as a Director. The D&O policy is typically based on the number of people to be covered.

ALL (8-11-25) GC performs a tri-annual inspection of community common elements/grounds such as the retention pond. It is believed that Stilwater's inspections is coming due again soon.
 (11-10-25) Triannual inspection has taken place, improvements are underway and due to be completed by year end.
 (12.8.25) Awaiting completion of culvert clearing by Oak Fir.

- **NEXT MEETING**

This concludes the meeting of January 12, 2026. adjourned at 5:45 pm. The next meeting will be February 9, 2026.

Reported by,

Kim Burdette

Kim Burdette, Secretary

Distribution: BOD

Tripco