STILWATER POA
ANNUAL MEETING MINUTES as amended

DATE: October 4, 2025

TIME: 10:00 am

PLACE: Virtual – Zoom
In Person – GEIC Building, Rm 103 (685 Mosser Rd. McHenry, MD)

ATTENDEES: A Quorum of 35 lots are required.
35 lots were represented.
Quorum was established.

Barry Savage – Tripco Property Management
Stephanie Savage – Tripco Property Management

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.

A. CALL TO ORDER

The annual meeting of the Stilwater POA was called to order at 10:01 AM.

- **INTRODUCTION**

Tina Orndorff (President) introduced the current Board of Directors. Judy Gaudelli (Vice President), Shannon Bentz (Secretary), Kim Burdette (Member At Large). Don Swartz (Treasurer) was unable to attend the meeting.

Committees consisted of:
Arc: Steve Bentz (chair), Michelle Duez & Linda Powell
Nomination: Kim Burdette (chair), Jay Franzak & Linda Ettinger
Compliance: Shannon Bentz (chair), Bob Welch, & Linda Powell

Any one interested in serving on the board or on a committee are encouraged to express their interest via email address on our website or by speaking to those already serving.

Guest Speaker: Grace Armendariz - Natural Resource Technician II from Lake Management

- **GUEST SPEAKER – LAKE MANAGEMENT**

Lake Management (LM) is an agency within DNR and are responsible for managing the buffer strip and decisions regarding buy downs.

The *buffer strip* includes the first 100' of water from the shoreline. LM confirmed that Stilwater's buffer strip is 300' of water from the shoreline. It was summarized that Stilwater can regulate the buffer strip (land and water) in conjunction with DNR/LM. Examples of this include:

- Picnic Tables
- Water trampolines
- Vegetation (planting/removing)
- Walkways/Access Paths
- Docks

Wet land areas fall under different guidelines. LM would assist in directing any inquires regarding wetlands to an Environmental department.
Clarification: This was in reference to an Owner's inquiry regarding accessing the lake through the marsh.

Dock Slips allowed is 1 per 50' of shoreline. Stilwater is allowed 39 dock slips and has reached that capacity. No other dock slips can be added; however, the dock configurations can be modified as long as they stay within 300' from the shoreline. Changes will need to be files with LM/DNR via buffer strip permit. It was suggested that the center docks be reconfigured into a T-shape to possibly allow for deeper water later into the season and create a protected swim area.

It was clarified that 1 *jet ski* slip can be allowed for every 3 boat slips allowing Stilwater to have 13 jet ski slips. Jet ski slips do not count towards the 39 maximum slips allowed and can be added.

The cove is shallow as a result of sediment/erosion along the shoreline. LM confirmed that "dredging" is (coordinated with the Department of Environment) and is not looked at as a positive solution.
Clarification: This was in reference to an Owner's inquiry regarding soil erosion.

The sandbar was discussed. LM can work with Stilwater for better placement of danger buoys for this area.

Tree removal was discussed. LM confirmed that any tree removal within the buffer strip/buy down must be reviewed and approved through DNR/LM and Stilwater. Once the tree is marked for removal, it can occur at any time. The cost of tree removal is with the Owner of the buy down or the POA for the buffer strip.

LM schedules Goose Hunts. Stilwater can request that the buffer strip be included as an allowed site by providing written permission to allow hunters to access the buffer strip via "private property", meaning via the POA right of way. This hunt will help to mitigate the abundance of geese and associated geese issues.

- **REVIEW OF PREVIOUS MINUTES**

The October 5, 2024 annual meeting minutes were posted for review. No comments were received. A motion to adopt the meeting minutes was made and seconded. The 2024 minutes were unanimously approved as presented.

- **REPORTS**

  - **President's Report** (by Tina Orndorff)

- BOD met monthly to discuss open action items. No action is taken except during the quarterly open board meetings.
- Projects that were completed or are planned were discussed. See Management report.
- On-going issues include:
  - Dumpster service and outside users, including construction use. It was suggested that the community do 2 bulk pick-ups a year. The POA was also reminded to breakdown boxes, use the entire dumpster (not just the first door) and lead by example. Do not place bags on top of the dumpster or next to the dumpster.
  - Ability to procure reliable service vendors
  - Better community communication and notifications via social media.
  - Adherence to community rules and regulations
  - Arc cooperation
- New Items include:
  - Shoreline improvement committee
  - Grounds committee
  - Contract negotiations/renewal with TRIPCO
- Reminders:
  - Rental/Owner contact information to be updated with TRIPCO.
  - Despite local changes to renting slips on the lake, Stilwater Rules only allow slips to be rented to other Stilwater Owners.

- **Treasurer's Report** (by Brian Boal)
  - Finances are reviewed monthly with Board and Accounting. The accounting report was briefly summarized and reviewed.
  - Cost adjustments were implemented based on results of the required reserve study.
    - Stilwater is working towards compliance.
    - Understanding that Stilwater is currently behind on funding the reserve, it is believed that we would not be penalized.
  - Planned expenditures for 2026 include:
    - Kayak rack improvements
    - Slip rope/signs for unauthorized slip use control
    - Furniture repair/replacement
    - Tree maintenance
  - Budget increases for 2026 include:
    - Snow removal/winter road treatment
    - Legal expenses
    - Security expenses

A motion to adopt the 2026 budget was made and seconded. The motion passed unanimously.

- **Management Report** (by Barry Savage)
  - Tripco completed projects included:
    - Repairs to the sand boxes
    - Addition of gravel and grading to the golf cart path
    - Dock repairs
    - Furniture replacement/repairs
    - Revetment clean-up/maintenance
    - Road patching and restriping

    - Replacement of damaged road sign
  - Quotes for future projects include:
    - The addition of fencing between Stilwater and WFG (this project is on hold and currently being monitored for any further course of action)
    - Road erosion/shoulder preventive maintenance
  - Winter treatment of the hill requires timing and communication as conditions can differ around the lake.
    - It is requested that TRIPCO plan to review and treat the condition of the hill during bad weather ahead of the weekend check-in/check-out time periods
    - Report poor/unsafe road conditions so that TRIPCO is aware.
  - Tripco anticipates removing docks the week of Oct. 27th.
  - It was reported that the drainage ditches appear to be clogging and require attention.

- **Arc Report** (by Linda Powell)
  - Lot #1 awaiting landscaping (conditional approval)
  - Lot #17 Extensive interior and exterior work in progress. Approved work scope includes deck/balcony reconstruction, replacement of garage doors with windows, driveway expansion, restoration of lawn, hot tub and pad and painting of the house to match existing.
  - Lot #24 Conditional approval provided on 5/19/24 for a landscaping plan to be provided at a later date and substantial completion within 1-year.
  - Lot #26 conditional approval for landscaping (hold over from initial conditional approval)
  - Lot #30 conditional approval and waiting landscaping and driveway paving.
  - Lot #53 conditional approval regarding landscaping. It was noted during the meeting that this was in progress.
  - Arc provided Maryland native landscaping document for reference and use. Landscaping plans are to include a general lot plan showing the location of the house/structures and the location of associated landscaping. Providing a list of planned plantings is not sufficient for Arc review.
  - The Arc provided a neighborhood summary report regarding sales and listings.
  - The Arc advised that projects (specifically new construction) should not out pace Arc approval. There is a risk of Arc changes/comments that affect the overall project placement, cost, permitting, style, etc. that needs to be accounted for earlier in the planning process to avoid delays and frustrations.
  - Please continue to contact the ARC if you are planning ANY projects, we will get back to you on what requires approval and help you with the process.
  - The Arc anticipates restructuring within the group to have Linda Powell take over as chair. The Arc is a board nominated committee and the changes will be discussed.

- **Nominating Committee Report** (by Kim Burdette)
  - The voting process was clarified.
    - All votes must be received prior to annual meeting adjournment.
    - Votes will be counted and results announced within 24-hours.
    - Elections must be collected and tallied by a private 3rd party which will be Brian Boal.
  - Three board positions are available. Each lot Owner may vote for a total of three candidates.
    - There are three candidates: John Chubb, Bob Welch, & Dave McKinley
    - Each candidate was asked to prepare a personal statement which was provided with

the annual meeting packet.

- Board positions will be determined among the board members during the first meeting. Candidates are being considered for a seat on the board, not a position.

- **Compliance Committee Report** (by Shannon Bentz)
  - Enforcement:
    - The CC enforces rules in place by receiving reports (along with Tripco) for any issues/complaints. Tripco will attempt to resolve the issue. If not resolved, then a violation letter is issued. If not resolved or occurs again, a hearing will be proposed to discuss fines or further courses of action.
  - 2025 Violation Notice Letters:
    - 5 violation letters were issued. 4 minor "common" offenses and one major violation for attempting to launch a motorized boat from our shoreline.
  - 2025 Observations/Reminders:
    - More golf carts are noted throughout the community. The majority were noted to display the Stilwater sticker. Stilwater is reminded to reach out to Tripco for a sticker if you do not have one. Rented golf carts must also display Stilwater stickers. Pending continued activity, enforcement of the golf cart stickers may increase.
    - It is noted that fishing gear is being left behind on the docks, on boats (not owned by the fishers) and on the shore. It is requested that the community and their guests clean-up after themselves and respect other dock users and swimmers. Continued disrespect and carelessness may lead to a future rule that could restrict fishing from the docks.
    - Rental units are reminded to post the common rules and the community is asked to help enforce the rules.
    - All boats must display boat tags to designate authorization to be located within a Stilwater slip. Despite lake rule changes, Stilwater rules require slips to ONLY be rented to Stilwater residents/guests.
  - Rule Change Requests for 2026 and Proposed Responses
    - Complaints received regarding paddle boards left on the dock and on the shore. *<u>Response:</u> CC recommends paddleboards to be added to rule F. Paddleboards cannot be left laying on shore or on the docks and must be placed on a boat, on the kayak rack or inside each home.*
    - Complaints regarding dock use by large crowds and personal items for extended periods of time.
      <u>Response:</u> CC recommends the addition of language to the rules and regulations clarifying that docks are shared and activities on the docks such as sunbathing, fishing, water play (toys), coolers, chairs/furniture, etc. shall not prevent access and use by others.
    - Complaints received regarding air drying of laundry on deck railings.
      <u>Response:</u> POA comments included MD law regarding air drying, towels and swimwear air drying is not unusual for a lake community, towels and swimwear drying is temporary, and it is visually unappealing to see undergarments on the railings. CC will review the possibility of compromise regarding this complaint as it relates to community rules.
  - Rule Clarifications
    - The rule regarding enforcement of additional vehicles is stated to be associated with TVRU requirements and does not apply to Owners. The CC is unable to find additional specifics on this TVRU requirement for a maximum number of vehicles

allowed. Stillwater rules will continue to apply and be enforced for all parked vehicles. Vehicles must not be parked on the grass or on the street.

- Noise complaints would be reported to Tripco, and to the Sheriff. Stilwater quiet hours align with the county ordinance of 11pm-8am.

- **Cove/Shoreline Improvement Group Report** (by Kim Burdette)
  - Purpose: Group consists of several Owners tasked to review various projects/improvements/changes associated with the shoreline/cove. The group then reports any such suggestions to the Board for consideration or further courses of action. It was discussed that any such changes would be discussed at open board meeting for the community's input and significant changes would likely require a community vote by default.
  - Reviewed projects:
    - Additional Dock Slips
      Response: Based on discussion from Lake Management, Stilwater cannot add any additional boat dock slips. The existing slips, however, can be reconfigured.
    - Improvements for the swim platform
      Response: Based on water levels and current boat traffic within the cove, the group does not propose any changes or modifications to the current swimming areas.
    - Kayak Racks
      Response: The group is in the process of looking at solutions for improving the ground conditions below the lakefront kayak rack on the western side of the cove. Mulching the area would become mucky, DNR will likely deny using gravel and it would also not be ideal for bare feet access to the racks, decking type of platform is still a consideration in addition to relocating the rack to higher grounds. A solution has not yet been proposed.
    - Addition of jet ski slips
      Response: The group evaluated the community's overall interest in adding/allowing jet ski slips via survey. 56% of the community responded to the survey (33 lots) and only 22@ of the respondents (13 lots) were interested in the possibility. 7 interested lots are currently non-slip Owners and 6 lots already own a slip. The working group was reminded that two jet skis can be placed in designated boat slips in lieu of a boat. The group is also aware that solutions that require an Owner vote may not be successful given the preliminary survey results. Based on the feedback, the group stated that they may still consider presenting a more limited means of allowing jet ski slips.

- Grounds Committee Report (by Judy Gaudelli)
  - Purpose: Group tasked to review the common grounds throughout the community, including an annual condition assessment of trees, and report any recommendations to the board for maintenance.
  - Buffer Strip Trees:
    - It is reported that DNR has routinely denied the removal of dead trees that do not pose a general threat to property damage.
    - It is also reported that when trees are removed, the stumps typically remain and this can often pose as a trip hazard.
  - Main Entry Trees:
    - It is reported these trees have a condition which causes needles to drop. One of the trees is noted to have lost all its needles.
    - A quote was received to treat the remaining trees in an effort to combat this condition. This will be reviewed at the next board meeting.

- Dumpster Area Trees
  - It is reported these trees have an insect infestation.
  - A quote is being solicited to address these affected trees. This will be reviewed during a future board meeting.
- Ground Erosion (west docks)
  - The ground area around the west docks had eroded, exposing subsurface materials. This area was recently improved via re-grading and planting of grass.

- **DISCUSSION ITEMS**

  - An Owner raised a concern regarding "diving" from the docks given the shallower water depths within our cove. It was suggested that perhaps a sign might be necessary.

  - An Owner inquired about the language in the governing documents on the website not matching those filed with the state. Given that the POA had recently completed this process, it is believed that all documents are updated to be current. The new board will confirm this information and make any updates accordingly.

  - An Owner inquired as to the legality of rental requirements to Family Groups Only. The rule state that *The occupancy of all rental properties is limited to guests and their family groups only. No sororities, fraternities, groups of unrelated individuals, or non-chaperoned groups allowed. The Stilwater POA encourages renting to multigenerational family groups, or families with children.* The intent of this statement was discussed and the wording will be reviewed.

  - An Owner inquired about undisclosed governing documents and specifically referenced the installation of swimming pools. The POA clarified that a restrictive covenant is in place and on file for installing outdoor pools. Documentation on this item will be confirmed.
    Clarification: This was in reference to an Owner's inquiry regarding secret documents.

- **NEXT MEETING**

  This concludes the meeting of October 4, 2025. A motion to adjourn was made around 12:33 PM and the motion was seconded. The next Annual Meeting is scheduled for 10:00am on October 3, 2026. The next quarterly board meeting will be held on November 10, 2025 at 5:00pm via Zoom Conference Call.

Reported by,
Secretary,

Shannon Bentz

Shannon R. Bentz

Distribution: BOD
Tripco
POA