

# STILWATER POA MONTHLY MEETING MINUTES

**DATE:** November 10, 2025

**TIME:** 5:00 pm

**PLACE:** Conference Call

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

Barry Savage – Tripco Property Management

Judy Guadelli - 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 5:00PM.

•   **REVIEW OF PREVIOUS MINUTES**

ALL                   The quarterly board meeting minutes from August were reviewed and approved. The annual POA meeting minutes were approved as draft. They will both be posted to the website.

October's conversation report was also distributed to the Board and reviewed.

•   **REPORTS**

1.   **President's Report**

- SB officially welcomed the new board members. The board approved the positions as agreed to in the October conversation report as follows: Shannon Bentz - President, Bob Welch - Vice President, John Chubb - Treasurer, Kim Burdette - Secretary, and David McKinley - Member at Large
- SB noted that all monthly meetings are open; the board can call executive sessions as needed for matters requiring discretion.
- Michelle Duez has received Facebook information and is now posting notices, updates and other communications with the intent to improve communications to property owners.
- Goose hunt information has been sent to property owners by email and

is posted on website and Facebook. It is scheduled to start November 22nd. Additional reminders will be sent around November 17th and December 8th. Rental companies have also been notified. SB has provided Lake Management with corrected map of lake access for hunters in Stilwater.

- SB reviewed Bartlett tree proposal for blue spruce trees at entrance and firs near garbage dumpster. It was confirmed by JG that the proposal covers all trees. The board approved Bartlett's \$1960 quote for tree treatments and SB will follow up with Bartlett on contract and start date.
- Bulk pick up discussion is deferred to spring 2026.
- SB informed the board that the language on governing documents filed with the state and those on the website do agree. A property owner questioned this at the annual meeting. SB noted that POA may need to file new rules each year to be appropriately on record with the state.
- SB recommended that updated POA language on rental groups be proposed by the Compliance Committee to ensure it represents the POA intentions to permit "family like" rentals. The current wording was questioned by a property owner at the annual meeting as to legality.

## 2. Treasurer's Report

- JC met with Don Swartz, Brian Boal and Gloria Uphold to familiarize himself with financials. POA is financially stable. JC will send financial report in advance of board meeting beginning in December 2025.
- JC requested Sunrise contract to review given significance of garbage disposal fees. Tripco provided it.
- The Treasurer's report was reviewed and approved.

## 3. Management Report

- Status of work items were summarized.
  - Docks have been removed as of November 4th. Some dock repairs will be required before next season. It is estimated to be 7 large sized floats and some broken cleats. Tripco will provide an estimate. Tripco tried to pull netting up from shoreline grass plantings, but grass was coming up with it. We are leaving it for the winter in hopes it just degrades. Leaf clean up has been started and will continue. Leaves inside garbage unit to be cleared.
- POA Directory - Tripco has updated the Owner's list subsequent to the annual meeting and will send it to the board.
- Compliance log
  - Tripco reported Lot #24 parked construction vehicles in Lot #25's driveway on three occasions. Tripco attempted various communications with contractor and owner. Tripco requested Compliance Committee to provide violation letter for Tripco to send.
- Dumpster - No current alternative provider being pursued.
- Triannual Grading Report - Tripco has completed non-excavating work required in report. Oak Fir will finish the work including cleaning the ditch across from the garbage dumpster (at no additional cost to the below quote). Tripco will contact the inspector once work is completed to reinspect.
- Tripco shared \$4500 quote from Oak Fir for larger stones (rip rap) in

ditches to prevent road erosion. JC confirmed funds will come from Operational Reserve account. Subsequent to the meeting the board approved the quote and requested Tripco to notify Oak Fir.

- Tripco informed the board that it has picked up two ½ cubic yard spreaders for use with anti-skid treatments this winter but will also use salt as needed. Tripco will run five trucks (or possibly six) and work two shifts for snow removal for better monitoring and winter road maintenance. The board reminded Tripco to ensure Stilwater roads are treated prior to Friday check-ins and Sunday check-outs.

4. Arc Report

- No Arc member was present; SB will request email update.
- Board approved change in chair of Arc to Linda Powell with Steve Bentz and Michelle Duez serving as members.

5. Nominating Committee Report - deferred to early 2026

6. Compliance Committee Report - deferred to next meeting

7. Cove/Shoreline Working Group Report - deferred to early 2026

8. Grounds Committee Report - no update

- **OLD DISCUSSION ITEMS**

TRIPCO

(12-9-24) As the property manager, the POA requested that TRIPCO develop a form or method of collecting/confirming Owner information Annually. This is to include primary contact information & Stilwater information such as boat info, non-motorized vessel info, golf cart info, & rental info. This was “updated” last year with a google form and due to the uncertainty of email distribution, it is unclear if this was fully successful. It was stressed that this information often does change and is often not reported. As such collecting this information is important.

(01-13-25) It was suggested that perhaps the master directory get circulated with a request to reply by a certain date regarding the information.

(02-10-25) TRIPCO will be sending out the same form as last year for collecting updated information.

(03-10-25) TRIPCO sent out the Owner Information forms. A response is due by March 17<sup>th</sup>. 29 responses have been provided online and 3 responses were received by mail. Tripco anticipates sending out a reminder and following up with folks that did not submit.

(04-14-25) 45 responses have been received. TRIPCO was asked to make phone calls to those who have not yet responded.

(05-12-25) 46 responses have been received out of 59 Owners. Tripco did send out several reminders. Tripco is to determine who did not respond and follow-up with those Owners. It was also suggested that the master directory be circulated at the annual meeting and updated/confirmed.

(06-09-25) Tripco did reach out to individuals but did not get many responses. It is requested that Tripco provide an updated master directory with information they did receive and flag individuals that did not respond so that

the BOD may be able to assist.

(07-14-25) No update.

(08-11-25) TRIPCO provided the Board with a list of Owner's who have not yet responded. TRIPCO will compile the information on file and bring hard copies to the annual meeting for Owner's to review and initial if correct, edit if not correct, and an option to not have their information shared outside of TRIPCO and the board.

#### TRIPCO

(04-14-25) A larger tree in the buffer has split and fell. TRIPCO is to first consult an arborist to determine if the tree can be salvaged. Then will consult with DNR regarding the arborist's recommendation. TRIPCO will also obtain quotes for the recommendation allowed and advise the board accordingly. The BOD requested that the small branch that landed on a smaller newer tree be removed immediately. It is also requested that log from the tree be utilized to reinforce the property lines as discussed.

(5-12-25) TRIPCO consulted an arborist who did NOT recommend removing the remainder of the tree (which is still alive) as it poses no threat to safety at this time. It would cost \$1,200 to take it down if requested. TRIPCO received a quote of \$1,025 to clean-up the downed portion of the tree. The quote seemed high compared to tree work completed recently in the community. TRIPCO believes it may be due to access. TRIPCO is to confirm if vacant lot Owners would allow access for this process and if allowed, provide an updated quote.

(06-09-25) The original quote of \$1,025 remains unchanged. This quote was approved and Tripco was directed to schedule the work.

(07-14-25) Arbortech has not yet completed the work.

(08-11-25) Work is scheduled to be completed 8/14/25. Completed.

#### BOD

(04-14-25) It was questioned why our docks aren't usually installed sooner. Typically, it has to do with the water levels. An idea to provide incentive to complete the task earlier was suggested.

(05-12-25) It was suggested that a date range be provided so that those looking to give notice to pick-up their vessels can be assured that docks would be available.

#### BOD

(04-14-25) The BOD is soliciting updated information regarding property management and maintenance for the community, including updated information for our current property manager. Proposals are due May 7<sup>th</sup>. It was determined that quotes for miscellaneous maintenance work are premature ahead of this effort and any such quotes should be postponed. KB will advise anyone who provided such quotes accordingly.

(05-12-25) A tabulation spreadsheet is being compiled for analysis and discussion.

(7-14-25) The BOD will meet to discuss review and discuss next steps.

(9-8-25) Determined in executive session to maintain Tripco as property manager. Will review current agreement and provide potential changes to Tripco.

#### 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.

#### TRIPCO

(06-9-25) Tripco reported that a different tree near the large downed tree was noted to exhibit a similar split and is also noted to be leaning. This tree has been tagged for removal pending approval by DNR.  
 (7-14-25) This tree has since fallen. DNR has not yet been out to approval it's removal.  
 ( 9-8-25} Approval received and tree removed.

#### ALL

(6-9-25) TO is the current social media administrator. The POA has posted a request for a new social media account manager on the website. It is suggested that an outreach be posted on social media as well. An announcement will also be made at the annual meeting.  
 (10-4-25) Michelle Duez is new social media administrator.

#### ALL

(8-11-25) It is noted that there is an increase in (rented) golf carts. It is suggested that hang tags or similar be available to designate the golf cart with the lot #, similar to boats.  
 (9-8-25) Reminder included in email to property owners.

#### ALL

(8-11-25) It is believed that the dumpster pad may require replacement/maintenance in the future and should be reviewed for budgeting.

(9-8-25) Upon inspection it was determined that no action is needed.

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.

ALL

(8-11-25) KB is working on a plan for a community Owner's lunch to follow after the annual meeting & shoreline cleanup.

(10-4-25) Luncheon held.

- **NEW DISCUSSION ITEMS**

KB requested approval to purchase \$100 gift certificate for Jay and Becky Franzak for hosting POA luncheon and it was approved by the board.

- **NEXT MEETING**

This concludes the meeting of November 10, 2025. The next meeting will be December 8, 2025.

The meeting adjourned at 5:56 PM.

Reported by,

*Kim Burdette*

Kim Burdette, Secretary

Distribution: BOD

Tripco