

**STILWATER POA
MONTHLY MEETING MINUTES**

DATE: June 8, 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

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 5:02 pm.

• **REVIEW OF PREVIOUS MINUTES**

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

• **REPORTS**

1. **President's Report**

- SB will discuss agreement with Tripco this month with signing to occur subsequently.
- SB updated the rules and regulations with updated language on rental groups and Tripco will share with rental companies.
- SB noted we have a new lawyer, Matt Lamp, replacing Alex Hayden. He is getting up to speed on POA bylaws and cases.
- Dock Furniture – BW presented findings on chairs and benches from Schrock's & Tri-State. Board agreed to purchase 2 benches @ \$525 each from Shrock's and 4 chairs at \$335 each from Tri-State within \$2500 budget. BW to get final quotes. Tripco will pick up to save on delivery charges.

2. **Treasurer's Report**

- May financial reports were distributed. JC's comments: -
 - Money market rates holding consistent.
 - Strong liquidity of POA to maintain our reserves.
 - Account receivables are strong with no delinquencies.
 - Reserve catch up structure is in place to align to budget
 - Renewed one of our maturing CDs within the dock reserves.

3. Management Report

- Triannual Grading Report – Tripco reported that the county still has not inspected the work.
- Spring Email and Notification to property owners – sent
- Bulk Collection – Tripco will collect items and dock chairs soon.
- Spring Walkthrough Report
- Contact Garrett County Roads Department about cleaning out ditch between entrance and 2586 Glendale Rd – done
- Find responsibility for mowing ditch line between entrance and 2586 Glendale Rd – done
- Clean glass in lights on wall – done
- Add reflectors to sign post to increase visibility at night – done
- Mulch behind pillars – done
- Cut dead lower branches off Pine tree behind left side wall – done
- Add stone to road edge at 26 Glen Acre Rd to prevent further degradation of road edge – to be done
- Remove leaves from culverts at Wilson Circle and Glenwood Circle – needs to be done again
- Replace sign at 113/115 driveway – done
- Road edge at intersection of Glen Acres Rd and driveway to 185 needs to be repaired; Tripco awaiting quotes from Mt Top Paving and Beitzel
- Reposition rocks at driveway culvert of 239 Stilwater Dr – to be done
- Cut down dead pine tree along cart path at lower corner of Lot 1 – to be done
- Scrap all wood Adirondak chairs – to be done with bulk pick up
- Remove table from both [new] sets of high chairs to prevent breaking – to be done
- Kayak rack extension at center dock and paddleboard racks – Board approved purchase of kayak rack extension and paddleboard storage racks last month; Tripco to install as soon as received
- Fix sign at center dock (loose) – done
- Cut back mesh at both docks – done
- Rake and de-weed sand boxes – done
- Short dock poles/pole caps/cleat needing to be replaced – available budget of \$2350 to be used to replace up to 9 short dock poles; Tripco to purchase and install
- Buoys purchased by POA need to be placed out from swim platform – to be done
- Contact lake management on their incorrect buoy placement – to be done
- Goose light – battery is dead and needs to be replaced – done
- Eastern dock path – discussed plan to convert last 5-10 feet of path to gravel to remedy the mess with mulch; Tripco to provide quote for permit, stone and labor
- Broken swim ladder at center docks to be welded to minimize cost – to be done
- Compliance log – Security gave warning to people from Lot 25 crossing vacant lot
- Tripco to send board most updated Stilwater directory

4. Arc Report

- Arc still awaiting work request from Lot #36 for deck rails and surfaces redone last year
- Landscaping plans and work are still pending on Lots #1, 26 and 30
- Lot #1 in communication with Bartlett Tree for quote to cut 4 trees; will need DNR permission for 3 of the trees
- SB and Arc noted no activity on Lot #17 garage modifications as anticipated by end April. SB asked lawyer to send request for an update. This has been delayed given new lawyer.
- Lot #16 completed unapproved projects; new tree to be removed given it blocks neighbor's view
- Lot # 41 new build plans were rejected

- Lot #40 landscaping/exterior painting plans not submitted

5. Nominating Committee Report – BW noted that the Nominating Committee will be meeting soon to review communications to be sent to POA members after next month's board meeting.

6. Compliance Committee Report – SB said she will send non-violation notices regarding exterior work done without ARC approval to Lots #36, and #40 (requesting after the fact documentation of work). Intent is to enforce the process without punitive action. A violation letter will be sent to Lot #16 for unapproved projects.

7. Cove/Shoreline Working Group Report – No report.

8. Grounds Committee Report

- See management report for updates on walk through.

- **NEW DISCUSSION ITEMS**

- Purchase of new chairs and benches. Tripco to share information on composite chairs and BW to compare with local furniture prices and make recommendation. Board to vote by email to expedite purchase by Tripco.

- **ITEMS TO FOLLOW IN 2026**

1. Additional bulk pickup to be scheduled in late summer 2026.
2. Tripco to send updated property owners' directory to board.
3. Security Guards scheduled for Jul 3 & 4.

- **OLD DISCUSSION ITEMS**

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. Done.
 (12.8.25) Awaiting completion of culvert clearing by Oak Fir. Done.
 (1-12-26, 2-9-26, 3-9-26, 4-13-26, 5-11-26 & 6-8-26) Awaiting final county inspection.

- **NEXT MEETING**

This concludes the meeting of June 8, 2026. adjourned at 5:54 pm.
 The next meeting will be July 13, 2026.

Reported by,

Kim Burdette
 Kim Burdette, Secretary

Distribution: BOD
 Tripco