

**STILWATER POA
MONTHLY MEETING MINUTES**

DATE: August 10, 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 5:00 pm.

• **REVIEW OF PREVIOUS MINUTES**

ALL The monthly board meeting minutes from July 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 communicated that Lot #17/Wickland requested hearing regarding non-compliance with ARC approvals. BOD will propose August 24th to Matt Lamp and he will communicate to Wickland. KB to prepare draft agenda.
- SB reviewed plans for annual meeting on October 3rd. Tripco to send another save the date and request for BOD nominations by tomorrow. SB requested all information for meeting package to be submitted by August 31st to Tripco. Tripco to send out by Labor Day at latest. Franzaks have offered to host a luncheon following the meeting at their home.

2. **Treasurer's Report**

- Good Liquidity and AR collections
- One outstanding AR for \$2000 being questioned by Lot #24. Discussed if permissible charge by ARC in accordance with by-laws. JC to request ARC to justify and Boal to rescind charge until there is clarity on the matter. Boal to be reminded that President/Treasurer need to approve invoices/billings.

- Draft budget prepared by JC. Requested input on changes and additional items. Proposals made for line items for additional furniture, border fence and tree maintenance. Boal to be present at annual meeting.

3. Management Report

- Triannual Grading Report – Tripco reported that Garrett County approved the work as satisfactory.
- Spring Walkthrough Report – pending items. Tripco noted personnel shortages since midsummer causing some delays.
- Add stone to road edge at 26 Glen Acre Rd to prevent further degradation of road edge – to be done
- Road edge at intersection of Glen Acres Rd and driveway to 185 needs to be repaired; Mt Top Paving provided \$3060 quote, awaiting Beitzel quote
- Cut down dead pine tree along cart path at lower corner of Lot 1 – to be done
- Kayak rack extension at center dock and paddleboard racks – Tripco to install
- Short dock poles/pole caps/cleat needing to be replaced – Tripco to purchase and install
- Buoys purchased by POA need to be placed out from swim platform – to be done (awaiting LM placement before Tripco does ours)
- Contact lake management on their incorrect buoy placement – to be done
- Eastern dock path – awaiting quote from Tripco to convert last 5-10 feet of path to gravel to remedy the mess with mulch; quote for permit, stone and labor
- Compliance log – Excessive cars on Lot #7; Trailer parked at Lot #1 on two occasions but subsequently removed; Pontoon boat docked at end of small dock that appeared to belong to Waterfront Greens renters
- Tripco contacted Sunrise regarding road damage being caused by exchange of dumpsters; Sunrise confirmed that they will take the dumpster to the dump and return it empty so as to not have an exchange take place. Implication is that there will be 60-90 minutes each Friday (morning) that there is no dumpster available
- Tripco to send board most updated Stilwater directory

4. Arc Report - no updated report on August 10th

- Arc still awaiting work request from Lot #36 for deck 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
- Lot #40 landscaping/exterior painting plans not submitted

5. Nominating Committee Report – BW reported no nominations received to date. Will follow up with several potential candidates. Two positions are up for election.

6. Compliance Committee Report – No updated report. SB previously sent violation notices to several lots on unapproved projects with the intent to enforce the process without punitive action.

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

8. Grounds Committee Report - No report.

- **NEW DISCUSSION ITEMS**

- Fence between Stilwater and Waterfront Green - SB resurrected discussion on a fence being constructed between the communities given complaints on WG renters using our docks and shoreline. KB to research prior quote on cost of fence and make a recommendation for budget item. Lot #30 property owner (most impacted) has no objection.

- **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. Fence between Stilwater and Waterfront Green communities

- **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 & 7-13-26) Post 7-13-2026 Garrett County inspection completed as satisfactory.

- **NEXT MEETING**

This concludes the meeting of August 10, 2026. adjourned at 5:55 pm. The next meeting will be September 14, 2026.

Reported by,

Kim Burdette

Kim Burdette, Secretary

Distribution: BOD
Tripco