

GARRISON CREEK COTTAGE ASSOCIATION

ANNUAL MEETING MINUTES

Date: June 20, 2026

Location: Keith & Lori Knutson's, 1283 42nd Ave NW, Garrison, ND

Time: Coffee & Donuts 10:30 AM – Meeting 11:00 AM – 12:15 PM

Attendees: Board – Keith Knutson, Steve Hartman, LaDona Malachowski, Tom Magnuson, Deb Keller; Dock Committee – Rolly Ackerman, Brenda Tangadahl; Boat Ramp Committee – Steve Eberle, Levi Jacobson. Quorum present. Multiple additional association members attended.

Call to Order: 11:05 AM by President Keith Knutson

1. OPENING REMARKS

- **Introductions:** President Knutson introduced board members, Dock Committee, and Boat Ramp Committee.
- **Announcements:** Some members did not receive dues forms due to mail issues. A text reminder was sent; good attendance suggests it was effective. The board and committees are working on improvements to be discussed later.
- **Additional Agenda Items:** None.
- **MOTION:** Jan Ness moved to approve the 2026 Annual Meeting Agenda as presented. Mary Anderson seconded. Motion carried unanimously.

2. APPROVAL OF 2025 MINUTES

Copies were available. No changes were proposed.

- **MOTION:** Jerry Hauff moved to approve the 2025 minutes as presented. Rene Rustad seconded. Motion carried unanimously.

3. TREASURER'S REPORT

LaDona Malachowski presented the 2026 Annual Report. Recent dues received are pending deposit; expenses remain consistent with prior years. No questions.

- **MOTION:** Rolly Ackerman moved to approve the Treasurer's Report as presented. Ryan Ackerman seconded. Motion carried unanimously.

4. OLD BUSINESS

No items of unfinished business were presented for discussion or action.

- **MOTION:** Brenda Tangadahl moved to approve old business as presented in prior minutes. Susie Bart seconded. Motion carried unanimously.

5. NEW BUSINESS

1. Proposed 2026-2027 Budget

Keith Knutson presented the proposed budget, which is similar to prior years.

- **MOTION:** Tony Woods moved to approve the 2026-2027 budget as presented. Denise Hauff seconded. Motion carried unanimously.
- **Discussion:** The customary donation request from "Friends of Lake Sakakawea" had not been received and was therefore not included. If request for donation is not received, it may be removed. Keith Knutson recognized Warren Gessner for his extensive volunteer maintenance work.

2. Street Signs, Road Grading & Snow Removal

Keith Knutson reported ongoing difficulty obtaining a street sign for 42nd Ave NW and will continue pursuing alternatives. Members without house numbers on mailboxes were reminded to add them for emergency access.

3. Boat Ramp Update

The previously proposed boat ramp for the Friese Addition will not proceed. The Garrison Creek Cabin Site boat ramp remains the only ramp and is usable to 1806 elevation.

A new Boat Ramp Committee (Steve Eberle and Levi Jacobson) was formed to explore improvements. Low water levels create a favorable window to widen the ramp. Game & Fish will no longer approve doubling the width but has indicated willingness to assist with widening by approximately 4 ft on the right side.

Cost Estimates:

- Total project cost ≈ \$130,000
- **First estimate (standard grant):** Game & Fish 75% / Association 25%. Association share would equal just under \$30,000
- **Second estimate (improved terms):** Game & Fish would cover 100% of labor plus 75% of materials. Materials are projected at \$42,000, so the Association's 25% share of materials only would be approximately \$11,000.

There is no guarantee of approval. The early bird tends to get the worm so the committee is submitting the grant application now. The Association will require all agreements in writing.

- **MOTION:** Ryan Ackerman moved to authorize the Association to spend up to \$15,000 for boat ramp maintenance and widening improvements as presented. Brenda Tangadahl seconded. Motion carried unanimously (100% show of hands).
- **MOTION:** Denise Hauff moved to amend the 2026-2027 budget to include up to \$15,000 for boat ramp maintenance and improvement. Jordan Nelson seconded. Motion carried unanimously.

4. June 7th Storm & Tree Removal

Keith Knutson thanked everyone who helped with storm cleanup and tree removal.

5. 13th Street Ditch Mowing

Volunteers are needed to mow the 13th Street ditch on a rotating monthly basis (typically once per week). Current volunteers: Warren Gessner, Gary Larson, and Keith Knutson. Contact Steve Hartman to volunteer.

6. COE Shoreline Inspection (June 17, 2026)

Steve Hartman reported positive findings. Key reminders:

- Maintain 10 ft mowing buffer between lots and COE land
- Keep debris and garbage cleaned up
- No fires on the beach
- Spray weeds, keep docks clean, and display permits correctly

7. 2026 Shoreline Weed Control

Spraying is contracted and scheduled for fall.

8. Lake Elevations

Top expected elevation is approximately 1830.

9. Website Updates

Deb Keller created a 2025 meeting minutes archive document to make the website easier to navigate (most recent minutes appear at the top). Members were asked for feedback; no objections were raised. Rolly Ackerman noted the site is currently the free version. Keith Knutson encouraged greater use of the website for communication.

10. Communication Preferences

Keith Knutson would like to shift primary communication to text, email, and the website rather than U.S. Mail when possible. Good meeting turnout was noted following the recent text reminder. No objections.

11. Dock Updates (Rolly Ackerman)

- New names have been added to the waiting list since last year.
- All dock waiting list movement is board-approved.
- **“PS = Pass” notation:** Members may pass when offered a dock and retain their position on the list.
- Community docks may accommodate up to three members; this will be reviewed.
- Requests to move an existing dock are not permitted.

12. Dogs Running Loose

Reminder that dogs must be leashed.

13. Cabin Site Dues Increase

Dues have not increased in 13 years. Rising expenses and upcoming projects (rip rap, boat ramp) support an increase.

- **MOTION:** Rolly Ackerman moved to increase annual membership dues from \$100 to \$200 effective with 2027 dues. Tony Woods seconded. Motion carried unanimously (show of hands; no objections).

14. 4th of July Parade

Tom Magnuson invited participation. This year is special (USA's 250th birthday + Ron & Mary Anderson's 50th anniversary). Lineup at Ron & Mary Anderson's; refreshments provided. Starts at 10:00 AM.

15. 2026 Regular Board Meeting Dates

May 21, June 18, July 16, and August 20, 2026. Members are welcome to attend.

16. Election of Officers (Two-Year Terms)

Treasurer: LaDona Malachowski is not seeking re-election. Jordan Nelson was nominated by Ryan Ackerman, seconded by Al Mautz.

- **MOTION:** Ryan Ackerman moved to close nominations and cast a unanimous ballot for Jordan Nelson. Mary Anderson seconded. Motion carried. Jordan Nelson is elected Treasurer.

President: Keith Knutson is not seeking re-election. Jan Ness nominated Tom Magnuson (declined). Steve Eberle nominated Keith Knutson; Tony Woods seconded.

- **MOTION:** Steve Eberle moved to close nominations and cast a unanimous ballot for Keith Knutson. Motion carried with no objections.

Keith Knutson agreed to serve one additional two-year term with the understanding that Steve Eberle will assume the presidency at the end of that term.

Meeting Adjourned: 12:15 PM

Garrison Creek Cabin Owners Association 2026 Annual Report

Balance on hand June 13th 2025	\$27,326.08
Income	
Dues Collected (2025 meeting)	3800.00
Dues Collected (2026)	5100.00
Dock signs	25.00
Donations from Pleasant Point Residents	400.00
Adjustment from bank statements	<u>0.27</u>
Total Income	\$9,325.27
Expenses	
Gary Hushka (Gravel)	531.00
Keith Knutson (Copies, Envelopes, Stamps)	168.25
LaDona Malachowski (annual meeting supplies)	91.94
Deb Keller (Website Updates)	219.17
Nygard Construction (Dock cleaning/silt)	325.00
Keith Knutson (Posts/Ties for Snow Fence)	236.05
Cenex (gift cards for Members working)	700.00
Walker Lawncare(shoreline spraying)	3000.00
Jason Schumaeir (Snow removal)	200.00
Auto Insurance (liability Ins)	1543.00
Keith Knutson (Supplies for mailing meeting info)	184.08
Tru Community (Checks)	20.00
Nygard Construction (Dock cleaning/silt)	750.00
Total Expenses	\$7,968.49
Balance on Hand June 21st 2026	\$ 28,682.86
Savings Balance as of March 31st 2026	\$8,429.57
Total as of June 21st 2026	\$37,112.43

ANNUAL BUDGET 2026 – 2027

(AMENDED – Approved with additional Boat Ramp Project Authorization)

INCOME / AVAILABLE FUNDS	
1) Membership Dues – 51 lots @ \$100.00	\$5,100.00
2) Savings (as of meeting date)	\$8,429.57
3) From Checking / Operating Reserves	\$28,682.86
TOTAL INCOME / AVAILABLE FUNDS	\$42,212.43

EXPENSES	
1) Postage / Copies / Envelopes	\$500.00
2) Insurance (General Liability & Officers/Directors)	\$1,543.00
3) Friends of Lake Sakakawea*	\$100.00
4) Annual Meeting	\$200.00
5) Website Management	\$1,000.00
6) One-Stop Maintenance (access, spraying, dock, routine riprap, street signs, stairways at Freeway & Dynamite Bay, gravel)	\$22,000.00
7) Boat Ramp Widening Project – Additional Improvements (potential for widening by 4 ft + any additional riprap or shoreline work that may be tied to the widening project. DISTINCT from routine riprap/shoreline maintenance in line 6. Authorized by membership vote June 20, 2026. Game & Fish grant application submitted and pending; Association share capped at \$15,000 without further approval.)	up to \$15,000.00
8) Snow Removal	\$1,500.00
TOTAL EXPENSES (Base \$26,743.00+ Maximum Authorized Project \$15,000):	\$41,743.00

NOTES & CLARIFICATIONS*

- **Line 3 (Friends of Lake Sakakawea):** This expense was not incurred in 2025–2026 as of the date of the Annual Meeting and has been removed from the active budget. It will only be reinstated if a formal request for donation is received and approved in the future.
- **Line 6 (One-Stop Maintenance):** Covers routine, ongoing maintenance including standard riprap, shoreline work, dock maintenance, spraying, gravel, street signs, and stairway upkeep. This is the baseline annual allocation for regular upkeep.
- **Line 7 (Boat Ramp Widening Project):** *NEW – Authorized at the June 20, 2026 Annual Meeting.* This is a project-specific authorization for the potential boat ramp widening and any additional riprap or shoreline improvements that may be directly necessitated by or performed in conjunction with the widening work. It is intentionally separate from the routine maintenance covered in Line 6. The Association's maximum exposure under this authorization is \$15,000 unless further membership approval is obtained. Actual cost will depend on grant terms and final project scope.
- **Total Expenses:** Line 7 is an authorization cap, not a guaranteed expenditure. Routine operations are budgeted at \$26,743; the additional \$15,000 is conditional on project execution and grant outcome.

This budget was presented, amended, and adopted by membership vote at the Garrison Creek Cottage Owners Association Annual Meeting on June 20, 2026.

Prepared by: Deb Keller, Secretary | Amended following membership actions June 20, 2026