

2021 ANNUAL SILVER CREEK LAKES
ASSOCIATION MEETING
June 05, 2021

PRESENT

Bill Lawrence
Jessica Hall
Joel Ohlsen
Randy Hodges
Gwenn Hodges
Les Anderson
Dave Lockett
Scott Lockett
Dennis Cuchiara
John Roth
Michael Pugh
Marvin Cavender
Julie Rote
Bill Plucky
Blair Presti
Mark Kennedy

PROXIES

Jerry Robbins
Robert Karls
Gladys Hodges
Sue Bressler
Doug Proal
Joe Bower

The Silver Creek HOA meeting was called to order by HOA President Mark Kennedy at 5:50 P.M. A quorum was noted by attendance and proxies.

Mark Kennedy handed out the member contact list, last yr. minutes, fish committee report, meeting agenda, and current financial information. Bill Lawrence distributed the meeting attendance sheet.

On behalf of the association Mark Kennedy thanked all the members for volunteering time to complete the following projects. Volunteer efforts help reduce the HOA expenses and property upkeep.

- Removing brush and debris around the ponds.
- Replacing deck/railing materials on the walk way bridges.
- Cleaning the Rec. Center for the summer.
- Repairing/Staining ROW fence below Lake #1.

Mark K. requested Approval of last year's meeting minutes. John Roth motioned to approve the minutes. Dennis seconded the motion and everyone voted to approve the minutes.

A motion was made by Blair Presti to elect the following officers for the Silver Creek HOA. John Roth second the motion and everyone voted in favor of the motion.

President
Vice-President
Manager/Treasurer
Secretary

Mark Kennedy
Joe Bower
Les Anderson
Bill Lawrence

The project website is available to all members of the HOA. The website contains the HOA rules, meeting minutes and agenda's, pictures of the property, and some historical information about the Silver Creek area.

Security Gate – Front Entrance.

Mark K.- offered an update on the construction progress of the front gate. The “Good News” is the gate Fob's have been distributed to members and are working, additional Fob's are available for purchase, and the key pad at the gate is working. The “Bad News” the gate installation is too high for summer use, manual operation unclear, and the gate still needs to be coordinated for emergency access. Mark mentioned that the gate height will be a problem for keeping grazing cattle from entering the property.

1. Michael P.- questioned if the gate could operate like a garage opener. The FOB would be used to open and close the gate.
2. Jessica H.- Expressed concerns about how to manually override the gate in the event of a mechanical/power source failure.
3. Joel O.- requested the gate code or a Fob be provided to utility and Fire Dept. for access to property.
4. Bill L.- suggested an extension could be bolted to the underside of the gate in the summer to lower the height. The extension could be removed in the winter for snow clearance.
5. Les A.- suggested that a second set of hinges could be added to the post. The gate then can be relocated each season to adjust the height.

The HOA membership sees the benefits of the new gate with enhanced security, controlled access, visual appearance, and the convenience of opening gate from vehicle. Mark K will share everyone's thoughts and concerns with Jim Nepl and Joe Bower.

Dennis Cuchiara requested that everyone list the Silver Creek HOA as an additional insured to their home insurance policies. The request should not change the cost or premium of the policy.

The gate combination is #1948 until the final construction is complete on the gate.

Dennis Cuchiara reviewed the fishing committee annual meeting minutes (see attached). Dennis highlighted the following topics:

1. The fish will arrive in two stockings. The first stocking already happened on Monday with the second stockings scheduled to occur in about 2 weeks.
2. Dennis wanted to thank all members that provided volunteer donations to support the stocking program.
3. Dennis reminded everyone to clip the barbs on the hooks, and take time reviving the fish prior to releasing in the water.
4. This year will be all rainbows in the 2–3-pound range. It is difficult to locate/stock other native species of fish. The fish committee is cautious when selecting the correct type of species to use on the property.
5. Dennis noted that he believes the Rainbows are spawning on the property.

6. Mark reminded everyone that Lake 2 is the designated lake for family fishing. This is the only site worms (bait) fishing is allowed. It is preferred that bait fishing should only happen when fishing with children 12 and under.

Mark K. reminded everyone the HOA rules concerning ATV's, snowmobiles, dogs, and hauling out trash. Mark suggested everyone to treat the roads on the property like a school zone. Travel at low speeds and be aware of pedestrian traffic on the roads.

Mark distributed a voting issue concerning unoccupied guests on the property. The proposal suspends all non-accompanied guests from fishing on the property with the exception for family, and guests staying on the property. Bill L. and Joel O. raised some concerns about the definition of family and extended stay guests. The voting issue was revised (see attached) in discussion to address the concerns. John Roth motioned to approve the issue followed by a second from Joel Ohlsen. Everyone at the meeting voted in favor of the fish committee recommendations.

Les Anderson distributed the financial statements (see attached) and noted the information is available on the Silver Creek website. Les A. noted that seven members have not paid their annual dues. The front gate expense is at a total cost of \$12,585.26 and our HOA insurance has increased to \$3,450.00. Membership voted in favor to approve the HOA finances for 2021.

The HOA reserve stands at \$16,008.00. The reserve is designed to help with large projects, emergencies, disasters, etc.

Mark K on behalf of Jerry Robbins updated the status of the finances for snowplowing this winter. The total cost of plowing last winter was \$1,675.00. The snowplowing account has a surplus amount of \$3,011.99.00 to be applied the following winter season. The snowplowing was fully funded by member donations. The HOA did not contribute to the snowplowing budget this year. Mark K. thanked Jim and Colton Nepl for all the help with plowing this past winter.

Mike Pugh offered the following list of action items concerning the Rec. Center improvements. Mike P. reminded everyone that the Rec. Center is an asset for everyone to enjoy.

1. Currently working on a solution for a permanent water source. Mike will update board when additional information is obtained.
2. Kitchen Appliance replacements. Jerry R. might have a potential donation when remodeling his personal cabin. Otherwise, Mike suggested purchasing new.
3. Back Porch Rehabilitation. HOA purchase materials and considering this be added to the HOA work weekend volunteer project.
4. Patio Furniture. Purchase new. Les Anderson will pick up the existing furniture.
5. Refinish interior dining table. Possible volunteer work project.
6. Replacement of the existing Light Fixtures and or Bulbs.
7. Possible donation from Kennedy's for a new Ping Pong/Pool Table.
8. Purchase New Fire Safe Charcoal Grill
9. Replacement of the Front Door.

Jessica H. and Mark K. requested that everyone keep their dogs on their leashes. There have been numerous instances where dogs have been aggressive towards wild life and other HOA members. Mark reminded everyone that dogs running free can be a liability for the owners in the event they attack another individual. Please be respectful of everyone on the property.

Mark K. reminded everyone that burning trash is not allowed on the property. Property owners need to be aware of local governmental guidelines concerning open fires. When allowed by local jurisdiction small contained fires are allowed for cooking and gathering. Please be aware of the risks of having a open fire on your property and take the necessary steps to keep it under control.

The HOA meeting concluded at 7:10 pm, followed by a BBQ dinner.

Respectfully Submitted by,
Bill Lawrence, Secretary

VOTED ON, REVISED AT THE HOA MEETING – UNANIMOUSLY APPROVED

Proposed new property rule regarding fishing. Due to the ongoing fishing pressure by both accompanied and non-accompanied guest fishing, with the exception of immediate family (immediate family by definition refers to a person's parents, siblings, spouse, child by blood, adoption or marriage, grandparents and grandchildren). For homeowner members only, with guests staying at the owner's SCL home for the duration of their stay, are permitted. Remember, all guests are the responsibility of the sponsoring member. Also, all guests must immediately return/release all fish caught.