

2025 ANNUAL SILVER CREEK LAKES
ASSOCIATION MEETING MINUTES
May 31, 2025

PRESENT

**Bill Lawrence
Jessica Hall
Joel Ohlsen
Doug Proal
Jamie, Cary Hodges
Randy, Gwen Hodges
Les Anderson
Dave Lockett
Scott Lockett
Dale Cavender
Dennis Cuchiara
Jerry Robbins
John Roth
Mark Kennedy
Blair Presti
Joe Bower**

PROXIES

**Joe Bower – For Jim Nepl
Mark Kennedy – For Rocky Mangini
Mark Kennedy – For Michael Pugh**

The Silver Creek HOA meeting was called to order by HOA President Mark Kennedy at 5:35 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. Mark pointed out he will be sending out the financial information a couple of weeks before the scheduled HOA meeting. This will allow membership ample time to review the information prior to the meeting.

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.

Clean/Repair Restrooms HOA Rec. Center
Clean loose debris around gated entrance
Clearing limbs and branches. Place in dumpster donated by Nepl's.
Staining benches
Repair Flagpole @ Rec. Center
Mowing Lawn and Cleaned up Horse Shoe Pits

Recently there has been a lot of moose activity on the property. They can be very aggressive protecting their young ones. Please provide the moose plenty of space to roam the property. Members are strongly encouraged to keep their dogs on a leash.

Mark Kennedy reminded everyone; the Community 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. The website is www.silvercreeklakes.com

Randy Hodges motioned to approve last year's meeting minutes. John Roth second the motion and everyone voted in favor of approving the minutes.

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

President	Mark Kennedy
Vice-President	Joe Bower
Manager/Treasurer	Les Anderson
Secretary	Bill Lawrence

Bill Lawrence gave an update concerning the gated entrance on the property. The gate worked well throughout the winter. The gate has sensors that will stop its movement when it hits an object while opening or closing. In a manner similar to a garage door opener this protects individuals from being hit or struck when the gate opens or closes. If the sensor is tripped three consecutive times the gate will stop working entirely until maintenance is performed. We have changed our roadway snow clearing operations to reduce the likelihood the gate will be blocked by the snow. The HOA will leave a snow shovel at the gate in the winter to assist with clear small amounts of snow. If the gate becomes inoperable, please immediately contact a HOA board member so repairs can be scheduled.

The gate combination is 1948# and will remain in effect until next year's meeting.

Bill Lawrence and Les Anderson do not anticipate much work being performed on the HOA facilities this summer with the exception of smoothing up the roads around the property.

Mark Kennedy updated the financial information with Les Anderson to discuss at the meeting. Mark distributed the financial statements and noted the financial statements are available on the Silver Creek website. Mark reviewed the following items:

Expenses as shown on page 1 are actual prior to May 31, 2025.

Expenses shown on page 2 are budgeted Fiscal 2026 -2027.

Wells Fargo CD (\$22,913.63.) actual and budgeted \$26,000 2026-2027.

Anticipated member donations for fish and feed at \$4,000.

Weed Spraying performed by a contractor. \$6,000 total expenses annually. Spraying is performed twice a year @ \$3,000 each.

9 outstanding dues when the financial statement was prepared. 6 of them collected at meeting. Joe Bower discussed insurance expenses, they are close to the same with a small increase \$150.

Mark K asked if the new financial statements are acceptable to everyone at the meeting. The new format was acceptable, with no objections. John Roth motioned to accept financials, Dennis Cuchiara 2nd and all were in favor.

Dennis Cuchiara provided meeting minutes and an update concerning the Silver Creek fishery. Dennis C. highlighted the following:

1. New fish were stocked two weeks ago. One stocking this year.
2. Weed spraying done in two applications: June and July.

3. Please follow the Fish Committee rules concerning logging in our guests.
4. Fish Feeding will be performed early spring and late fall.

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.

Joe Bower provided an update concerning winter snow plowing. Bill Fosick has listed his property for sale and will be moving on. The HOA will be looking for a new person to maintain and plow the roads in the winter. Current funds on account are at \$1,200. Joe B. will solicit additional funding late Fall for the 25/26 season.

General Discussion:

Last year numerous beavers had to be removed below Lake #1. This is an ongoing problem as they are located throughout the entire drainage system below Lake #1. A contractor has been hired to assist with managing this problem.

Joe Ohlson asked if the reserve is adequate for maintaining the property. Bill Lawrence stated "no" that the infrastructure is over 50 years old and it is anyone's guess how much longer some items will last and the timing of the expenses. If the reserve is inadequate the HOA will have to decide to tolerate leaving it without a replacement and/or fund by "Special Assessment".

The HOA meeting concluded at 6:25 pm, followed by a BBQ dinner.

Respectfully Submitted by,
Bill Lawrence, Secretary