

**Cedar Blue Property Owners Association
Board Meeting
March 21, 2015**

1. **Board Members Present:** Wendell Kluge, Tonya Glasgow, Maggie Thompson, Gerry Batt, Dewayne Denwalt, Ronnie McGee, Delton Yoder
2. **Board Members Absent:** Clyde Kluge, Ken Brown
3. **Property Owners Present:** The owners of 37 lots were present.
4. **Call to Order-**
The Board Meeting was called to order at 11:11 am by Wendell Kluge, President.
5. **Moment of Silence-**
A moment of silence was observed.
6. **Approval of the Meeting Minutes for February 21, 2015**
A motion to accept the minutes as written by: Tonya Glasgow
Seconded by: Dewayne Denwalt
The motion passed unanimously.
7. **Committee Reports-**
Committees have been created and implemented to oversee different areas within the Park. Each committee has authorization to take care of certain actions and will present a written report every month that will become a part of the minutes. You will see that there are times when more than one committee can be involved in a project. If you would like to volunteer to be on any of the committees, please email/contact any board member. Cedar Blue welcomes your help, ideas and suggestions. These committees and its members will be posted on the website.

Environmental Committee

Chairman: Ken Brown
Members: Ronnie McGee, Delton Yoder, Dewayne Denwalt
Committee Report read by Tonya Glasgow

Tonya asked if anybody present had permit applications to turn in and none were indicated. All prior permit requests have been acted on except the one new one received.

Financial Committee

Chairman: Clyde Kluge
Members: Tonya Glasgow, Maggie Thompson

In Clyde Kluge's absence Tonya Glasgow and Wendell Kluge reviewed the March financial information. No Financial Committee report was available.

The total amount collected for February 2015 was \$18,004.08. Tonya reminded lot owners that the second half of the infrastructure fees are due March 31. Late fees for the infrastructure payment is \$15. The second half of the annual assessment is due by April 30, 2015 and the late fee for this assessment is \$100. She wanted to clarify that payments go by postmark date on the envelope and not the date on the check. She has received payments with checks dated 1-2 months prior to the date received in the office.

\$12,586.52 total expenses for February
\$1,743.75 infrastructure fees received for February
\$137,432.36 total expenses year to date for February
\$166,644.10 is the fiscal year expense budget year to date for February so we are under budget
Some line items are over budget.

- Bank charges have gone up since the park quit taking cash and more people are paying with credit cards. We are over budget by \$355.93 year to date.
- The legal and professional expenses is over year to date by \$235. This is for additional expenses for the CPA and park attorney in regard to the office incident.
- Office expenses are over year to date \$1,364.49.
- Postage is over year to date \$69.61.
- Payroll is over year to date \$5,306.78.
- Overall we are under budget year to date by \$29,211.74.

Balances in the various accounts as of February 28, 2015:

- \$12,272.09 -Operating Fund
- \$232,720.80 – Money Market Fund
- \$178,474.40 – Infrastructure Fund

A motion to approve the February 2015 financials by: Tonya Glasgow

Seconded by: Delton Yoder

The motion passed unanimously.

Accounts Receivable Report:

- \$77,290.12 - Total outstanding as of 5/19/14
- \$63,981.87 - Total received as of 3/20/15
- \$13,308.25 - Total outstanding as of 3/21/15 (total of 6 lots)

We had 10 properties to go to foreclosure and now we are down to 6. The Board agreed to file foreclosures on the 6 remaining properties and not break this process up into two groups. The hold up on the filing of foreclosures is due to the fact the attorney was appointed as a pro bono (court appointed) attorney for the county and had 54 cases to handle. This can happen to any attorney in town. No discussion was held to change attorneys. The Board may need to review continued use of his services. The liens run out on the foreclosure properties in May.

One purchase order for \$289 was approved for insulation of the ceiling which was an additional amount on the original quote of \$439. More area had to be insulated than originally thought.

Steve Geberth (GL-039) He asked if we were charging extra for those who use credit cards. Wendell indicated that Intuit charges the park transaction fees for all credit cards taken and this is being researched.

Infrastructure Committee

Chairman: Tonya Glasgow
 Members: Delton Yoder
 Dewayne Denwalt

Security Committee

Chairman: Ronnie McGee
 Members: Ken Brown
 Gerry Batt
 Maggie Thompson
 John Thompson

Committee report read by Tonya Glasgow.

Wendell Kluge noted that the video and transaction data are being reviewed at the security gate and it seems to be working well. If damage is done to the security gate system it will be captured on camera. The individual that broke the inbound gate arm has been identified and correspondence is being drafted for that property owner.

Jerry Freeman (CB-164) – Asked about the reasoning for the high cost of the extra gate card. He and his elderly father both have cards and he wants a third card to keep at the RV should one of them forget their card. It was explained to him that if they forget their card, they are welcome to come by the office to get a temporary card. It was also noted that the park cannot treat owners differently according to their situations. Policy has to apply park wide. It was also noted that cards being used multiple times to let people into the park is not being regulated and that the anti-pass system is not being turned on. If this system is turned on then once a card is swiped to

come into the park it won't work again inbound until it is used at the outbound gate. Some discussion was held about charging for different numbers of months. This becomes very labor intensive on the office employees.

Maggie Thompson was asked to give an explanation – see following:

To try to provide more explanation as to how the Board arrived at \$120 (equivalent of \$10/month) for an extra gate card per lot we need to go back to the beginning of the park. Cedar Blue was developed for single family owners (all in same household) with one single family guest at a time. The water and sewer system that was installed was based on this type of population. In lieu of the current ODEQ required upgrades in the Park, they granted the Park a waiver on enlarging the size of their fresh and waste water system pipes since permanent residents are not allowed. However, should the volume increase to a specific amount, that waiver could be removed and then the Park would have to enlarge the pipes which would cost thousands of dollars. Additionally, the roads were not designed for the usage they are currently getting.

So it seems that owners that want additional cards either want them to give to family and friends to access the Park when they are not there or to share with family and friends in excess of one guest family at a time to be in the Park. Owners that have more families/friends in the Park that are outside the scope of the Covenants and Bylaws stress the Park's system and increase the usage of water, sewer, garbage, roads, as well as pose potential security problems and increases the possibility of people behaving poorly. Rather than increasing the annual assessments for all owners to cover the extra costs of some owners, the leasing of the extra gate card will help with these expenses.

Tonya Glasgow (CC—098/099) – She commented that we continue to go through this over and over about things we don't like. She suggested that we all like Cedar Blue. She suggested that in order to not forget the cards to put them in a wallet. Some owners want cards in all their vehicles and others just one extra card but as a Board we have to arrive at a policy that applies park wide.

John Thompson (GL-054) – He stated the park doesn't have enough money in our operating fund to pay for all the current park expenses. This is why the roads are not getting repaired. We have to find a way to get the funds to maintain the park. He suggested that some property owners have large numbers of people using their property and this stresses the park. Mr. Freeman suggested we have a serious conversation about getting the dues up enough to cover the costs to run the park. It was noted that the Board can only raise the dues a certain percentage without low owner approval which will likely not occur.

Brandon Story (CC-095) – Thanked Ms. Thompson for the great explanation. He gets it now and supports it.

PJ Beckes (CB-101) – She has been in the park 17 years and has noticed lots of properties in disrepair, abandoned looking and other issues in the park and feels there are more serious issues to deal with. She says that several lots are for sale and wants to know why they are selling. She feels that we need try to keep the current owners in the park. Wendell addressed her comments by letting her know the Board is addressing the issue of the lots that are trashed out. She would like the bad issues in the park addressed. Wendell Kluge addressed this by saying we have a Board of 9 volunteers and we ask others to come forward to help. We come to the meetings and we hear lots of complaints but we don't see many people coming forward to try to help with solutions. There is a golf cart meeting coming up to try to work with lot owners on solutions for this problem. The park has been under very loose control for the past few years and things have been done that have been detrimental. Now the ODEQ has sanctioned the park with the waste water issue causing us to institute the infrastructure fee. We are making progress on this project. The Board has taken some harsh actions regarding guest cards and fees as there are several things going on in the park that are in violation of the Covenants and Bylaws that have

not been addressed in the past so this Board is trying to address some of these issues. The ODEQ problem first came up about 8-9 years ago and is just recently being handled.

Peggy Wright (CN-057) – She indicated that it is a luxury to be an owner in the park and we don't know what is going on in other people's personal lives that is causing them to live like they do at their lots. The Board can only tell them to clean up their property. The Board's reach has limitations.

Insurance Committee

Chairman: Ronnie McGee
Members: Gerry Batt, Wendell Kluge
Committee report read by Tonya Glasgow.

Maintenance Committee

Chairman: Ken Brown
Members: Delton Yoder, Dewayne Denwalt, JW Mann, Joe Bonham
Committee report read by Tonya Glasgow.

Wendell reminded the owners that we are still subject to freezes at this time and to please remember to turn off your water when not in the park.

ODEQ Committee – No Update

Chairman: Clyde Kluge
Members: Ken Brown, Wendell Kluge, Dewayne Denwalt

Personnel Committee

Chairman: Wendell Kluge, President
Members: Tonya Glasgow, Vice President
Clyde Kluge, Treasurer
Maggie Thompson, Secretary
Committee report read by Tonya Glasgow.

Tom Elliott (CB-001) – It seems like any action on dealing with the office incident has been slowing coming and he asked if that was the fault of the park or others. Wendell explained that we should have a response from the attorney in the next 10-14 days. Tom said he has contacted the State Attorney General and has discovered that there may be an avenue through that office to pursue further action should the local authorities choose not to pursue any activity. Others in the meeting reminded everybody that the legal process can take months.

Brandon Story (CC-065) - Thank you to Tonya and Maggie for what they are doing. They are not getting paid and the office is running more smoothly than ever before. He feels that it would be a shame if Tonya is not hired.

Covenants & Bylaws Committee

Chairman: Tonya Glasgow
Members: Maggie Thompson, Gerry Batt, Wendell Kluge
Committee report read by Tonya Glasgow.

Tom Elliott (CB-001) – In the 'big book' at the court house there are hundreds of 1-line entries of everything that gets recorded. There are hundreds of books that correspond to the 1-line entries. He recalls in the past that the park has voted on amendments but he has not been able to find them in the recording books. Nothing that was voted on in the past has no bearing if they aren't recorded. Maggie plans to go to the court house to confirm some things and then the Committee should be ready to finalize what they believe is the most current version of the Covenants and Bylaws.

Becky (CB-048) – She asked if once we have the most recent version of the Covenants and Bylaws is there a plan to update the documents. Wendell explained that the intent is to look at this.

Activity Committee

Chairman: Peggy Wright, President

Members: Julie Gillum, Treasurer

Sandy Kluge, Secretary

The Activity Committee meetings will start again in April. They meet before the Board meeting at 10:00 am in the Family Center. They will discuss activities for the year. The Committee did put a new roof on the pool house. Wendell noted that in a conversation with the CBFDFire Chief that none of their personnel have the certification to put on an organized fireworks display.

8. Fire Department Report –

- a. Monthly meeting held on 3-14-15 from 7:00 – 8:00 pm
- b. Training for March – Bunker training – ScBa training and ladder training
- c. Discuss training for firefighter 1 . This training is March 31 – June 11. Attending: Bobby Pettigrew, Alex Calihan, John Todd and Jack Haire
- d. Talk about more Nlms training 1-2-7 and 8 hundred Nlms
- e. Work on Brush 2 – received pump housing for brush 2 from Lindsey Fire Department. Chief Hayden also has more parts if they need them.
- f. Discuss training with Falconhead Fire Department in April
- g. Work on grants for gear and new firehouse.

9. Sonshine Community Church – (Jaymee Selby)

- a. Easter Egg Hunt – Easter Sunday at 1:00 pm. They will be stuffing eggs the day prior at 10:00 am at the church and are taking donations of wrapped hard candies.

10. Old Business-

- a. **Golf Cart Meeting:** This will be held on 3/28/15 at 10:00 am in the Family Center. As a reminder this is a working meeting and not a time to complain. The attendees will be divided into groups to draft ideas for rules, penalties and enforcement and then come together to present their ideas. Hopefully, these will be used to draft a final policy on golf carts. This may take more than one meeting. Maggie Thompson received information from an insurance agent that she will share at the meeting but in general it appears that auto policies likely do not cover the golf carts. Homeowner policies might cover them when used for maintenance on the owner’s property and on a golf course when playing golf but typically these policies do not cover golf carts for recreational use. It is also possible that health insurance policies do not cover injuries received from golf cart accidents. All owners are urged to check their personal policies. There are recreational vehicle policies available that do cover golf carts when used for recreational purposes.
- b. **Vacant Office Assistant Position** – Have interviewed candidates. Made an offer to one. Meeting further on this. The Board wants to have the office covered 7 days a week, 8 hours a day.

11. New Business-

- a. **Incident Reports**
 - i. Lot owner needs to clean up lot.
 - ii. Golf cart caught on fire in the park while kids were using it. Nobody was injured. Fire extinguishers were used and eventually the Sulphur Fire Department came.
 - iii. A young lady was injured on a golf cart and was hospitalized. May be released to home soon. Becky Snow (CB-048) gave an update.
- b. **Cedar Blue Website** – Looking at having John Thompson take over managing the website.
- c. **Letter to Lot Owners to Clean up Lots** – The Board is going to draft a letter with fees, etc. to send out the lot owners.

12. Property Owner’s Comments

Craig Stover (CN-039) – Wants to know if the fact the CBFDF pumper truck didn’t work for the golf cart fire is going to be addressed. He asked about the budget of the fire department and if the park reviews it. He asked about the properties that need to be cleaned up and/or mowed. He was informed that the Fire Department is not part of the Park so the Park does not monitor their equipment or their finances. He was also told that the Fire Department

does have meetings and encouraged him to attend. A letter is being drafted to be sent out to lot owners whose lots need to be cleaned up and/or mowed.

Tom Elliott (CB-001) – He himself contacted about 15 properties that don't seem to be kept up and offered to purchase them. He found that several of the properties in the poorest condition are completely caught with their assessments and the owners are not interested in selling. He even noted that one lot has a boat on it that will not float and yet has a current year sticker on it.

Brandon Story (CC-095) – He noted that he lives in a condo and pays monthly dues based on square footage and they are much higher than what Cedar Blue owners pay annually and he feels the lot owners expect far more for their dues than what is provided to him at his condo for which he pays a lot more money. He suggested people quit complaining. Tonya Glasgow noted that since the park pays for some of the utilities for the lots likely some owners are using as much water as they want since they don't have to pay for it. It would be nice for the park to get out of the water business.

PJ Beckes (CB-101) – She remembers the discussion about water meters. If we put water meters in are the water lines going from the meter to the RV going to have to be replaced and if so, who pays the cost of that. Wendell indicated that typically anything from the meter to the structure is the owner's responsibility. The park decided at that the time they looked into water meters that installing meters was more expense than the park could handle.

Becky Snow (CB-048) – She asked if we can use Paypal. Maggie noted there is a cost associated with Paypal. If the payee uses the 'business' option to send the money, that is charged to the business the payment is sent to. If the payee uses the 'friend/relative' option there is no fee associated. An owner suggested that the percentage may be lower than what the credit card services are charging.

Tom Elliott (CB-001) – He noted that percentages are going up for taking credit cards.

13. Adjournment-

A motion to adjourn was made by: Delton Yoder

Seconded by: Ronnie McGee

Motion carried unanimously.

Board meeting adjourned at: 12:45 pm

Environmental Committee Report March 2015 Board Meeting

Chairman: Ken Brown

Members: Ronnie McGee
Delton Yoder
Dewayne Denwalt

Permits for approval:

There was one (1) building permit submitted for approval when this report was generated.

Goal for 2015:

The committee is in discussion to begin an update to the current Environmental guidelines that are being followed at this time.

Signed
Ken Brown
Environmental Committee Chairman

Infrastructure and Security Committee Monthly Report

March 2015 Board Meeting

Infrastructure Chairman: Tonya Glasgow

Members: Dewayne Denwalt
Delton Yoder

Security Committee Chairman: Ronnie McGee

Members: Maggie Thompson
John Thompson
Ken Brown
Gerry Batt

NOTE: The Infrastructure & Security Committees are working together with the electronic gate project. Therefore correspondence is sent to both committee's for review & comment.

Electronic Gate Accomplishments:

The committee has established a process for owners to purchase one additional electronic gate access card per year. The cost is \$120.00. The card is renewed annually starting January 1st, as long as the owner is in good standing and has no violations.

A post was installed by the entry gate due to there being a gap from the gate arm to the existing fence.

We have devised a plan for business service providers to access the park when property owners are not present.

John Thompson, (Security Committee member), has been reviewing the electronic gate and video software

Ronnie McGee installed a mail drop slot at the office

The gate personnel were down sized effective 10/6/14.

There was installation of lighting for the office, parking lot, entry & exit to the park.

Increase of hours to Cedar Blue office for property owners' convenience.

Cell phones provided to staff.

Update to maintenance staff schedules.

We have provided an on call schedule for staff contact in case of an emergency after hours.

A telephone has been provided at the gate shack building for 911 emergencies.

The committees have created new procedures on behalf of the park.

Placement of work order forms & incident report forms for property owners' access at the gate shack building.

Gate cards were issued to the property owners for entry & exit into the park.

Cameras have been relocated for both inbound & outbound monitoring.

Cedar Blue purchased a new computer for the office to monitor & manage the network.

The gates have been activated and are in use. We work through issues/problems as they arise.

Property owners volunteered and installed the concrete pads & sensor loops.

Installed additional tinhorn along Cedar Blue Road to allow access to new parking area located at the Cedar Blue office.

Removed barbed wire fencing & installed multiple-line wire rope fencing around the entrance and parking area located at the Cedar Blue office. Enlarged the entrance space and parking area located at the Cedar Blue office.

Scudder services were awarded the contract and have installed the gate system & electronics at an estimated cost of \$35,000.00.

Future Efforts:

Both committees are giving careful thought with regards to physical damage caused to the electronic gate system. We are working on a schedule of fees and fines for damages.

Both committees have agreed to give gate cards to the Park Rangers. There are a total of 7 Park Rangers employed by the Chickasaw Nation. These Park Rangers are first responders and have taken an interest in assisting Cedar Blue in the future.

We are deactivating the code issued to the CB Fire Department effective 3/22/15. The Fire Department members will be issued a card.

Each volunteer will sign a proximity card agreement with Cedar Blue.

We continually work issues and scenarios as they arise with the system.

Staff scheduling is reviewed as the seasons change from busy to slow.

Make arrangements with an electrician to check to see if a disconnect switch can be installed to be able to use generator we currently have.

Cell Tower:

AT&T estimated construction completion will begin before the end of 2014. We have heard nothing more from them at this time.

Signed

Tonya Glasgow

Infrastructure Committee Chairman

Signed

Ronnie McGee

Security Committee Chairman

Insurance Committee Monthly Report March 2015 Board Meeting

Chairman: Ronnie McGee

Members: Gerry Batt
Ken Brown
Wendell Kluge

Planned Tasks:

The worker's compensation insurance policy with Stonetrust Commercial Insurance Company renewal was received 2/20/15. The renewal is 4/1/15.

The Commercial Insurance Policy with Travelers (our agent Mike Crews) renews 4/11/15.

The committee will meet Friday 3-27-15 to review and complete a comparison with our current policy.

Signed

Ronnie McGee

Insurance Committee Chairman

Maintenance Committee Report

March 2015 Board Meeting

Chairman: Ken Brown

Park Liaison: Joe Bonham

Members: Dewayne Denwalt
Delton Yoder
JW Mann

ACCOMPLISHMENTS:

March had several days of cold weather and snow. Jerry and Warren repaired water leaks at CR-31 & CC-31. Both Jerry & Warren repaired the broken arm to the inbound gate system. Warren & Jerry took down the original metal exit gate. They installed a metal post to fill the gap from the gate arm to the existing fence. Warren repaired a toilet at the Family Center. Jerry & Warren are walking the park to make sure there are no visible water leaks and turning off in ground water valves that have been left on by lot owners. The fresh water sample was taken to Ada on March 10, 2015. Warren has been on the tractor smoothing out rough areas to the roads.

REMINDER TO ALL LOT OWNERS:

PLEASE remember to turn off in ground water valves when leaving the park to go home.

We have a great staff and appreciate all the hard work they do for our park!

Signed

Ken Brown

Maintenance Committee Chairman

Cedar Blue Property Owners Association
Personnel Committee Monthly Report

Wendell Kluge, Chairman, Members Tonya Glasgow,
Clyde Kluge & Maggie Thompson

For Month of March 2015

1. Accomplishments:

- a. During the past month the Committee communicated via telephone, email, and meet in person. Areas discussed included:
- (1). Continue to monitor and plan for the temporary staffing to cover the Park Office.
 - (2). Maggie Thompson and Tonya Glasgow, Board Members, have been volunteering in the office. They have provided much needed organization to the park office as well as familiarized themselves with our automated systems.
 - (3). The Committee updated the Office Administrator position description and we are working on other PD's also.
- b. We interviewed three candidates for our vacant Office Administrator position and made an offer to one.
- c. Others are being considered for interviews.
- d. We continue to monitor the performance of employees, changes in staffing, as well as assignment of duties and responsibilities.
- e. Each of the four Personnel Committee members has been out of State or the Country during Feb and Mar so it has been difficult to complete the hiring process.
- f. My thanks to the Personnel Committee for all their extra time and energy.

2. Future Activities

- a. The Personnel Committee is meeting 21 Mar 2015, Saturday to conduct additional interviews for the vacant Office Administrator position.
- b. Continue to review proposed Employee Handbook.

Wendell Kluge
Chairman Committee Chairman

Covenants & Bylaws Committee Monthly Report

March 2015 Board Meeting

Chairman: Tonya Glasgow

Members: Maggie Thompson
Wendell Kluge
Gerry Batt

Goals for 2015:

1. Research the Covenants and Bylaws to make sure these documents are current and accurate.
 - a. Copy of Covenants & Bylaws prior to 1993 given to members of the committee. These were provided by a long time property owner.
 - b. Clyde Kluge will be working with the committee to begin the research and comparison of the Covenants & Bylaws given to the committee by a long time property owner and the documents Cedar Blue currently reference.
 - c. Designated committee members will be going through recorded records at the Murray County courthouse to make sure the Bylaws & Covenants that are being used at this time are current.
 - d. Tom & Gwen Elliott, property owners have gone to the Murray County Court House and have reviewed all the paperwork for any additional recorded amendments and have found nothing. Maggie had given them a working copy of the Covenants & Bylaws to take with them. Tom & Gwen found the recorded amendment for the Bylaws regarding the audit. The information on the document indicates that it amends Article 14 Section 8d of the Bylaws, which is incorrect. In reviewing the Bylaws it should have said Article IX Section 8d. Tom & Gwen also found a recorded set of Environmental rules that we are reviewing and comparing to the Environmental rules we have.
 - e. Maggie is making a plan to go to the Murray County courthouse to review and confirm a couple of things. After review and comparison we will report her findings.
2. Maggie has retyped in a word document for the committee, the Covenants and Bylaws so that each committee member can make notes and comparisons from what documents we currently have.
3. Evaluate the needs of Cedar Blue and propose revisions to the Covenants & Bylaws as required.

Signed

Tonya Glasgow

Committee Chairman