Cedar Blue Property Owners Association
Board Meeting Minutes
July 19, 2025

1. **Present Board Members:** Rachel Gustin, David Ponder, Joe Mitchell, Brooke Bow, Lloyd Coppin, Mike Smith, Robert Moyers, Roy Branch and Jackie Ponder, Park Manager

2. **Board Members Absent:** Kathy Aebi

3. **Property Owners Present:** 33

4. **Call to Order:** The Board Meeting was called to order at 11:00 am by Rachel Gustin

5. **Moment of prayer / silence:** Moment of silence observed.

6. **June 2025 Meeting Minutes were approved in Executive Meeting:**
   A motion to accept the minutes as written by: Mike Smith
   Seconded by: Roy Branch
   Motion approved by majority.

7. **Committees:**
   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 their members will be posted on the website.

Finance Committee:

Chair: **Joe Mitchell**
Members: **Brooke Bow, Rachel Gustin, Roy Branch Jackie Ponder**

- Financial Report presented by Joe Mitchel (Report is attached)

May 2025 financials were approved in the Executive Meeting.
Motion made by: Mike Smith
Seconded by: Lloyd Coppin
The motion passed by the majority.

Maintenance/Infrastructure Committee:

Co-Chairs: **David Ponder,**
Members: **Lloyd Coppin, Mike Smith, Joe Mitchell, Robert Moyer, Jackie Ponder**

Jackie Ponder presented the report (Report attached)

Environmental Committee:

Co-Chairs: **Lloyd Coppin, Roy Branch**
Members: **Rachel Gustin, Mike Smith, Joe Mitchell, Kathy Aebi, Dewayne Denwalt**

7 **Permits Submitted** 2 **Final Inspections**
Report presented by Lloyd Coppin (Report attached)

Reminder, if you have completed your project, you need to call the office for a final inspection to be completed. The Environmental Committee will come around to make the final inspection of your project.

Insurance Committee:

Chair: **Brooke Bow**
Members: **Rachel Gustin, Mike Smith, Jackie Ponder**

Brooke Bow Ponder presented the report (Report attached).

Personnel Committee:

Co-Chairs: **Rachel Gustin**
Members: **Brooke Bow, Kathy Aebi, Roy Branch, Jackie Ponder**
No Report

Covenants and Bylaws Committee:

Chair: **Brooke Bow**
Members: **Mike Smith, Roy Branch, Joe Mitchell, Lloyd Coppin**
No Report

8. **Park Manager Report**:
   Jackie Ponder presented the Park Manager Report (report attached)

9. **Entertainment Committee:**
   - No Events this month
     - Looking at some possible back to school events.
     - Possible second pool party for kids.

10. **Old Business:**
    - The Cedar Blue Office is now open Monday-Saturday 8:00am-5:00pm. The office is closed for lunch daily from 12:00pm-1:00pm.

11. **New Business:** None

12. **Property Owner's Comments:**
    - Linda DiEnna CC-16: Asked if the park had a new attorney working on the delinquent accounts.
      - Yes, we do they are out of Sulphur. He is currently working on delinquent accounts.
    - Don Warlick CB-122: Asked if we had warranties on the lift stations.
      - Unfortunately, they no longer warranty them like they did in the beginning.
    - Shelly Russell CB-304: Asked on behalf of Bill from CC-59 if we had ordered the no trespassing signs.
      - Rachel stated that it is on our list to look at. We have been working through a lengthy list we got last month from property owners. We haven't forgotten that.
    - Karl Howard GL-40: Asked if the attorney was on retainer.
      - No, they are not on a retainer.
    - John Hutcheson GL-34: Asked why some of the delinquent/foreclosure accounts go so many years back. Asked if we could add to our By Laws that after one year we could start proceedings on taking property back.
      - We start the process of liens after two years of delinquency.
      - The majority of older ones are owned by one person or her company. We have been battling her attorney and Murray County for years on them. We have also had multiple attorneys quit

due to the issue they see with Murray County. Our new attorneys are focused on these and trying to get us money back from them.
    - We did have two go up for auction last year and they sold. The difference is these two lot owners didn't fight us. This particular property owner with multiple properties has fought us all the way.
    - We do add attorney fees to each of the lots anytime we are charged.
- Ken Roark CN-37: Stated he has never been to a board meeting but wanted to discuss the rules on RV park rental spots. He stated there were 30-40 people at the 3 rented spots. He also stated that they were breaking the noise ordinance that takes place at midnight.
    - Rachel stated Cedar Blue does not have a noise ordinance. It is suggested that you respect your neighbors by keeping quiet during late hours.
    - We have never had to establish rules because this has never happened.
    - The spots were rented and sponsored by a property owner.
    - Jackie stated they did rent all three spots.
- Kens' response was: So, they have 30-40 people and multiple cars. I don't care if they paid to rent them. We don't have bathroom facilities for them. He feels it's a sanitary problem.
- Roy Meredith CB-107: Roy stated you can't control the maximum number of visitors someone has in the park. Tents are allowed. There are far less people in the park this weekend than there are on most holidays. Roy stated I know we are upset about this but do an incident report and turn it into the office.
- Ken said he gets that but doesn't feel that we can provide them with the proper amount of bathrooms facilities.
- Ken stated we should have rules in place.
    - Again, we have never had this issue before, so we haven't needed rules.
- Ken and Roy went back and forth.
    - The board had to ask them to stop speaking over each other or they would be asked to leave.
- Gene Broberg CN-32: I have been here since 1994. People that live near the tents had to listen to them cussing and swearing all night. Why would we do allow this to happen to property owners?
    - Rachel explained that coast to coast is an extension of the property owners.
    - Secondly, I see multiple trailers on lots. Hooked up to sewer and water.
        - Rachel stated you can have two trailers hooked up.
    - Gene wanted to know when that rule changed.
        - Several years ago. When 800 sq ft came in.
        - You get one line to your lot, but you can split that.
        - You must have two parking spaces.
    - Gene stated we have a right to turn away those that are cussing or causing problems.
        - Rachel stated that this is not a general person renting spots. A property owner is sponsoring their stay. This is an extension to their lot.
    - Gene stated it doesn't matter because it's a rental.
        - The owner is renting the spot, and they fall under the same rules as if they were staying at their personal lot.
        - This is a guest of a property owner.
    - Gene stated that we need to have rules so that they can't have tents up there.
        - They follow the same rules as having a tent at your lot.
    - Gene stated we don't have bathrooms for them.
        - We have three bathrooms available for them. Plus, the lot owners have restrooms they can use.

- Gene stated, the bathrooms close at 10:00. Where are they going to the restroom.
  - The property owners have bathrooms.
  - Rachel stated my guest uses my restroom.
  - Asked if he saw someone urinating on his property or in the green belt.
- Gene stated no. He thinks we need rules.
- Again, we have never had this issue before. Therefore, it has never had to be addressed. We can have a discussion about it at our next executive meeting. We can't kick them off since we don't have rules in place.

- Phyllis Gentry CC: Stated that in the past when she had rented spots, she was the sponsor in charge of those people staying there. Could the office call sponsoring party and let them know the guest were loud last night.
  - We will look at updating our contract. This is something we have never had an issue with before so therefore we don't have anything in place.
- Gene stated we need to have rules in place for this.
  - We will discuss it. We are going to take a look at that issue.
- Ken Roark CN-37: Just wanted it to be known the reason he came up here today was because this issue was important to him. He felt that he deserved to be listened to. Also, out of respect for the other property owners in the park, something like this should not be allowed to happen again. It is a courtesy for property owners to rent sites. He was a guest before he built the park it was very nice. However, I feel this is very disrespectful to other property owners of the park.
  - Mike asked if there were any complaints about the noise they were making.
  - Ken stated Yes there were complaints.
  - Mike said, they are staying right next to me, and I was on my back deck until 2:00 and I didn't know they were even there. I normally hear people all night long.
  - Ken said again this was important enough to me to come to this board meeting. I don't normally come to them. Therefore, I feel like I should be listened to because I am a reasonable person.
- Ryan Shaw CN-10: He wanted to state that he lives closer to the tents, and he feels they were not loud last night.
  - Mike Smith agreed, and they are within 100 feet from his back door. He was outside until 2:30 am.
- Sharon Howard GL-40: Wanted to say when they were at the Thousand Trails RV Park prior to coming to Cedar Blue. Thousand Trails had in the bylaws that you could only have three tents on your property. The same applies for rental spots. They may be something that could be looked into.
  - We are going to look into this.
  - If we don't know things we can't fix things. We received a three-page email we have been working through the last month and 99% of that was not reported to Jackie. So please report things to Jackie, Emily or a board member. We have never had this particular issue before, so we didn't have an issue to fix.

13. Adjournment:

A Motion was made to Adjourn by: Lloyd Coppin
Seconded by: Joe Mitchell
Motion passed by the majority.
Board meeting adjourned at: 11:31 am

FY25 Operating Expenses					
Jun-25					
Account Description	**Account Number**	**FY25 Yearly Budget**	**FY25 Monthly Budget**	**Expenses**	**(Over)/Under Budget**
Bank Charges	60100	$1,400.00	$ 116.67	$ 114.90	$1.77
Computer/Internet Charges	60210	$1,000.00	$ 83.33	$ 83.00	$0.33
Fuel	60240	$6,500.00	$ 541.67	$ -	$541.67
Insurance	60260	$47,000.00	$ 3,916.67	$ -	$3,916.67
Legal and Professional Expense	60280	$6,500.00	$ 541.67	$ 600.00	($58.33)
Lien and Deed Fees	60320	$300.00	$ 25.00	$ -	$25.00
Office Expense	60340	$2,000.00	$ 166.67	$ 160.58	$6.09
Postage Expense	60345	$500.00	$ 41.67	$ -	$41.67
Payroll Expense	60360	$184,000.00	$ 15,333.33	$ 15,552.08	($218.75)
Property Taxes	60380	$1,700.00	$ 141.67	$ -	$141.67
Repairs and Maintenance	60400	$75,000.00	$ 6,250.00	$ 5,762.19	$487.81
Travel Expense	60420	$250.00	$ 20.83	$ -	$20.83
Entertainment Expense	60430	$100.00	$ 8.33	$ 1,000.00	($991.67)
Utilities	60440	$145,000.00	$ 12,083.33	$ 10,723.68	$1,359.65
Uniform Expense	60550	$4,500.00	$ 375.00	$ 372.20	$2.80
Training Expense	60555	$250.00	$ 20.83	$ -	$20.83
Federal Taxes	99000	$0.00	$ -	$ -	$0.00
Golf Cart Fund Expense	15250	$13,000.00	$ 1,083.33	$ 9,135.40	($8,052.07)
Totals		**$ 489,000.00**	**$ 40,750.00**	**$ 43,504.03**	**$ (2,754.03)**

Utilities Breakdown:	Trash:	$1,839.53
	Water:	$5,006.00
	OG&E:	$3,556.56
	Phone:	$321.59
	Propane	$0.00
	total	**$10,723.68**

					Balance
Golf Cart:	**Income**	$100.00	**Expense**	$9,135.40	**$4,803.63**

Infrastructure Account:

Previous Balance:		**$65.86**	**New Balance:**	**$65.86**
	Income:	$1.00		
		$0.00 (interest)		
Survey Expense:	Expense:	$0.00		
Labor/Material		$0.00		
		$66.86		

Respectfully submitted;
Joe Mitchell / Finance Committee Chairman

Cedar Blue Property Owners Association
Finance Committee Monthly Report
July 19, 2025

Joe Mitchell, Chairman
Rachel Gustin
Brooke Bow
Jackie Ponder

Additional income/ Money collected: Processing Fee-$50.00 Covenant Violation-$0.00. Excessive Use-6,175.00. Golf Cart Registration-$100.00. Golf Cart Violations-$0.00. Construction permits-$2,108.00. Construction Penalty-$0.00. Coast to Coast-$320.00. Family Center Rental-$200.00. Gate Card Replacement-$50.00. Yearly Gate Card Purchase-$120.00. Mowing penalties-$0.00 Washer/Dryers-$783.50. Air Machine-$0.. Unauthorized Dumping-$0.00. Destruction of Property-$0.00. Water Usage Penalty-$0.00. Misc./Donations-$0.00. Lien/Court Fee-Reimbursement-$0.00. Attorney Fee-Reimbursement-$0.00. Infrastructure Assessment-$0. Notice of Publication (reimb.) $0.00. Property Tax (reimb.) $0.00. Return check charge-$29.00. Postage refund-$0.00 Late Fees-$1200.00 2015,2016,2017 Assessments-$0. 2018,2019,2020-Assessments-$0.00. 2021,2022 Assessments-$0.00. 2023 Assessments-$0.00. 2024 Assessments-$700.00 2025 Assessments-$3,500

Review of Financial Report for June 2025.

- **Operating Account & Money Market Account**

For the month of June 2025, the Park received $15,335.50 in Ordinary Income. Expenses for the month were $43,504.23.
We are over budget for the month of June by $2,754.03

Infrastructure Account

For the month of June 2025 , the Infrastructure Account balance is at $66.86. This amount will remain in the account for any emergency repairs or as needed for park Infrastructure.

The total of all Accounts (Operating Account, Money Market Fund, and Infrastructure Fund) is $600,535.36.

Golf Cart Account

For the month of June 2025, the park received $100 in income and $9,135.40 in expenses leaving a balance of $4,803.63 in the Golf Cart Account.

Accounts with 2017, 2018, 2019, 2020, 2021,2022,2023 and 2024 assessments and late fees not paid:

There are a total of five lots that are Delinquent in 2017, 2018, 2019, 2020, 2021, 2022, 2023, and 2024 dues with fees totaling **$16,764.00**. Gate cards have been deactivated for these lots. (CR-039, CR-90, CN-82, CB-287 ,CB-236)

Liens have been filed against these 5 lots.

Delinquent Accounts:

There are Six (6) properties that are in foreclosure totaling **$70,254.87** and given to the Attorney for processing. The amount owed consists of yearly assessments for 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, & 2024 special assessments, attorney fees, late fees, court filing costs, lien fees, mowing, upkeep fees, and/or fines.

CR-055	**$12,387.73**	**CR-059**	**$12,373.73**	**CR-060**	**$11,724.04**
CR-061	**$10,729.04**	**CR-086**	**$12,078.16**	**CR-087**	**$10,962.17**

Gate cards have been deactivated.

Grand Total owed to Cedar Blue for delinquent accounts and in foreclosure = $87,018.87.

Maintenance / Infrastructure Report
July 19, 2025

Chair: David Ponder
Park Manager: Jackie Ponder

Committee Members: Lloyd Coppin
Joe Mitchell
Robert Moyers

The maintenance crew have been mowing and weed trimming throughout the park trying to keep up, pull tee post and picked up barbwire along the pipe rail fence. They have repaired a water leak in Cedar Creek, one in Cedar North and one in the Goose Lake area.

Dalton has mowed the sprinkler field across the road; he has also put an ambient air temperature sensor on the dodge maintenance truck and replaced the water pump on the Chevrolet maintenance truck.

Thank you to our maintenance crew for their hard work and dedication.

The swimming pool operation hours are 10:00 am to 10:00pm daily.

If you have construction workers coming into the park with equipment or trucks, please make arrangements with the office for them to come through the side construction gate and not through our electronic gate.

Environmental Committee Report
July 19, 2025

Chair: Lloyd Coppin/Roy Branch
Members: Rachel Gustin
Dewayne Denwalt
Mike Smith
Joe Mitchell
Kathy Aebi

The Environmental Committee reviews permits on the 3rd Saturday of each month. It is preferred and suggested that property owners be present at that time for any further questions about your permit.

Permits for approval:

There are five (7) permits for construction submitted.
2 permits for Final Inspections.

Please post your lot numbers on your property so it can be identified for emergency purposes and for the environmental committee to find your lot if you should have a building permit submitted.

REMINDER: When construction projects are complete, please contact the office for a final inspection.

Signed:

Lloyd Coppin & Roy Branch,

Committee Chair

Insurance Committee Report

July 19, 2025

Chair: Jackie Ponder
Members: Brooke Bow
Rachel Gustin
Mike Smith

The Insurance for Cedar Blue is Due July 20th, 2025.

Commercial property and inland marine $15,868.92

Commercial General Liability is $12,747.37

Commercial auto is $4,252.00

Commercial Umbrella $5,453.15

Workers Compensation $4,281.00

Directors & Officers Liability $5,756.00

Total of $48,358.44

Had a Credit from last year of $6,759.05

The total for 2025-2026 is $41,599.39

Signed

Jackie Ponder

Insurance Chair

Park Manager Report
July 19, 2025

Cedar Blue Office Hours: Monday– Saturday 8:00 am – 5:00 pm
Closed for lunch 12:00 pm to 1:00 pm
Closed Sunday
Phone: (580)-622-6302
Email: parkadmin@cedar-blue.com
Jackie Ponder-Park Manager
Emily Blackburn-Office Assistant

The annual board meeting is August 31st, 2025. There are 3-3-year seats and 1–2-year seat open. Resumes will be accepted until Saturday, July 26th, 2025, at 5:00 pm. Mailout of the ballots to property owners will be August 2, 2025.
If you have had any changes to your address or contact information, please contact the office so that we can update our records

The 4th of July weekend activities and fireworks were awesome! Thank you to the Entertainment Committee and to all volunteers. You are truly amazing.

Monthly Board Meetings are held the 3rd Saturday of every month at the Family Center. Our next meeting will be August 16, 2025.

If you should have an emergency after hours, call the office at 580-622-6302,
At the end of the message is a contact cell phone number to call.
If there is no answer, please leave a message and
Someone will return your call.
FORGETTING A GATE CARD IS NOT AN EMERGENCY
If you have a non-emergency after hours, you may call the office and leave a message.
Someone will call you back upon returning.

Jackie & Emily