

**Cedar Blue Property Owners Association  
Board Meeting Minutes  
September 19, 2015**

1. **Board Members Present:** Tom Elliott, Dewayne Denwalt, Maggie Thompson, Arvilla Bird, Ken Brown, Curtis Oshel
  
2. **Board Members Absent:** Bruce Arnold, Gerry Batt, and Ronnie McGee
  
3. **Property Owners Present:** The owners of 19 lots were present.
  
4. **Call to Order-**  
The Board Meeting was called to order at 11:02 am by Tom Elliott, President.
  
5. **Moment of Silence-**  
A moment of silence was observed.
  
6. **Approval of the Meeting Minutes for August 15, 2015**  
A motion to accept the minutes as written by: Dewayne Denwalt  
Seconded by: Arvilla Bird  
The motion passed unanimously.
  
7. **Finance Report**
  - a. The FY2016 Budget presented at the annual meeting was approved by the Board. As a reminder, the annual assessment will remain at \$550 this year and the infrastructure assessment will go up \$10 to \$215. The assessments were mailed last week. In order to save several hundred dollars in mailings, both assessments were on the same statement with all the due dates listed.
  
  - b. Presentation of the FY2015 Year-End Financial Statement by Maggie Thompson  
  
A motion to approve the FY 2015 year end financials by: Maggie Thompson  
Seconded by: Ken Brown  
The motion passed unanimously.
  
8. **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 its members will be posted on the website.

The new committees are as follows:

**Environmental Committee**

Chair: Dewayne Denwalt  
Members: Bruce Arnold, Curtis Oshell, Ronnie McGee

This committee plans to update the environmental rules this year and to keep them within the Covenants and Bylaws. Dewayne would like to have some open meetings for input from the property owners.

Three work permit requests were submitted.

### **Finance Committee**

Chair: Bruce Arnold  
Members: Maggie Thompson, Arvilla Bird, Tom Elliott

### **Maintenance/Infrastructure Committee**

Chair: Ken Brown  
Members: Dewayne Denwalt, JW Mann, Curtis Oshel

These committees were combined into one as they work hand-in-hand.

### **Insurance Committee**

Chair: Ronnie McGee  
Members: Tom Elliott, Arvilla Bird

This committee will not meet monthly but will meet enough to review the insurance policies annually. This committee saved the Park about \$10,000 in insurance premiums this past year.

### **ODEQ Committee**

Chair: Tom Elliott  
Members: Bruce Arnold, Ronnie McGee, Ken Brown

The sludge disposal permit has been submitted and we have been given approval to start the lagoon work even though the permit has not actually been granted yet. Tom was told that because the job is not a large job there should be no problem with the permit and it was okay to start the work. Of the two bids received to rebuild the lagoons, David Ponder's bid was chosen. He has provided the Park with a 'not to exceed' price of \$129,000. Mr. Ponder worked hard to provide a bid within the funds on hand. He plans to start work next week. Both bids did exclude the cost of hitting rock and having to jackhammer or blast the rock.

Phase VI work started last week. This work involves digging down to the fresh and waste water lines in 60 places identified by the ODEQ throughout the park. The purpose is to identify if the lines are the required distance apart and if not the Park has to notify the ODEQ of its plan to fix this. Doug Washburn has been hired to do this work and has been provided an RV space for his motorhome while he does the work. Additionally, Nub Sullivan, a property owner, has provided a track hoe at no cost to do this work. Twenty-three (23) of the 60 spots were dug up last week. As any leaks are identified in the Park, should they be located in any of the 60 areas, they will complete the Phase VI work while repairing the leak. Additionally, while digging up these sites, if the lines are not the required distance apart and can be fixed easily the work will be done at that time.

Watch the website for utility shut off notices. This project is going very fast.

The Park now has to fence the 22 acres of land it purchased across Cedar Blue road. This is required by the ODEQ and the seller, who owns the land surround the 22 acres, has called this requirement in per the contract. The land has been surveyed, the seller is putting in the gates and corner posts after which the Park will have to install 5-strand barbed wire. The materials have been purchased. David Ponder has cleared the area.

Tom has talked to the ODEQ and engineer several times and believes that we can avoid future fines.

**Personnel Committee**

Chair: Tom Elliott  
Members: Dewayne Denwalt, Bruce Arnold, Maggie Thompson

**Covenants and Bylaws Committee**

Chair: Curtis Oshel  
Members: Ronnie McGee, Maggie Thompson

**9. Park Sr. Office Manager Report**

Thanked the lot owners for all their support. The assessment statements were mailed out. Both the annual and infrastructure assessments were on the same statement with the due dates listed. The first half of the infrastructure assessment is due in the Park office 11/2/15. She has had just a small number returned in the mail.

**CEDAR BLUE FISCAL YEAR  
September 1, 2015 - August 30, 2016**

<b>Assessment</b>	<b>1st Half Due</b>	<b>2nd Half Due</b>
Annual (\$550)	2/1/2016	5/2/2016
Infrastructure (\$215)	11/2/2015	3/31/2016

NOTE: The 1<sup>st</sup> half of the infrastructure is typically due 10/31 but that falls on a weekend this year (2015) so the date was extended.

The 1<sup>st</sup> half of the annual assessment is typically due 1/31 and the 2<sup>nd</sup> half is typically due 4/30. Both of these dates fall on weekends in 2016 so the dates were extended.

**A CHANGE IN OFFICE HOURS:** Starting November 1<sup>st</sup> through March 1<sup>st</sup> (off season) the Park office will be closed Sundays and Mondays.

**HOLIDAY HOURS:** All the Park staff will be given time off for the Thanksgiving, Christmas and New Years' holidays as follows. For Thanksgiving they will be off starting at noon on Wednesday and all day Thursday (Thanksgiving Day) and Friday (the day after Thanksgiving). For Christmas they will be off starting at noon on Wednesday and all day Thursday (Christmas Eve) and Friday (Christmas Day). For New Year they will be off starting at noon on New Year's Eve and all day New Year's Day. Staff will be on call.

All the staff have worked hard to keep the park looking nice. Tonya asked that owners notify her of any areas in the Park that need attention. There are acres to keep up with and the staff don't always see everything that needs work. Tom noted that staff is working very hard and that the office and front area are looking professional.

Tom Elliott is excited about the direction the new Entertainment Committee is going and reminded the owners that the Fall Carnival is going to be lots of fun and encouraged all to participate and volunteer to help. This will be held on October 31, 2015.

**10. Sonshine Community Church** – The new Pastor and his wife, Cliff and Joyce Guy, attended the meeting. Tom Elliott said they are new to the Park want to be a part of the Park. They are trying to rebuild the church. Cliff noted that he had attended this church about three years ago. Both are working hard to fix up the area around the church. They have instruments at the church and need musicians so any owners that have musical skills – here is an opportunity for you. They invited everybody to come and visit. People who want to attend the church and do not have property in the park can park by the front office and walk in. They live near Dickson. Cliff said folks can call him anytime if they need prayer. They have a Facebook link – Sonshine Community Church. Joy is also an ordained minister.

#### **11. Entertainment Committee**

Becky Cummings reported there is a committee meeting on October 3rd at 4 pm in the park office. The Fall Carnival agenda is on the website under Discover CB/Entertainment. They are taking all types of donations and need hay bales and mums.

#### **12. Old Business-**

- a. Update on the foreclosures – They have been posted in the Sulphur paper this past week and have to run for 3 weeks. Appraisals still need to be done. A question was asked about the personal property that remains on the property. Some of the laws regarding personal property have changed and that question will be addressed with the attorney.
- b. Update on the group email distribution system – Maggie Thompson thinks she may have figured out how to do this through MailChimp. She is currently sending out emails from her personal account in small groups to invite people to subscribe to the list. The subject says Subscribing to the Cedar Blue RV Park Group Email Distribution List and appears to come from either Maggie Thompson or [Cedarblue.boardmember@yahoo.com](mailto:Cedarblue.boardmember@yahoo.com). If you want to be included in order to receive park notifications, then follow the instructions in the email **OR** you can go to [www.cedar-blue.com](http://www.cedar-blue.com) and scroll down the front page to the picture of the park office. To the right of that picture there is a signup form. She hopes this will work and not shut down the email account as all her other attempts have done.

#### **13. New Business-**

New washers and dryers have been purchased and installed. The cost is \$2.00/washer and \$1.50/dryer. Curtis Oshel asked about security for the laundry rooms and this is being looked at. Tom Elliott said the hope is to eventually be able to install proximity locks on the laundry room and the pool so owners have to use their gate cards to access these facilities. Security cameras are also being looked at as they are considerably less expensive and can be installed quickly.

The 28 lift stations that have to be upgraded also have to have the ability to notify other than local alarms so we will need to have the ability to come up with radio or cell service or hardline into them with Chickasaw Phone Company. Tom has already spoken with Chickasaw and they have indicated that lines can be installed. So some of this work may be able to be incorporated into other security services for the Park as we will have to come up with some lines of communication around the property.

#### **14. Property Owner's Comments**

Cliff and Joy Guy (Sonshine Community Church): They are also licensed ham operators and can help with getting information out to property owners, if needed. Cliff said emergency radios can be purchased at Wal-Mart and either he or Neil Mayo (EMS Director) can give you the codes for getting weather updates. Tom Elliott also said the Park has procedures to have the storm cellars open when needed. Joyce also said they just want to love and care for people in the Park. The Guys also indicated they are happy to have some kind of cookout on a monthly basis. Tom Elliott encouraged them to get in contact with Brandon Storie for possible assistance with events.

JW Mann (CC-099) – he is so excited about the new Board and looking forward to what they are going to accomplish.

Tonya Glasgow (CC-099) – she is excited with the new entertainment committee and the new Board.

#### **15. Adjournment-**

A motion to adjourn was made by: Ken Brown

Seconded by: Curtis Oshel

Motion carried unanimously.

Board meeting adjourned at: 11:49 am

Cedar Blue Property Owners Association  
Financial Statement Year-End Report

September 1, 2014 – August 31, 2015

**Operating Account:**

For FY15 the Park received \$386,141.73 in Income which consisted of annual assessments, late fees, fines, as well as incidental funds from the laundry, RV rental sites, and Family Center rentals.

Expenses for the FY were \$296,985.20.

There are four items over budget for the year and 12 items under budget.

- i. Bank charges are over budget for the year by \$804.45 primarily due to an increase in the number of credit card payments we are processing.
- ii. Office Expenses are over budget by \$2,041.48 which is primarily due to the acquisition of a new PC, the purchase of a cloud service to backup all of our data offsite, and some IT service charges. There was also travel expenses of \$648.55. The new budget now has line items for computer and travel expenses.
- iii. The Payroll Expense is over by \$7,664.30. This is due to paying the gate staff in September/October 2014 and the budget was set as though these personnel were gone on September 1, 2014. Also, there was an additional seasonal maintenance person hired to help with mowing and cleaning restrooms.
- iv. Repairs and Maintenance are over budget by \$5,010.06 due to the cost of gravel to repair the roads and the acquisition of replacement lift station pumps.

The year-end balance in the Operating Account was \$15,019.92 and the Money Market Account was \$225,424.91 for a total of \$240,444.83. As the Park may not be receiving additional large deposits for the remainder of calendar year 2015, the total money in the Operating Account and the Money Market Account will continue to decline. The next large amounts of income begin to come into the Park beginning in the November/December timeframe when the Annual Assessments are starting to be paid for the next fiscal year.

**Finance Summary for FY15**

Cum Budget	Cum Expenses	Cum Under/(Over)
<b>\$323,729.20</b>	<b>\$296,985.20</b>	<b>\$26,744.00</b>

**This is the year-end cumulative summary of the Operating Account.**

			FY15 Cum Total Budget	Total Expenses	(Over)/Under Budget
Account Description	Account Number	FY15 Yearly Budget			
Bank Charges	60100	\$ 1,200.00	\$ 1,200.00	\$ 2,004.45	(804.45)
Computer and Internet Charges	60210	\$ -	\$ -	\$ -	0.00
Fire Department	60220	\$ -	\$ -	\$ -	0.00
Fuel	60240	\$ 9,500.00	\$ 9,500.00	\$ 6,439.18	3,060.82
Insurance	60260	\$ 40,500.00	\$ 40,500.00	\$ 18,197.79	22,302.21
Interest Expense	60270	\$ -	\$ -	\$ -	0.00
Legal and Professional Expense	60280	\$ 8,000.00	\$ 8,000.00	\$ 7,914.13	85.87
License Expense	60300	\$ 2,500.00	\$ 2,500.00	\$ 237.74	2,262.26
Lien and Deed Fees	60320	\$ 500.00	\$ 500.00	\$ -	500.00
Office Expense	60340	\$ 2,500.00	\$ 2,500.00	\$ 4,541.48	(2,041.48)
Postage Expense	60345	\$ 1,800.00	\$ 1,800.00	\$ 1,536.96	263.04
Payroll Expense	60360	\$ 92,929.20	\$ 92,929.20	\$ 100,593.50	(7,664.30)
Property Taxes	60380	\$ 2,600.00	\$ 2,600.00	\$ 1,598.00	1,002.00
Repairs and Maintenance	60400	\$ 47,500.00	\$ 47,500.00	\$ 52,510.06	(5,010.06)
Travel Expense	60420	\$ -	\$ -	\$ -	0.00
Entertainment Expense	60430	\$ 1,000.00	\$ 1,000.00	\$ 568.57	431.43
Utilities	60440	\$ 97,800.00	\$ 97,800.00	\$ 86,517.18	11,282.82
Uniform Expense	60550	\$ 3,500.00	\$ 3,500.00	\$ 2,989.89	510.11
Federal Taxes	99000	\$ -	\$ -	\$ -	0.00
Land Payment	16900	\$ 11,400.00	\$ 11,400.00	\$ 11,336.27	63.73
Furniture and Office Equipment	15250	\$ 500.00	\$ 500.00	\$ -	500.00
<b>Totals</b>		<b>\$ 323,729.20</b>	<b>\$ 323,729.20</b>	<b>\$ 296,985.20</b>	<b>26,744.00</b>

**Infrastructure Account:**

For FY15 the Park received \$135,052.98 in Infrastructure Assessments and \$130.69 in interest. The Account paid out \$93,412.63 in expenses. The Infrastructure Account has a balance of \$195,987.38.

The total of the Operating Account and Money Market Account at year-end was \$240,444.83 plus the Infrastructure Account of \$195,987.38 which equaled \$436,432.21.

**Cedar Blue Property Owners Assoc. Fiscal Year End 2014 and 2015 Financial Summary Comparison and Recommended Budget for 2015**  
**As of August 31, 2015**

Expenses	Account Title	Fiscal Yr. 2014 August	Fiscal Yr. 2015 August	Fiscal Yr. 2015 YTD	Fiscal Yr. Budget YTD	Under or Over Budget YTD	2015 Budget
60100	Bank Charges	\$392.09	\$80.83	\$3,004.45	\$3,200.00	(\$195.55)	\$3,200.00
60210	Computer and Internet Charges						
60220	Fire Department		\$1,378.53	\$6,439.38	\$9,500.00	\$3,060.62	\$9,500.00
60240	Fuel	\$1,000.10	(\$4,759.50)	\$8,197.79	\$65,000.00	\$22,802.21	\$40,500.00
60250	Insurance		\$600.00				
60280	Legal Expense			\$1,014.13	\$8,000.00	\$6,985.87	\$8,000.00
60280	Legal and Professional Expense	\$3,284.65	\$19.24	\$27.24	\$500.00	(\$2,987.01)	\$500.00
60300	Monies Expense						
60320	Lease and Rent						
60340	Office Expense	(\$1,394.17)	\$740.11	\$4,441.49	\$4,500.00	(\$58.51)	\$4,500.00
60345	Postage Expense	\$284.70	\$412.22	\$1,546.96	\$2,000.00	\$453.04	\$1,800.00
60360	Payroll Expense	\$11,193.83	\$8,673.56	\$100,933.50	\$94,900.00	(\$7,664.30)	\$92,000.00
60380	Property Taxes		\$5,298.00		\$6,000.00	\$1,000.00	\$3,000.00
60400	Repairs and Maintenance	\$885.62	\$772.76	\$52,510.06	\$47,500.00	(\$5,010.06)	\$47,500.00
60420	Travel						
60430	Entertainment Expense		\$68.57	\$508.57	\$1,000.00	\$491.43	\$1,000.00
60450	Utilities	\$6,722.33	\$10,436.95	\$86,512.18	\$97,800.00	\$11,287.82	\$97,800.00
60550	Uniform Expense	\$465.28	\$263.16	\$2,980.89	\$3,000.00	\$19.11	\$1,800.00
59000	Federal Taxes						
36900	Land Payment						
32250	Furniture and Office Equipment		\$11,336.27	\$11,400.00	\$11,400.00	\$0.00	\$11,400.00
<b>Total Expenses</b>		<b>\$22,445.39</b>	<b>\$25,886.45</b>	<b>\$296,985.20</b>	<b>\$323,729.20</b>	<b>\$26,744.00</b>	<b>\$323,729.20</b>
	Total Ordinary Income (Net cost of fee sales)	\$8,817.35	\$3,922.29	\$386,143.79			\$374,000.00
	Infrastructure Fees (received)	\$0.00	\$748.00	\$135,052.98			\$139,400.00
	Other Income / Expenses						
	Net Income (Loss)	(\$11,028.34)	(\$22,216.19)	(\$24,209.51)			\$189,670.80
	Cash Balance to Start Fiscal Year 2015 (Sept. 1, 2014)						\$299,018.79
	Estimated Cash Balance at the End of Fiscal Year 2015 (Aug. 31, 2015)						\$488,681.59
	Less: ODEG See-Wide Budget (Current Balance)						\$195,987.38
	Estimated Cash on Hand for Operations at the End of Fiscal 2015						\$292,694.21

Prepared by Craig Ables, CPA

For Management Use Only

**Cedar Blue Property Owners Assoc. Infrastructure Account Financial Summary For Fiscal Year End 2015**  
**As of August 31, 2015**

Expenses:	Fiscal Yr. 2015 July	Fiscal Yr. 2015 YTD
15500 Vehicle (new/replacement)		
15500 Equipment (new/replacement)		\$63,543.57
16900 Land Payment		\$1,970.00
60280 Legal and Professional Expense		
60300 License Expense		
60350 O&M, Utility		
60400 Repairs and Maintenance	\$1,311.36	\$28,949.06
<b>Total Expenses</b>	<b>\$1,311.36</b>	<b>\$93,412.63</b>
Income:		
Infrastructure Special Assessments Received	\$748.00	\$435,652.98
Interest	\$10.75	\$130.69
<b>Net Income (Loss)</b>	<b>(52,572.63)</b>	<b>\$43,771.04</b>
Cash Balance to Start Fiscal Year 2015 (Sept. 1, 2014) - IBC Bank		\$154,216.34
Cash Balance as of August 31, 2015 - IBC Bank		\$195,987.38

Prepared by Craig Abila, CPA

For Management Use Only

**Cedar Blue Property Owners Association  
Bank Balances  
As of August 31, 2015**

<u>Account</u>	<u>Balance as of August 31, 2015</u>	<u>Balance as of July 31, 2015</u>	<u>Increase (decrease)</u>
Operating Fund	15,019.92	46,000.09	(30,980.17)
Money Market Fund	225,424.91	218,332.87	7,092.04
Infrastructure Fund	195,987.38	198,560.01	(2,572.63)
	<u>436,432.21</u>	<u>462,892.97</u>	<u>(26,460.76)</u>

Cedar Blue Property Owners Association  
 Breakdown of Specific Accounts  
 September 1, 2014 - August 31, 2015

Account Title	Fiscal Yr. 2015 YTD
<b>Bank Charges:</b>	
Credit Card Costs (Income from credit card payments = \$45,011.68)	1,797.04
Maintenance Fee	36.81
Payroll Fee (to utilize direct deposits)	170.60
<b>Total</b>	<u><u>2,004.45</u></u>
<b>Insurance:</b>	
Auto	1,369.95
Employee Dishonesty	330.98
General Liability	4,709.62
Officers' Liability	4,996.28
Property	2,313.20
Workers Compensation	4,477.76
<b>Total</b>	<u><u>18,197.79</u></u>
<b>Legal and Professional Expense:</b>	
Accounting, Payroll, & Tax Service	6,200.00
Attorney Fees (and similar fees)	1,714.13
<b>Total</b>	<u><u>7,914.13</u></u>
<b>Payroll Expense:</b>	
Employer's Share of FICA and Unemployment	9,300.04
Office Wages	24,988.60
Maintenance Wages	49,573.16
Security Wages	16,731.70
<b>Total</b>	<u><u>100,593.50</u></u>
<b>Repairs and Maintenance:</b>	
Auto	664.40
Building	8,092.31
Equipment	4,202.85
Fresh Water (includes testing)	4,554.14
Grounds	3,690.19
Janitorial Supplies	945.74
Roads	7,141.26
Waste Water	13,703.05
Other	9,516.12
<b>Total</b>	<u><u>52,510.06</u></u>

Cedar Blue Property Owners Association  
Breakdown of Specific Accounts  
September 1, 2014 - August 31, 2015

<b>Utilities:</b>	
Electric	25,395.76
Large Dumpster	3,856.10
Propane	370.00
Satellite	67.56
Telephone (Office)	2,155.48
Cell Phone	2,707.97
Trash	20,310.61
Water	31,653.70
<b>Total</b>	<b><u>86,517.18</u></b>